Investments Weekly (Quebec only)

from May 30, 2018 to June 5, 2018

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	0.15	0.30	0.65	1.10	1.05	1.15	1.25	1.70	1.45	2.05	2.10	2.30
From $25,000 to $49,999	0.20	0.30	0.45	0.80	1.25	1.20	1.40	1.50	1.95	1.70	2.20	2.25	2.45
From $50,000 to $249,999	0.20	0.40	0.55	0.90	1.35	1.30	1.50	1.60	2.05	1.80	2.30	2.35	2.55
$250,000 and over	0.20	0.55	0.70	1.05	1.50	1.45	1.65	1.75	2.20	1.95	2.45	2.50	2.70
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than $25,000				0.50	0.95	0.90	1.00	1.10	1.55	1.30	1.90	1.95	2.15
From $25,000 to $49,999				0.65	1.10	1.05	1.25	1.35	1.80	1.55	2.05	2.10	2.30
From $50,000 to $249,999				0.75	1.20	1.15	1.35	1.45	1.90	1.65	2.15	2.20	2.40
$250,000 and over				0.90	1.35	1.30	1.50	1.60	2.05	1.80	2.30	2.35	2.55

*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	1.75	1.85	2.05

*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	0.65	1.05	1.15	1.25	1.45	2.05
Guar. compound interest			1.15		1.45	2.05

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple intere	0.45	0.80	1.20	1.80

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.40	0.40	0.80	0.90	1.00	1.20

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.10	0.20	0.55	0.65	0.75	0.95

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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	0.50	1.15
$50,000 and over	0.20	0.25	0.70	1.00	1.65
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	0.75	1.40
$50,000 and over	0.20	0.50	0.95	1.25	1.90
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	1.00	1.65
$50,000 and over	0.20	0.75	1.20	1.50	2.15
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	0.95	1.25	1.90
$50,000 and over	0.50	1.50	1.45	1.75	2.40

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, decrease by 0.35 %; 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	0.65	1.05	1.15	1.25	1.45	1.95
$25,000 and over	1.15	1.55	1.65	1.75	1.95	2.45
Monthly ($25,000 and +)	1.10	1.50	1.60	1.70	1.90	2.40

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From $1,000 to $49,999	0.45	0.95	1.25	1.90
$50,000 and over	0.95	1.45	1.75	2.40

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

- 1 yr rate, decrease by 0.35 %
- 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From $1,000 to $49,999	1.00	1.60
$50,000 and over	1.25	1.85

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From $1,000 to $49,999	0.45	0.90	1.10
$50,000 and over	0.90	1.40	1.60
Old RDPU			
From $1,000 to $49,999			0.60
$50,000 and over			0.85

Budget Annuity

3 yrs	5 yrs
0.65	1.15

Education Annuity

Daily	5 yrs
1.15	1.45

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Futurente
1.45