Investments Weekly (Quebec only)

from October 14, 2026 to October 20, 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	0.90	1.10	1.50	2.05	2.10	2.25	2.45	2.80	2.55	3.35	3.85	4.05
From $25,000 to $49,999	0.55	1.05	1.25	1.65	2.20	2.25	2.50	2.70	3.05	2.80	3.50	4.00	4.20
From $50,000 to $249,999	0.55	1.15	1.35	1.75	2.30	2.35	2.60	2.80	3.15	2.90	3.60	4.10	4.30
$250,000 and over	0.55	1.30	1.50	1.90	2.45	2.50	2.75	2.95	3.30	3.05	3.75	4.25	4.45
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than $25,000				1.35	1.90	1.95	2.10	2.30	2.65	2.40	3.20	3.65	3.85
From $25,000 to $49,999				1.50	2.05	2.10	2.35	2.55	2.90	2.65	3.35	3.80	4.00
From $50,000 to $249,999				1.60	2.15	2.20	2.45	2.65	3.00	2.75	3.45	3.90	4.10
$250,000 and over				1.75	2.30	2.35	2.60	2.80	3.15	2.90	3.60	4.05	4.25

*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	2.80	3.00	3.10

*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	1.50	2.10	2.25	2.45	2.55	3.35
Guar. compound interest			2.25		2.55	3.35

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple intere	1.25	2.00	2.30	3.10

Action Retraite Plus and Action Retraite/Écono-Rente

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	1.25	1.25	1.85	2.00	2.20	2.30

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.10	1.00	1.60	1.75	1.95	2.05

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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	0.55	1.30	1.60	2.25
$50,000 and over	0.20	1.05	1.80	2.10	2.75
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	0.80	1.55	1.85	2.50
$50,000 and over	0.20	1.30	2.05	2.35	3.00
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	1.05	1.80	2.10	2.75
$50,000 and over	0.20	1.55	2.30	2.60	3.25
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	1.30	2.05	2.35	3.00
$50,000 and over	0.50	1.80	2.55	2.85	3.50

LLHIC: Contract numbers smaller than 690000 (5 yrs rate LLHIC variation) : 1 yr rate, decrease by 0.600000000000001 %; 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	1.50	2.10	2.25	2.45	2.55	3.25
$25,000 and over	2.00	2.60	2.75	2.95	3.05	3.75
Monthly ($25,000 and +)	1.95	2.55	2.70	2.90	3.00	3.65

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From $1,000 to $49,999	1.30	2.05	2.35	3.00
$50,000 and over	1.80	2.55	2.85	3.50

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

- 1 yr rate, decrease by 0.600000000000001 %
- 3 yr rate, no change

Record Investment (renewal only)

Renewal	Daily	5 years - DFS
From $1,000 to $49,999	1.00	2.70
$50,000 and over	1.25	2.95

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From $1,000 to $49,999	1.30	2.00	2.20
$50,000 and over	1.75	2.50	2.70
Old RDPU			
From $1,000 to $49,999			1.70
$50,000 and over			1.95

Budget Annuity

3 yrs	5 yrs
1.50	2.25

Education Annuity

Daily	5 yrs
2.25	2.55

Futurente

Futurente
2.65

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

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