Investments Weekly (Quebec only)

from November 4, 2026 to November 10, 2026

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	0.55	1.10	1.30	1.65	2.15	2.20	2.30	2.45	2.75	2.50	3.30	3.70	3.95
From $25,000 to $49,999	0.55	1.25	1.45	1.80	2.30	2.35	2.55	2.70	3.00	2.75	3.45	3.85	4.10
From $50,000 to $249,999	0.55	1.35	1.55	1.90	2.40	2.45	2.65	2.80	3.10	2.85	3.55	3.95	4.20
$250,000 and over	0.55	1.50	1.70	2.05	2.55	2.60	2.80	2.95	3.25	3.00	3.70	4.10	4.35
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than $25,000				1.50	2.00	2.05	2.15	2.30	2.60	2.35	3.15	3.50	3.75
From $25,000 to $49,999				1.65	2.15	2.20	2.40	2.55	2.85	2.60	3.30	3.65	3.90
From $50,000 to $249,999				1.75	2.25	2.30	2.50	2.65	2.95	2.70	3.40	3.75	4.00
$250,000 and over				1.90	2.40	2.45	2.65	2.80	3.10	2.85	3.55	3.90	4.15

*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	2.85	3.00	3.05

*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	1.65	2.20	2.30	2.45	2.50	3.30
Guar. compound interest			2.30		2.50	3.30

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple intere	1.40	2.05	2.25	3.05

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	1.40	1.40	1.95	2.05	2.20	2.25

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.10	1.15	1.70	1.80	1.95	2.00

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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	0.70	1.35	1.55	2.30
$50,000 and over	0.20	1.20	1.85	2.05	2.80
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	0.95	1.60	1.80	2.55
$50,000 and over	0.20	1.45	2.10	2.30	3.05
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	1.20	1.85	2.05	2.80
$50,000 and over	0.20	1.70	2.35	2.55	3.30
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	1.45	2.10	2.30	3.05
$50,000 and over	0.50	1.95	2.60	2.80	3.55

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, decrease by 0.5 %; 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	1.65	2.20	2.30	2.45	2.50	3.20
$25,000 and over	2.15	2.70	2.80	2.95	3.00	3.70
Monthly ($25,000 and +)	2.10	2.65	2.75	2.90	2.95	3.60

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From $1,000 to $49,999	1.45	2.10	2.30	3.05
$50,000 and over	1.95	2.60	2.80	3.55

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

- 1 yr rate, decrease by 0.5 %
- 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From $1,000 to $49,999	1.00	2.65
$50,000 and over	1.25	2.90

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From $1,000 to $49,999	1.45	2.05	2.15
$50,000 and over	1.90	2.55	2.65
Old RDPU			
From $1,000 to $49,999			1.65
$50,000 and over			1.90

Budget Annuity

3 yrs	5 yrs
1.65	2.30

Education Annuity

Daily	5 yrs
2.30	2.50

Futurente

Futurente
2.60