

Investments Weekly (Quebec only)

from January 8, 2025 to January 14, 2025



Insurance

Life • Health • Retirement

Guaranteed Interest Fund - DFS Contract Non-Registered / RSP / LIRA / RIF / LIF / TFSA

	Daily	3 mos	6 mos	1 yr	18 mos	2 yrs	3 yrs	4 yrs	54 mos	5-9 yrs	10 yrs	11-15 yrs	16-20yrs
			↓	↑	↑	↓	↓	↓	↓	↓			↑
Simple and Compound Interest (Annual)													
Less than \$25,000	1.00	1.65	1.55	2.00	2.20	1.90	1.85	2.00	2.35	2.10	2.95	3.35	3.50
From \$25,000 to \$49,999	1.00	1.80	1.70	2.15	2.35	2.05	2.10	2.25	2.60	2.35	3.10	3.50	3.65
From \$50,000 to \$249,999	1.00	1.90	1.80	2.25	2.45	2.15	2.20	2.35	2.70	2.45	3.20	3.60	3.75
\$250,000 and over	1.00	2.05	1.95	2.40	2.60	2.30	2.35	2.50	2.85	2.60	3.35	3.75	3.90
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than \$25,000				1.85	2.05	1.75	1.70	1.85	2.20	1.95	2.80	3.20	3.30
From \$25,000 to \$49,999				2.00	2.20	1.90	1.95	2.10	2.45	2.20	2.95	3.35	3.45
From \$50,000 to \$249,999				2.10	2.30	2.00	2.05	2.20	2.55	2.30	3.05	3.45	3.55
\$250,000 and over				2.25	2.45	2.15	2.20	2.35	2.70	2.45	3.20	3.60	3.70

*Semi-annual and quarterly interest are available on request

Compound Interest (Annual) Non-Redeemable*	3 yrs	4 yrs	5-9 yrs
	↓	↓	↓
Minimum Deposit of \$10,000 and over	2.40	2.55	2.65

*Not available for RIF, for LIF and for TFSA

RRIF single premium (renewal only)

	1 yr	2 yrs	3 yrs	4 yrs	5 yrs DFS	10 yrs
Renewal						
Guar. simple interest	2.00	1.90	1.85	2.00	2.10	2.95
Guar. compound interest			1.85		2.10	2.95

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	1.75	1.60	1.85	2.70

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	1.75	1.75	1.65	1.60	1.75	1.85

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.50	1.50	1.40	1.35	1.50	1.60

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

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Flexible Investment (renewal only)

Type 3	Daily	1 yr	3 yrs	5 yrs	
				DFS	LLHIC
From \$1,000 to \$49,999	0.20	1.05	0.90	1.15	1.85
\$50,000 and over	0.20	1.55	1.40	1.65	2.35
Contract changes (LLHIC)		+0.25	+0.25	+0.25	

Type 5	Daily	1 yr	3 yrs	5 yrs	
				DFS	LLHIC
From \$1,000 to \$49,999	0.20	1.30	1.15	1.40	2.10
\$50,000 and over	0.20	1.80	1.65	1.90	2.60
Contract changes (LLHIC)		+0.25	+0.25	+0.25	

Type 10	Daily	1 yr	3 yrs	5 yrs	
				DFS	LLHIC
From \$1,000 to \$49,999	0.20	1.55	1.40	1.65	2.35
\$50,000 and over	0.20	2.05	1.90	2.15	2.85
Contract changes (LLHIC)		+0.25	+0.25	+0.25	

Type 71 Plus	Daily	1 yr	3 yrs	5 yrs	
				DFS	LLHIC
From \$1,000 to \$49,999	0.50	1.80	1.65	1.90	2.60
\$50,000 and over	0.50	2.30	2.15	2.40	3.10

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase by 0.3 %; 3 yr rate, no change

Remittance Investment (renewal only)

Annual on Anniversary	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	10 yrs
Less than \$25,000	2.00	1.90	1.85	2.00	2.10	2.85
\$25,000 and over	2.50	2.40	2.35	2.50	2.60	3.35
Monthly (\$25,000 and +)	2.45	2.35	2.30	2.45	2.55	3.25

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	1.80	1.65	1.90	2.60
\$50,000 and over	2.30	2.15	2.40	3.10

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC v

- 1 yr rate, increase by 0.3 %
- 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	2.25
\$50,000 and over	1.25	2.50

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS	
New RDPU				
From \$1,000 to \$49,999	1.80	1.60	1.75	
\$50,000 and over	2.25	2.10	2.25	
Old RDPU				
From \$1,000 to \$49,999			1.25	
\$50,000 and over			1.50	

Budget Annuity

3 yrs	5 yrs
2.00	1.85

Education Annuity

Daily	5 yrs
1.85	2.10

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2.15