

DFS Rates (All provinces except Quebec)

from July 15, 2026 to July 21, 2026



Assurances

Vie • Santé • Retraite

	Daily	3 mos	6 mos	1 yr	18 mos	2 yrs	3 yrs	4 yrs	54 mos	5 yrs	6-9 yrs	10 yrs	11-14 yrs	15 yrs	16-19 yrs	20 yrs	25 yrs
Imperial Select Accumulator (ISA) / Desjardins RRIF																	
Simple (Annual)	0.55	1.20	1.30	1.75	1.85	1.95	2.15	2.40	2.50	2.50	2.50	3.00	3.00	3.00	3.00	3.00	
Compounded				1.75	1.85	1.95	2.15	2.40	2.50	2.50	2.50	3.00	3.00	3.00	3.00	3.00	
Monthly				1.60	1.70	1.80	2.00	2.25	2.35	2.35	2.35	2.85	2.85	2.85	2.85	2.85	

	Daily	3 mos	6 mos	1 yr	18 mos	2 yrs	3 yrs	4 yrs	54 mos	5 yrs	6-9 yrs	10 yrs	11-14 yrs	15 yrs	16-19 yrs	20 yrs	25 yrs
Guaranteed RRIF																	
Compounded				1.30		1.50	1.60	1.85		1.95		2.75		3.05		3.30	3.60
Imperial Investment Account (IIA) *																	
Compounded	0.40			1.25		1.45	1.55	1.80		1.90		2.70					
Guaranteed Investment Accumulator (GIA) **																	
Accumulator				1.25			1.55			1.95		2.65					
Payout - Annual				1.25			1.55			1.90		2.70					
Payout - Monthly				1.20			1.50			1.85		2.65					

* IIA: Renewals and additional deposits only.

** GIA: Renewals only

IIA / GIA / GTD. RRIF	
\$25,000 - \$99,999	+0.25
\$100,000 & over	+0.50

Previous Plan	
C74 Flexible Premium Retirement Annuity (FPRA)	0.90
C77 / 78 Flexible Premium Retirement Annuity (FPRA)	2.40
C79 / C80 Single Premium Retirement Annuity (SPRA)	2.40
C80 Simplified Flexible Premium Retirement Annuity (SFPR)	1.40

Eaton Security Plan (renewals only)	
1 year	1.75
5 years	4.00