Investments Weekly (Quebec only)

from January 4, 2017 to January 10, 2017

Desjardins 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	0.20	0.10	0.10	0.10	0.35	0.25	0.45	0.75	1.25	1.00	1.85	2.25	2.50
From $25,000 to $49,999	0.20	0.25	0.25	0.25	0.50	0.40	0.70	1.00	1.50	1.25	2.00	2.40	2.65
From $50,000 to $249,999	0.20	0.35	0.35	0.35	0.60	0.50	0.80	1.10	1.60	1.35	2.10	2.50	2.75
$250,000 and over	0.20	0.50	0.50	0.50	0.75	0.65	0.95	1.25	1.75	1.50	2.25	2.65	2.90
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than $25,000				0.05	0.20	0.10	0.30	0.60	1.10	0.85	1.70	2.10	2.35
From $25,000 to $49,999				0.15	0.35	0.25	0.55	0.85	1.35	1.10	1.85	2.25	2.50
From $50,000 to $249,999				0.25	0.45	0.35	0.65	0.95	1.45	1.20	1.95	2.35	2.60
$250,000 and over				0.40	0.60	0.50	0.80	1.10	1.60	1.35	2.10	2.50	2.75
*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	1.05	1.35	1.60
*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	0.10	0.25	0.45	0.75	1.00	1.85
Guar. compound interest			0.45		1.00	1.85

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interest	0.05	0.05	0.75	1.60

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.10	0.10	0.10	0.20	0.50	0.75

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.10	0.20	0.20	0.20	0.25	0.50

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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	0.25	0.25	0.25	0.45
$50,000 and over	0.20	0.25	0.25	0.55	0.95
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	0.50	0.50	0.50	0.70
$50,000 and over	0.20	0.50	0.50	0.80	1.20
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	0.75	0.75	0.75	0.95
$50,000 and over	0.20	0.75	0.75	1.05	1.45
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	1.00	0.25	0.80	1.20
$50,000 and over	0.50	1.50	0.75	1.30	1.70

LLHIC: Contract numbers smaller than 690000 : 1 yr rate, no change; 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	0.10	0.25	0.45	0.75	1.00	1.75
$25,000 and over	0.60	0.75	0.95	1.25	1.50	2.25
Monthly ($25,000 and +)	0.55	0.70	0.90	1.20	1.45	2.20

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From $1,000 to $49,999	0.10	0.25	0.80	1.20
$50,000 and over	0.60	0.75	1.30	1.70

LLHIC: Contract numbers smaller than 690000

- 1 yr rate, no change
- 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From $1,000 to $49,999	1.00	1.15
$50,000 and over	1.25	1.40

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From $1,000 to $49,999	0.05	0.20	0.65
$50,000 and over	0.35	0.70	1.15
Old RDPU			
From $1,000 to $49,999			0.25
$50,000 and over			0.40

Budget Annuity

3 yrs	5 yrs
0.10	0.45

Education Annuity

Daily	5 yrs
0.45	1.00

Futurente

Futurente
1.00