



ÉQUINOXE  
RENTAL CONDOS

# ISABELLE LOVES HER JOB BUT HATES DOING HOUSEWORK

"I LIKE SWIMMING LAPS IN THE POOL,  
RELAXING AT A YOGA SESSION,  
AND GOING OUT WITH FRIENDS."

Isabelle is a hard worker. She's a radiant, single fortysomething seeking a lifestyle that is consistent with her values and desires. The Équinoxe option allows her to make the most of her free time.

As a dedicated fitness buff, she makes full use of the training and sports facilities in order to maintain her active pace. For a social person like Isabelle, what could be better than arranging a catered affair in the reception room, making for a memorable evening with friends?

Isabelle decided to rent a stylish three-and-a-half from the Équinoxe collection in order to build up her nest egg and invest it. The interest she earns helps pay her rent and allows her to save a lot more than if she had chosen to buy. What's more, her new environment offers a range of services and activities, as well as a diverse social life.

## RENT OR BUY? DO THE MATH.

Want more freedom? Seeking peace of mind?  
Looking to lessen the burden of your financial obligations  
so you can free up the money you need for valued projects?  
In collaboration with Desjardins, we're giving you tools  
you can use to assess whether renting is the right option  
to help you make the most of your lifestyle.

## OPTION 1: BUY A CONDO

### FINANCIAL PROFILE

Cost of buying a condominium	\$250,000
Down payment	\$50,000
Mortgage	\$200,000
Rate	2.70%
Amortization period	25 years

Monthly mortgage payment	\$916
Monthly basic costs <sup>1</sup>	\$542

**Total monthly cost** **\$1,458**

Certain conditions apply.

### INVESTMENT OPPORTUNITY<sup>2</sup>

Potential investment	\$0
Monthly interest	\$0

**Total monthly cost** **\$1,458**

Certain conditions apply.

## OPTION 2: RENT AN ÉQUINOXE CONDO

### FINANCIAL PROFILE

Value of assets	\$50,000
Équinoxe condo rental 3 ½ <sup>3</sup>	\$1,150

**Total monthly cost** **\$1,150**

Certain conditions apply.

### INVESTMENT OPPORTUNITY N° 1<sup>2</sup>

Potential investment	\$50,000
Monthly interest	\$206

*Annual Desjardins rate based on an average rate of return of 5%<sup>4</sup>*

**Total monthly cost** **\$944**

Certain conditions apply.

### INVESTMENT OPPORTUNITY N° 2<sup>2</sup>

Potential monthly investment	\$514
------------------------------	-------

Difference between the condo purchase value 1458 \$ - 944 \$	\$514
--------------------------------------------------------------	-------

**Total annual investment** **\$6,328**

Certain conditions apply.



Chantal Cléroux  
Market Development Advisor

450 962-1800, extension 7393007  
Mobile: 514 894-3007  
1 877 962-1801  
440, autoroute Chomedey  
Laval (Québec) H7X 3S9

1. Municipal tax, school tax, heating, electricity, insurance, and condo fees.
2. A Desjardins group savings representative will guide you through any investment proposals.
3. Average price, based on the price for condos on a specific floor. Équinoxe reserves the right to modify prices without prior notice.
4. Based on the Chorus Balanced Income Portfolio's average rate over the past 5 years.