



ÉQUINOXE
RENTAL CONDOS

MICHEL AND LOUISE, NEWLY RETIRED

“FOR THE PAST 3 YEARS, WE’VE BEEN TAKING FULL ADVANTAGE OF OUR RETIREMENT TOGETHER. BETWEEN PLANNING OUR UPCOMING TRIP TO INDONESIA AND TRAINING FOR A 10K, WE’VE NEVER LED SUCH ACTIVE LIVES!”

Both in their sixties, Michel and Louise met three years ago. They each have fewer financial responsibilities than in the past and are now focused on meeting people, travelling, outdoor activities, and cultural outings.

Michel and Louise chose to rent an Équinoxe collection penthouse after having done some diligent accounting: invested in their financial institution, the proceeds from the sale of their respective properties are generating monthly interest that has allowed them to furnish their new home, cover the cost of their trip, pay the rent for the penthouse, and earn an annual income—all without touching their capital.

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: KEEP EXISTING PROPERTY, MORTGAGE-FREE

FINANCIAL PROFILE

Value of existing property n° 1	\$340,000
Value of existing property n° 2	\$340,000
Couple's total value	\$680,000

Monthly basic costs n° 1 ¹	\$1,032
Monthly basic costs n° 2 ¹	\$1,032

Total monthly costs **\$2,064**

Certain conditions apply.

INVESTMENT OPPORTUNITY²

Potential investment \$0

Monthly interest \$0

Total monthly cost **\$2,064**

Certain conditions apply.

OPTION 2: BUY A CONDO

FINANCIAL PROFILE

Value of existing property n° 1	\$340,000
Value of existing property n° 2	\$340,000
Couple's total value	\$680,000

Cost of buying a condominium	\$640,000
Down payment	\$640,000
New furnishings	\$25,000
Trip to Indonesia	\$15,000

Monthly basic costs³ \$1,032

Total monthly cost **\$1,032**

Certain conditions apply.

INVESTMENT OPPORTUNITY²

Potential investment \$0

Monthly interest \$0

Total monthly cost **\$1,032**

Certain conditions apply.

OPTION 3: RENT AN ÉQUINOXE CONDO

FINANCIAL PROFILE

Value of existing property n° 1	\$340,000
Value of existing property n° 2	\$340,000
Couple's total value	\$680,000

New furnishings	\$25,000
Trip to Indonesia	\$15,000

Équinoxe Penthouse Rental⁴ \$2,450

Total monthly cost **\$2,450**

Certain conditions apply.

INVESTMENT OPPORTUNITY²

Potential investment \$640,000

Monthly interest \$2,630

Annual Desjardins rate based on an average rate of return of 5%⁵

Total monthly revenue **\$180**

Certain conditions apply.



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