

Investments Weekly (Quebec only)

from November 24, 2021 to November 30, 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 |
|---|-------|-------|-------|------|--------|-------|-------|-------|--------|---------|--------|-----------|----------|
| | | | | | | | | ↑ | ↑ | ↑ | ↑ | ↑ | ↑ |
| Simple and Compound Interest (Annual) | | | | | | | | | | | | | |
| Less than \$25,000 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.40 | 0.85 | 0.60 | 1.30 | 1.75 | 2.10 |
| From \$25,000 to \$49,999 | 0.20 | 0.20 | 0.20 | 0.20 | 0.35 | 0.20 | 0.45 | 0.65 | 1.10 | 0.85 | 1.45 | 1.90 | 2.25 |
| From \$50,000 to \$249,999 | 0.20 | 0.20 | 0.20 | 0.20 | 0.45 | 0.30 | 0.55 | 0.75 | 1.20 | 0.95 | 1.55 | 2.00 | 2.35 |
| \$250,000 and over | 0.20 | 0.20 | 0.20 | 0.30 | 0.60 | 0.45 | 0.70 | 0.90 | 1.35 | 1.10 | 1.70 | 2.15 | 2.50 |
| P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly) | | | | | | | | | | | | | |
| Less than \$25,000 | | | | 0.20 | 0.20 | 0.20 | 0.20 | 0.25 | 0.70 | 0.45 | 1.15 | 1.60 | 1.95 |
| From \$25,000 to \$49,999 | | | | 0.20 | 0.20 | 0.20 | 0.30 | 0.50 | 0.95 | 0.70 | 1.30 | 1.75 | 2.10 |
| From \$50,000 to \$249,999 | | | | 0.20 | 0.30 | 0.20 | 0.40 | 0.60 | 1.05 | 0.80 | 1.40 | 1.85 | 2.20 |
| \$250,000 and over | | | | 0.20 | 0.45 | 0.35 | 0.55 | 0.75 | 1.20 | 0.95 | 1.55 | 2.00 | 2.35 |

*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 | 0.80 | 1.00 | 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 | 0.10 | 0.10 | 0.20 | 0.40 | 0.60 | 1.30 |
| Guar. compound interest | | | 0.20 | | 0.60 | 1.30 |

Ecofonds

| | 1 yr | 3 yrs | 5-9 yrs | 10 yrs |
|--|------|-------|---------|--------|
| P.A.W. (Monthly Automatic Withdrawal) | | | | |
| Reinvested simple interest | 0.10 | 0.10 | 0.35 | 1.05 |

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 | 0.10 | 0.15 | 0.35 |

Réflex

| | Daily | 1 yr | 2 yrs | 3 yrs | 4 yrs | 5 yrs |
|-------------------------|-------|------|-------|-------|-------|-------|
| Renewal | | | | | | |
| Guar. compound interest | 0.10 | 0.20 | 0.20 | 0.20 | 0.20 | 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 | 0.70 |
| 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 | 0.45 |
| \$50,000 and over | 0.20 | 0.50 | 0.50 | 0.50 | 0.95 |
| 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 | 0.70 |
| \$50,000 and over | 0.20 | 0.75 | 0.75 | 0.75 | 1.20 |
| 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 | 0.40 | 0.95 |
| \$50,000 and over | 0.50 | 1.50 | 0.50 | 0.90 | 1.45 |

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, decrease 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 | 0.40 | 0.60 | 1.20 |
| \$25,000 and over | 0.40 | 0.55 | 0.70 | 0.90 | 1.10 | 1.70 |
| Monthly (\$25,000 and +) | 0.35 | 0.50 | 0.65 | 0.85 | 1.05 | 1.65 |

Superior Investment (renewal only)

| Renewal | 1 yr | 3 yrs | 5 yrs | |
|--------------------------|------|-------|-------|-------|
| | | | DFS | LLHIC |
| From \$1,000 to \$49,999 | 0.20 | 0.20 | 0.40 | 0.95 |
| \$50,000 and over | 0.60 | 0.60 | 0.90 | 1.45 |

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

- 1 yr rate, decrease 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 | 0.75 |
| \$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 | 0.05 | 0.05 | 0.25 |
| \$50,000 and over | 0.15 | 0.45 | 0.75 |
| Old RDPU | | | |
| From \$1,000 to \$49,999 | | | 0.05 |
| \$50,000 and over | | | 0.05 |

Budget Annuity

| 3 yrs | 5 yrs |
|-------|-------|
| 0.05 | 0.20 |

Education Annuity

| Daily | 5 yrs |
|-------|-------|
| 0.20 | 0.60 |

Futurete

| Futurete |
|----------|
| 0.30 |