



ÉQUINOXE
RENTAL CONDOS

STÉPHANE AND CHANTAL MEET AGAIN

“OUR KIDS HAVE LEFT THE NEST AND WE’RE PLANNING TO RETIRE IN FIVE YEARS. WE WANT TO ENJOY LIFE WITH OUR LOVED ONES AND REDUCE OUR FINANCIAL OBLIGATIONS.”

As they get into their fifties, many parents see their children spread their wings and fly off to live their own lives. What do you do when the house is paid off and a new stage of life begins? After giving it some thought, Stéphane and Chantal came to a realization: the Équinoxe offer made perfect sense. By selling the family home and investing the money, the couple could pay almost the entire rent for a splendid four-and-a-half using their monthly interest, without dipping into their capital.

Today, Stéphane and Chantal have chosen a practical living space requiring very little maintenance. They can work from home and enjoy a wide range of services and cutting-edge technology, living in a luxurious four-and-a-half from the Équinoxe collection.

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	\$400,000
Monthly basic costs ¹	\$772
Total monthly costs	\$772

Certain conditions apply.

INVESTMENT OPPORTUNITY²

Potential investment	\$0
Monthly interest	\$0
Total monthly costs	\$772

Certain conditions apply.

OPTION 2: BUY A CONDO

FINANCIAL PROFILE

Value of existing property	\$400,000
Cost of buying a condominium	\$400,000
Down payment	\$80,000
Mortgage	\$320,000
Rate	2.70%
Amortization period	25 years
Monthly mortgage payment	\$1,465
Monthly basic costs ³	\$875

Total monthly costs **\$2,340**

Certain conditions apply.

INVESTMENT OPPORTUNITY²

Potential investment	\$320,000
Monthly interest	\$1,315
<i>Annual Desjardins rate based on an average rate of return of 5%⁴</i>	

Total monthly costs **\$1,025**

Certain conditions apply.

OPTION 3: RENT AN ÉQUINOXE CONDO

FINANCIAL PROFILE

Value of existing property	\$400,000
Équinoxe condo rental 4 ½ ⁵	\$1,691
Total monthly costs	\$1,691

Certain conditions apply.

INVESTMENT OPPORTUNITY²

Potential investment	\$400,000
Monthly interest	\$1,643
<i>Annual Desjardins rate based on an average rate of return of 5%⁴</i>	

Total monthly costs **\$48**

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. Based on the Chorus Balanced Income Portfolio's average rate over the past 5 years.
5. Average price, based on the price for condos on a specific floor. Équinoxe reserves the right to modify prices without prior notice.