

# Investments Weekly (Quebec only)

from September 22, 2021 to September 28, 2021



**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 ↓
<b>Simple and Compound Interest (Annual)</b>													
Less than \$25,000	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.40	0.20	0.85	1.40	1.70
From \$25,000 to \$49,999	0.20	0.20	0.20	0.20	0.30	0.20	0.20	0.25	0.65	0.40	1.00	1.55	1.85
From \$50,000 to \$249,999	0.20	0.20	0.20	0.20	0.40	0.20	0.25	0.35	0.75	0.50	1.10	1.65	1.95
\$250,000 and over	0.20	0.20	0.20	0.30	0.55	0.35	0.40	0.50	0.90	0.65	1.25	1.80	2.10
<b>P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)</b>													
Less than \$25,000				0.20	0.20	0.20	0.20	0.20	0.25	0.20	0.70	1.25	1.55
From \$25,000 to \$49,999				0.20	0.20	0.20	0.20	0.20	0.50	0.25	0.85	1.40	1.70
From \$50,000 to \$249,999				0.20	0.25	0.20	0.20	0.25	0.60	0.35	0.95	1.50	1.80
\$250,000 and over				0.20	0.40	0.25	0.30	0.40	0.75	0.50	1.10	1.65	1.95

\*Semi-annual and quarterly interest are available on request

<b>Compound Interest (Annual) Non-Redeemable*</b>	3 yrs	4 yrs	5-9 yrs
Minimum Deposit of \$10,000 and over	0.50	0.60	0.75

\*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
<b>Renewal</b>						
Guar. simple interest	0.10	0.10	0.10	0.10	0.15	0.85
Guar. compound interest			0.10		0.15	0.85

## Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
<b>P.A.W. (Monthly Automatic Withdrawal)</b>				
Reinvested simple interest	0.10	0.10	0.10	0.60

## Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
<b>Renewal</b>						
Guar. compound interest	0.10	0.10	0.10	0.10	0.10	0.10

## Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
<b>Renewal</b>						
Guar. compound interest	0.10	0.20	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	0.20
\$50,000 and over	0.20	0.25	0.25	0.25	0.40
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	0.20
\$50,000 and over	0.20	0.50	0.50	0.50	0.65
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	0.40
\$50,000 and over	0.20	0.75	0.75	0.75	0.90
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	0.20	0.20	0.65
\$50,000 and over	0.50	1.50	0.20	0.45	1.15

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, increase by 0.15 %; 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	0.20	0.20	0.20	0.20	0.20	0.75
\$25,000 and over	0.40	0.45	0.40	0.50	0.65	1.25
<b>Monthly (\$25,000 and +)</b>	0.35	0.40	0.35	0.45	0.60	1.20

## Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From \$1,000 to \$49,999	0.20	0.20	0.20	0.65
\$50,000 and over	0.60	0.60	0.45	1.15

🔴 LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation)

- 1 yr rate, increase by 0.15 %
- 3 yr rate, no change

## Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From \$1,000 to \$49,999	1.00	0.30
\$50,000 and over	1.25	0.55

## Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
<b>New RDPU</b>			
From \$1,000 to \$49,999	0.05	0.05	0.05
\$50,000 and over	0.15	0.15	0.30
<b>Old RDPU</b>			
From \$1,000 to \$49,999			0.05
\$50,000 and over			0.05

## Budget Annuity

3 yrs	5 yrs
0.05	0.05

## Education Annuity

Daily	5 yrs
0.05	0.15

## Futurante

Futurante
0.15

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