Investments Weekly (Quebec only)

from October 9, 2019 to October 15, 2019

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	0.35	0.35	0.75	0.85	0.50	0.55	0.60	0.85	0.60	1.15	1.35	1.85
From $25,000 to $49,999	0.20	0.50	0.50	0.90	1.00	0.65	0.80	0.85	1.10	0.85	1.30	1.50	2.00
From $50,000 to $249,999	0.20	0.60	0.60	1.00	1.10	0.75	0.90	0.95	1.20	0.95	1.40	1.60	2.10
$250,000 and over	0.20	0.75	0.75	1.15	1.25	0.90	1.05	1.10	1.35	1.10	1.55	1.75	2.25
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than $25,000				0.60	0.70	0.35	0.40	0.45	0.70	0.45	1.00	1.20	1.70
From $25,000 to $49,999				0.75	0.85	0.50	0.65	0.70	0.95	0.70	1.15	1.35	1.85
From $50,000 to $249,999				0.85	0.95	0.60	0.75	0.80	1.05	0.80	1.25	1.45	1.95
$250,000 and over				1.00	1.10	0.75	0.90	0.95	1.20	0.95	1.40	1.60	2.10
*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	1.15	1.20	1.20
*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	0.75	0.50	0.55	0.60	0.60	1.15
Guar. compound interest			0.55		0.60	1.15

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple interes	0.55	0.25	0.35	0.90

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.50	0.50	0.25	0.30	0.35	0.35

Réflex

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

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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	0.55
$50,000 and over	0.20	0.30	0.25	0.25	1.05
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	0.80
$50,000 and over	0.20	0.55	0.50	0.50	1.30
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	1.05
$50,000 and over	0.20	0.80	0.75	0.75	1.55
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	0.35	0.40	1.30
$50,000 and over	0.50	1.50	0.85	0.90	1.80

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase 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	0.75	0.50	0.55	0.60	0.60	1.05
$25,000 and over	1.25	1.00	1.05	1.10	1.10	1.55
Monthly ($25,000 and +)	1.20	0.95	1.00	1.05	1.05	1.50

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From $1,000 to $49,999	0.55	0.35	0.40	1.30
$50,000 and over	1.05	0.85	0.90	1.80

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

- 1 yr rate, increase 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	0.75
$50,000 and over	1.25	1.00

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From $1,000 to $49,999	0.55	0.30	0.25
$50,000 and over	1.00	0.80	0.75
Old RDPU			
From $1,000 to $49,999			0.25
$50,000 and over			0.00

Budget Annuity

3 yrs	5 yrs
0.75	0.55

Education Annuity

Daily	5 yrs
0.55	0.60

Futurente

Futurente
0.80