

DFS Rates (All provinces except Quebec)

from January 20, 2021 to January 26, 2021



Desjardins
Insurance

LIFE • HEALTH • RETIREMENT

	Daily	3 mos	6 mos	1 yr	18 mos	2 yrs	3 yrs	4 yrs	54 mos	5 yrs	6-9 yrs	10 yrs	11-14 yrs	15 yrs	16-19 yrs	20 yrs	25 yrs
Imperial Select Accumulator (ISA) / Desjardins RRIF																	
								↓	↓	↓	↓	↓	↓	↓	↓	↓	
Simple (Annual)	0.20	0.20	0.20	0.30	0.35	0.35	0.40	0.45	0.50	0.50	0.50	0.90	0.90	0.90	0.90	0.90	
Compounded				0.30	0.35	0.35	0.40	0.45	0.50	0.50	0.50	0.90	0.90	0.90	0.90	0.90	
Monthly				0.20	0.20	0.20	0.25	0.30	0.35	0.35	0.35	0.75	0.75	0.75	0.75	0.75	

	Daily	3 mos	6 mos	1 yr	18 mos	2 yrs	3 yrs	4 yrs	54 mos	5 yrs	6-9 yrs	10 yrs	11-14 yrs	15 yrs	16-19 yrs	20 yrs	25 yrs
Guaranteed RRIF																	
												↓		↓		↓	↓
Compounded				0.20		0.20	0.20	0.20		0.20		0.65		0.95		1.20	1.50
Imperial Investment Account (IIA) *																	
												↓					
Compounded	0.20			0.20		0.20	0.20	0.20		0.20		0.60					
Guaranteed Investment Accumulator (GIA) **																	
												↓					
Accumulator				0.20			0.20			0.20		0.55					
Payout - Annual				0.20			0.20			0.20		0.60					
Payout - Monthly				0.20			0.20			0.20		0.55					

* IIA: Renewals and additional deposits only.

** GIA: Renewals only

IIA / GIA / GTD. RRIF	
\$25,000 - \$99,999	+0.25
\$100,000 & over	+0.50

Previous Plan	
C74 Flexible Premium Retirement Annuity (FPRA)	0.20
C77 / 78 Flexible Premium Retirement Annuity (FPRA)	0.70
C79 / C80 Single Premium Retirement Annuity (SPRA)	0.70
C80 Simplified Flexible Premium Retirement Annuity (SFPRRA)	0.20

Eaton Security Plan (renewals only)	
1 year	0.30
5 years	4.00