Rates Sheet

From: 1 May 2019
To: 7 May 2019

Term Investment Contract

Rates applicable only to the Investment Options in the Term Investment Contract launched on January 2015

Daily Interest Investment Non-registered Contract / RRSP / LIRA / RRIF / LIF / TFSA

Any deposit	0.20

Redeemable Term Investment Non-registered Contract / RRSP / LIRA / RRIF / LIF / TFSA

Simple and Compound Interest (Annual)

	3 mos	6 mos ↓	1 yr ↓	18 mos ↓	2 yrs ↓	3 yrs ↓	4 yrs ↓	54 mos ↓	5-9 yrs ↓	10 yrs ↓	11-15 yrs ↓	16-20 yrs ↓
Less than $50,000	0.75	0.80	1.15	1.15	1.15	1.25	1.40	1.45	1.45	1.90	2.20	2.65
$50,000 and over	1.00	1.05	1.40	1.40	1.40	1.50	1.65	1.70	1.70	2.15	2.45	2.90

Simple Interest (Monthly) - $10,000 Minimum Deposit

Less than $50,000	1.00	1.00	1.00	1.10	1.25	1.30	1.30	1.75	2.05	2.50
$50,000 and over	1.25	1.25	1.25	1.35	1.50	1.55	1.55	2.00	2.30	2.75

Semi-annual and quarterly interest are available upon request - $10,000 Minimum Deposit

Non-Redeemable Term Investment Non-registered Contract / RRSP / LIRA

Compound Interest (Annual)

	1 yr ↓	2 yrs ↓	3 yrs ↓	4 yrs ↓	5-9 yrs ↓
Less than $50,000	1.25	1.25	1.35	1.50	1.55
$50,000 and over	1.50	1.50	1.60	1.75	1.80

For the rates applicable to the other inforce contracts, see their respective rate sheets available at www.webi.ca

DFS Transition Contract Non-registered Contract

	Daily Interest
$25,000 and over	1.00

Annuity Contract

Term Certain Annuities / Guaranteed Maxi-Rente (RRIF)

	1 yr ↓	2 yrs ↓	3 yrs ↓	4 yrs ↓	5-9 yrs ↓	10-14 yrs ↓	15-19 yrs ↓	20 yrs ↓
Gross Rate	1.75	1.75	1.80	1.85	1.90	2.30	2.50	2.65

If the term includes a fraction of a year, use the previous complete term (e.g., 4 years and 9 months = 4 years)

Life Annuities and Joint Annuities

Rate: Less than 71	Rate: 71 and over
3.25 ↓	3.20 ↓

Return on premium

Rates
0.00

Government Annuities

OAS Maximum	QPP/CPP Maximum
$ 601.45	$ 1154.58

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Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company