Investments Weekly (Quebec only)

from October 28, 2026 to November 3, 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	1.05	1.25	1.65	2.20	2.30	2.40	2.55	2.85	2.60	3.35	3.75	4.00
From $25,000 to $49,999	0.55	1.20	1.40	1.80	2.35	2.45	2.65	2.80	3.10	2.85	3.50	3.90	4.15
From $50,000 to $249,999	0.55	1.30	1.50	1.90	2.45	2.55	2.75	2.90	3.20	2.95	3.60	4.00	4.25
$250,000 and over	0.55	1.45	1.65	2.05	2.60	2.70	2.90	3.05	3.35	3.10	3.75	4.15	4.40
P.I.P. (Periodic Interest Payments)* - Simple Interest (Monthly)													
Less than $25,000				1.50	2.05	2.15	2.25	2.40	2.70	2.45	3.20	3.55	3.80
From $25,000 to $49,999				1.65	2.20	2.30	2.50	2.65	2.95	2.70	3.35	3.70	3.95
From $50,000 to $249,999				1.75	2.30	2.40	2.60	2.75	3.05	2.80	3.45	3.80	4.05
$250,000 and over				1.90	2.45	2.55	2.75	2.90	3.20	2.95	3.60	3.95	4.20

*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	2.95	3.10	3.15

*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	2.30	2.40	2.55	2.60	3.35
Guar. compound interest			2.40		2.60	3.35

Ecofonds

	1 yr	3 yrs	5-9 yrs	10 yrs
P.A.W. (Monthly Automatic Withdrawal)				
Reinvested simple intere	1.40	2.15	2.35	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	1.40	1.40	2.05	2.15	2.30	2.35

Réflex

	Daily	1 yr	2 yrs	3 yrs	4 yrs	5 yrs
Renewal						
Guar. compound interest	0.10	1.15	1.80	1.90	2.05	2.10

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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	1.45	1.65	2.40
$50,000 and over	0.20	1.20	1.95	2.15	2.90
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	1.70	1.90	2.65
$50,000 and over	0.20	1.45	2.20	2.40	3.15
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	1.95	2.15	2.90
$50,000 and over	0.20	1.70	2.45	2.65	3.40
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	2.20	2.40	3.15
$50,000 and over	0.50	1.95	2.70	2.90	3.65

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	1.65	2.30	2.40	2.55	2.60	3.25
$25,000 and over	2.15	2.80	2.90	3.05	3.10	3.75
Monthly ($25,000 and +)	2.10	2.75	2.85	3.00	3.05	3.65

Superior Investment (renewal only)

Renewal	1 yr	3 yrs	5 yrs	
			DFS	LLHIC
From $1,000 to $49,999	1.45	2.20	2.40	3.15
$50,000 and over	1.95	2.70	2.90	3.65

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	2.75
$50,000 and over	1.25	3.00

Security Investment (renewal only)

	1 yr	3 yrs	5 yrs - DFS
New RDPU			
From $1,000 to $49,999	1.45	2.15	2.25
$50,000 and over	1.90	2.65	2.75
Old RDPU			
From $1,000 to $49,999			1.75
$50,000 and over			2.00

Budget Annuity

3 yrs	5 yrs
1.65	2.40

Education Annuity

Daily	5 yrs
2.40	2.60

Futurente

Futurente
2.60

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

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