



TURNING MARKET SLOWDOWN INTO OPPORTUNITY

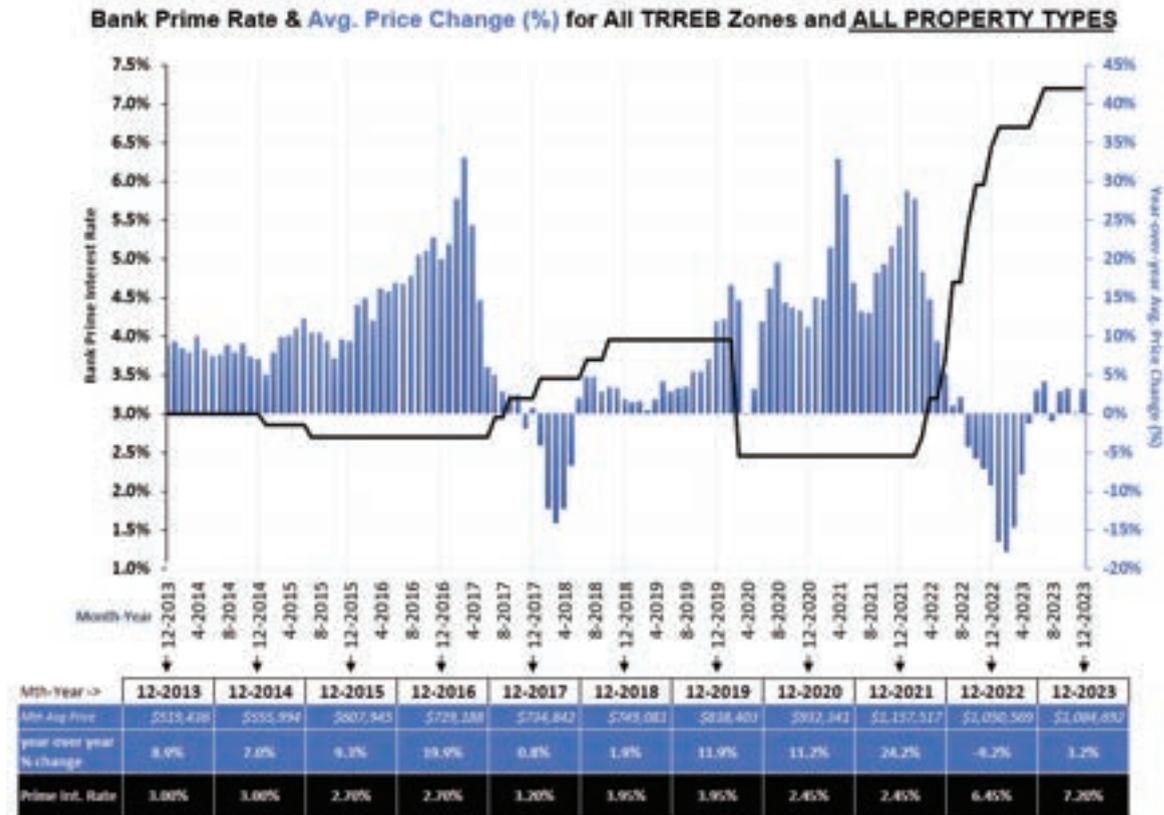


INTEREST RATES/SALES/PRICE GROWTH

INTEREST RATE INFLUENCE

With the Bank of Canada expected to stabilize interest rates by 2025, reduced financing costs could **further stimulate demand, driving prices higher.**

	Current Target Rate:	Target Rate: Q4 '24	Target Rate: Q4 '25	5-Year Bond Yield: Q4 '24	5-Year Bond Yield: Q4 '25
BMO	4.50%	3.75% (-50bps)	3.00% (-100bps)	2.95% (-35bps)	2.90% (-25bps)
CIBC	4.50%	4.00% (-25bps)	2.50% (-25bps)	NA	NA
NATIONAL BANK	4.50%	4.00%	3.00%	3.15%	3.00%
Royal Bank	4.50%	4.00%	3.00%	3.00%	3.00%
Scotiabank	4.50%	4.00%	3.25%	3.45%	3.50%
TD Bank	4.50%	3.75% (-50bps)	2.50% (-25bps)	2.95% (-30 bps)	2.65% (-5bps)



Source: Outline Financial

POPULATION GROWTH AND HOUSING SHORTAGE

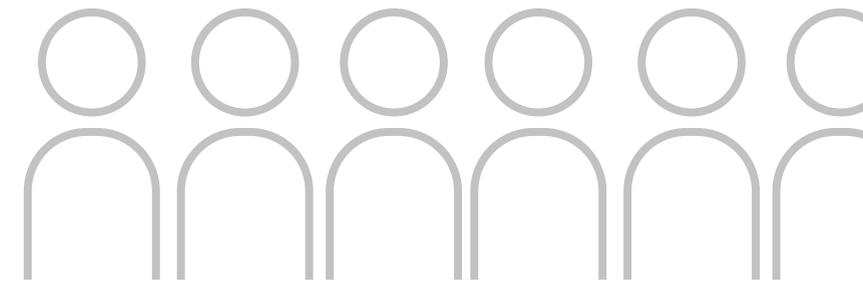
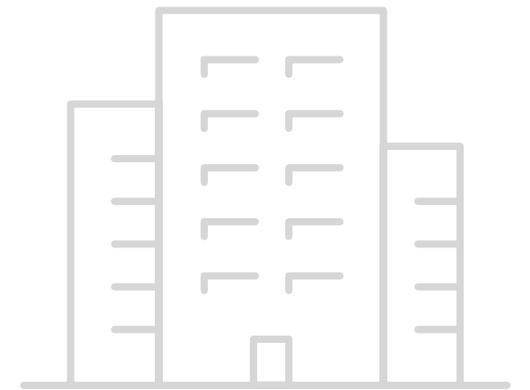
GTA POPULATION PROJECTIONS

PROJECTED POPULATION (2031)

7.45 million (City of Toronto), with downtown Toronto expected to absorb **20-25%** of this growth.

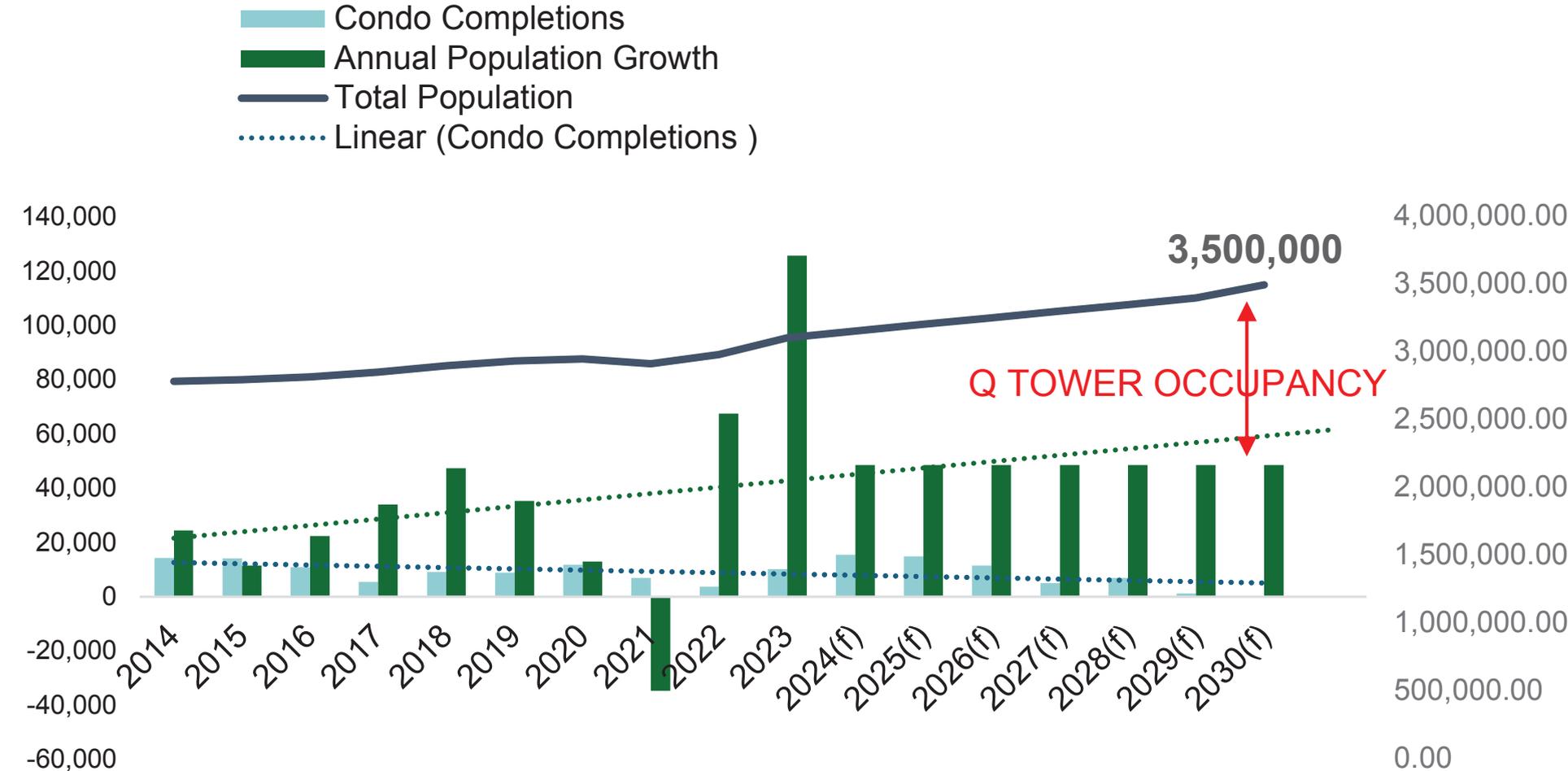
SUPPLY-DEMAND IMBALANCE

With a steady influx of **over 75,000 new immigrants annually**, many of whom settle in downtown Toronto, demand for condos is expected to outpace supply significantly.



UNITS UNDER CONSTRUCTION VS. IMMIGRATION

Toronto Apartment Completions and Population Growth Per Year



Source: Urbanation

Q Tower is set to begin occupancy right before Toronto hit's its growth target of 3.50m residents.

At the same time condo completions are set to be at all time lows at only 1,270 units including Q Tower.

A combination of nearly zero completions along with consistent population growth in the City of Toronto will result in a significant demand.

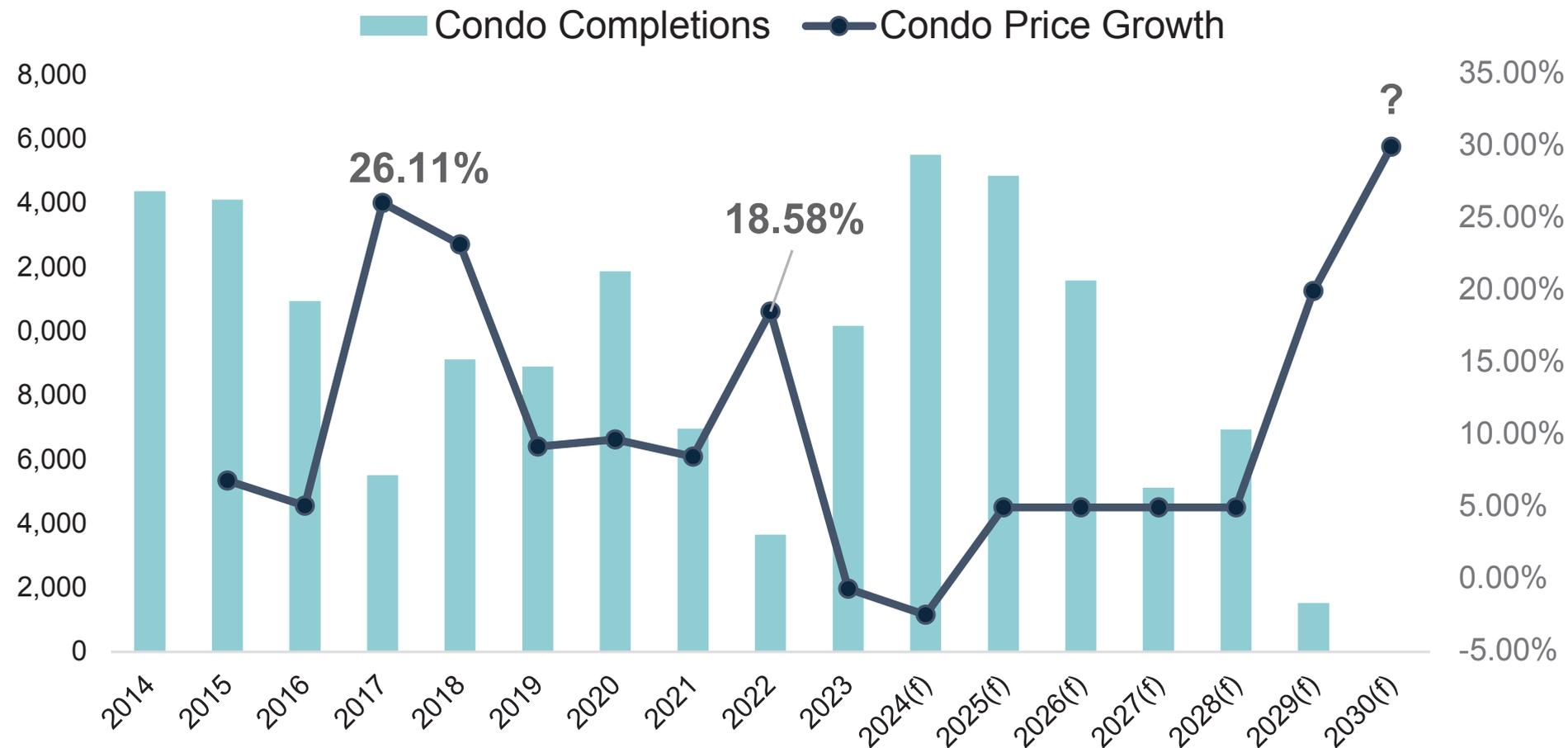


**WHY Q TOWER
STANDS ALONE
AS A SMART
INVESTMENT**

SCARCITY OF NEW SUPPLY-CONDO

RESULTS IN HIGHER THAN AVERAGE PRICE GROWTH

Toronto Annual Apartment Completions and Condo Price Growth



During periods of low condo completions toronto's pre-construction prices increased between 18-26%.

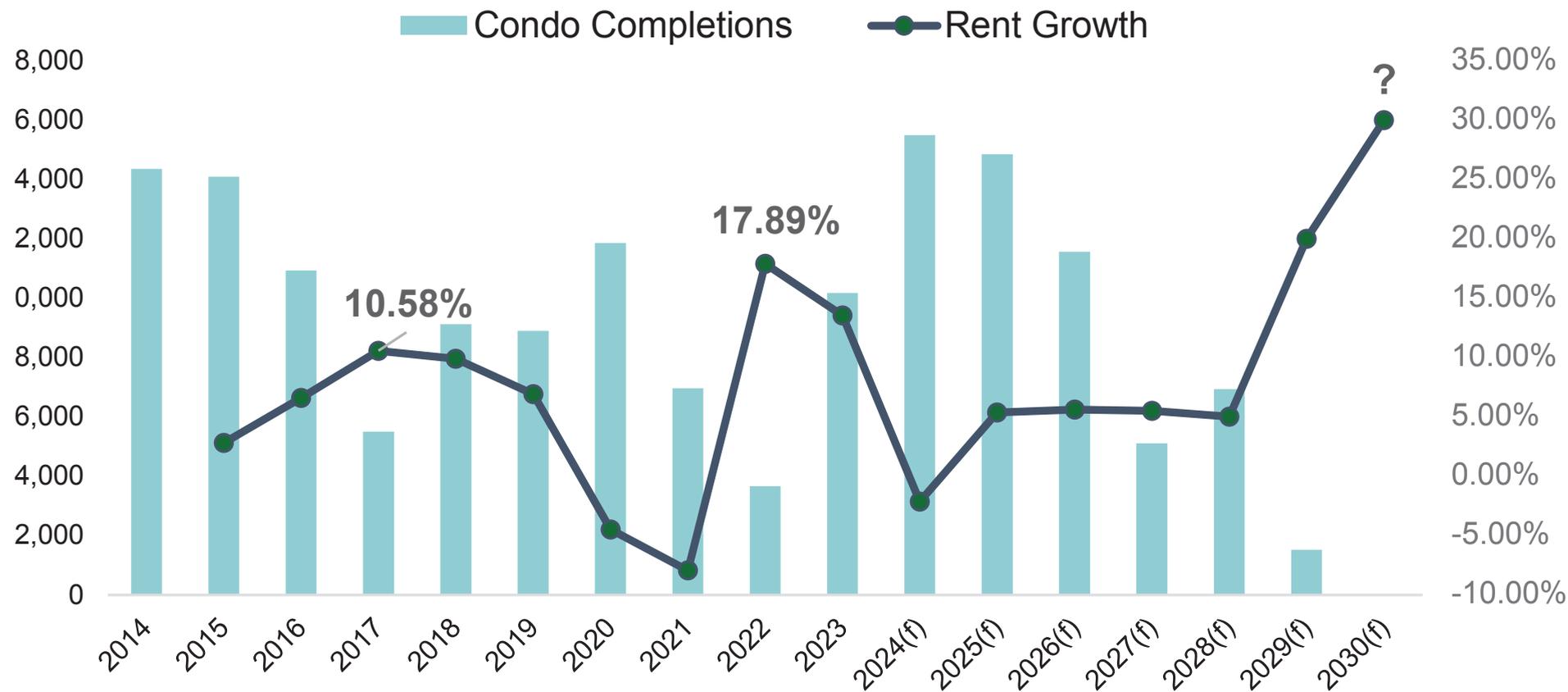
With condo completions decreasing from now to 2029 and beyond we anticipate a surge in condo pricing.

Source: Urbanation

SCARCITY OF NEW SUPPLY-RENTAL

RESULTS IN HIGHER THAN AVERAGE PRICE GROWTH

Toronto Annual Apartment Completions and Rental Price Growth



During periods of low condo completions Toronto's rent increased between 10-17%.

Source: Urbanation

An aerial night view of a large stadium, likely the Scotiabank Arena in Toronto, with a red-tinted overlay. The stadium is filled with spectators, and the city skyline is visible in the background. The text is overlaid on the left side of the image.

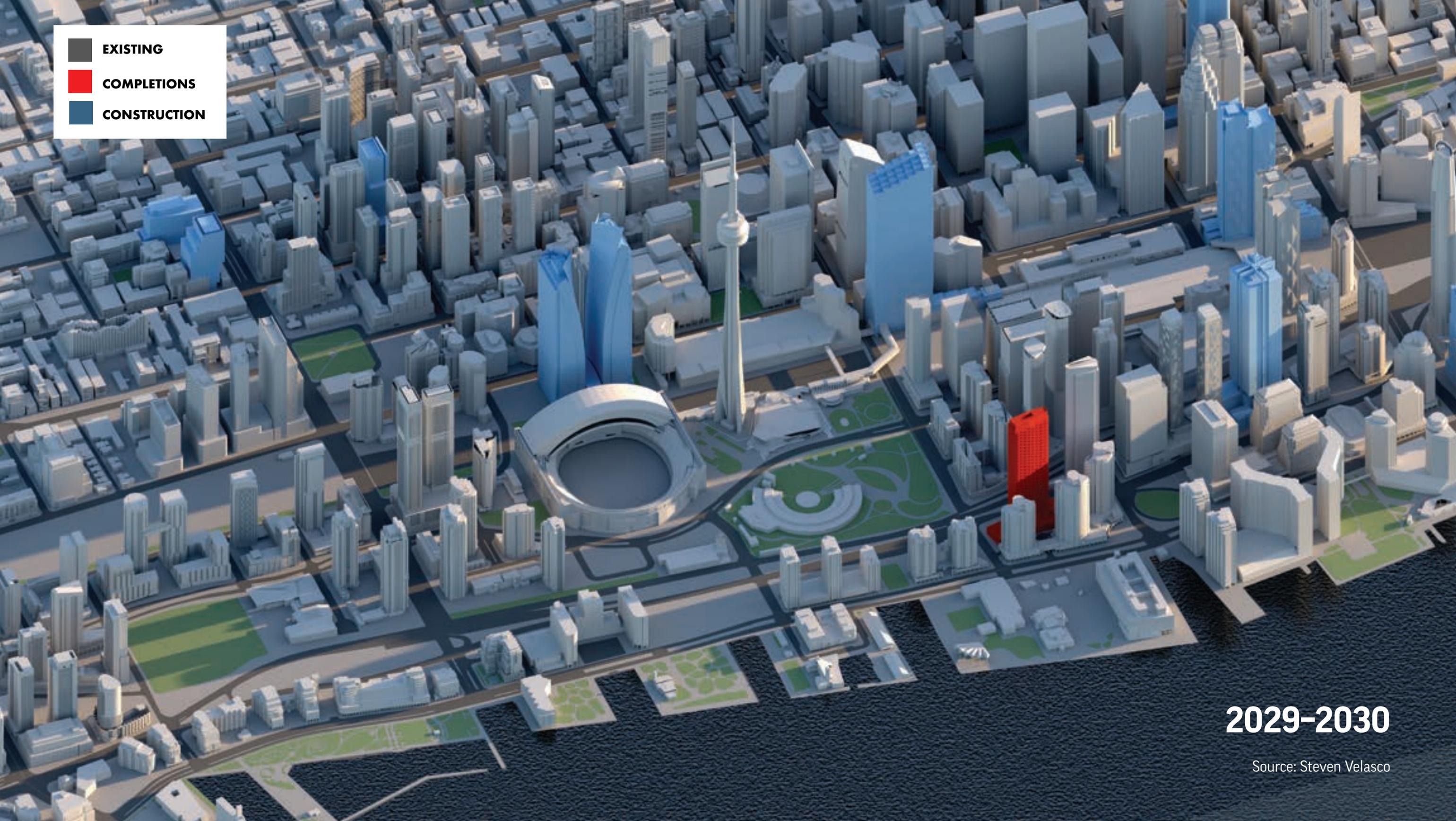
DOWNTOWN TORONTO: THE HUB OF GROWTH AND DEMAND

EXISTING
PROPOSED
CONSTRUCTION



**Q TOWER IS THE ONLY PRE-CONSTRUCTION PROJECT
IN THE CITY OF TORONTO OVER 60% SOLD.**

■ EXISTING
■ COMPLETIONS
■ CONSTRUCTION



2029-2030

Source: Steven Velasco



- EXISTING
- PROPOSED
- CONSTRUCTION

200 QUEENS QUAY WEST

- EXISTING
- COMPLETIONS
- CONSTRUCTION



2029-2030

Source: Steven Velasco



**PRIME LOCATION,
PREMIUM AMENITIES:
THE Q TOWER
ADVANTAGE**

PRIME DOWNTOWN LOCATION

PROXIMITY TO MAJOR EMPLOYERS

FINANCIAL DISTRICT

Within a **15-minute walk**, housing over **240,000 jobs**.

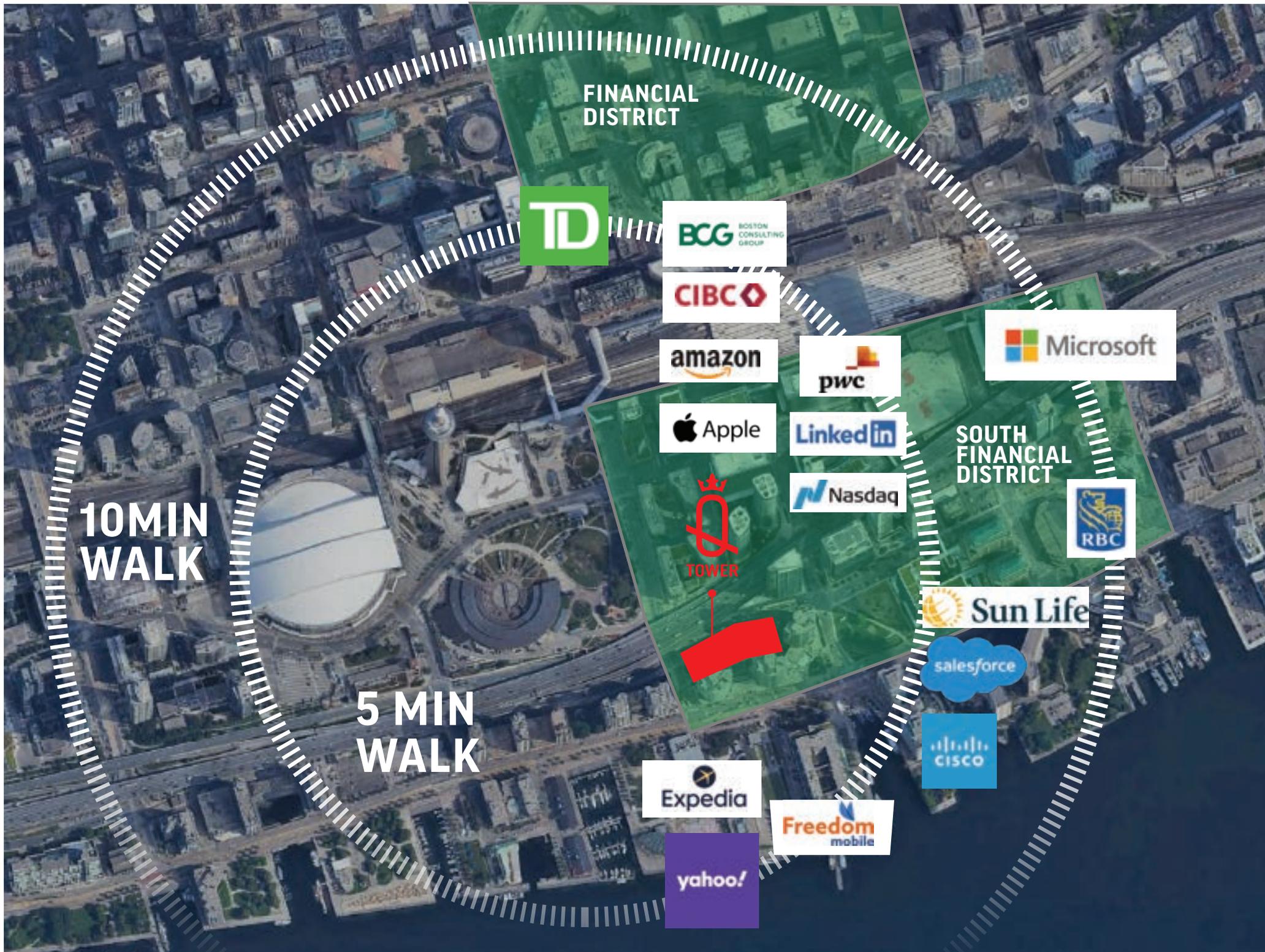
TECH CORRIDOR

Located near King and Spadina, Toronto's emerging tech corridor, home to companies like Shopify, Uber, and LinkedIn, employing over **50,000 tech professionals**.

TRANSIT ACCESS

200 meters from a major subway station, with access to over **150,000 passengers daily**, providing direct links to the entire GTA.



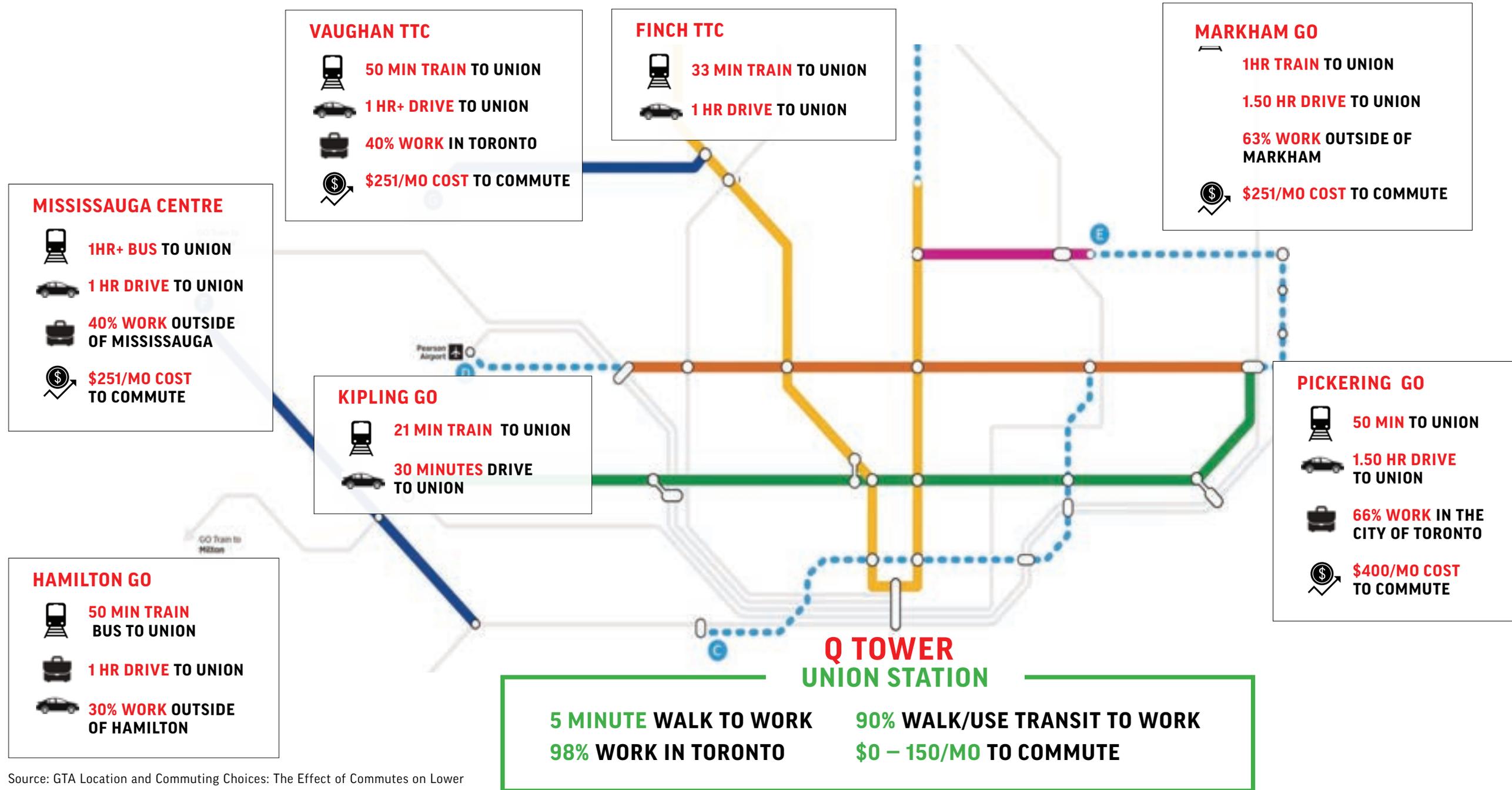


#1
TECH GROWTH
IN NORTH
AMERICA

#3
RANKED
TECH MARKET
IN NORTH
AMERICA

Source: Scoring Tech Talent 2022: CBRE

Q TOWER – A REAL LIVE/WORK COMMUNITY



Source: GTA Location and Commuting Choices: The Effect of Commutes on Lower Priced Suburban Housing. Google Maps 8:00 am departure. 2021 Census.

MODERN AMENITIES

OVER 27,000 SF OF STATE-OF-THE-ART FACILITIES

FITNESS CENTRE & WELLNESS SPACES

Meeting the needs of a health-focused population;
70% of renters cite fitness amenities as a top priority.

COWORKING AND SOCIAL SPACES

With **85%** of young professionals valuing social and coworking spaces, Q Tower offers high appeal to remote workers and urban dwellers.

7 ELEVATORS SERVICING THE SUITES

reducing travel time in and out of the building.



LOWER TOWER

7 ELEVATORS ENSURING QUICK AND CONVENIENT ACCESS FOR RESIDENTS

EVERY BEDROOM HAS A WINDOW

EVERY SUITE HAS OUTDOOR SPACE



**SECURE YOUR
INVESTMENT IN
Q TOWER TODAY**



CHALLENGES IN TODAY'S PRE-CONSTRUCTION MARKETPLACE

DISCOVER Q TOWER'S SOLUTIONS

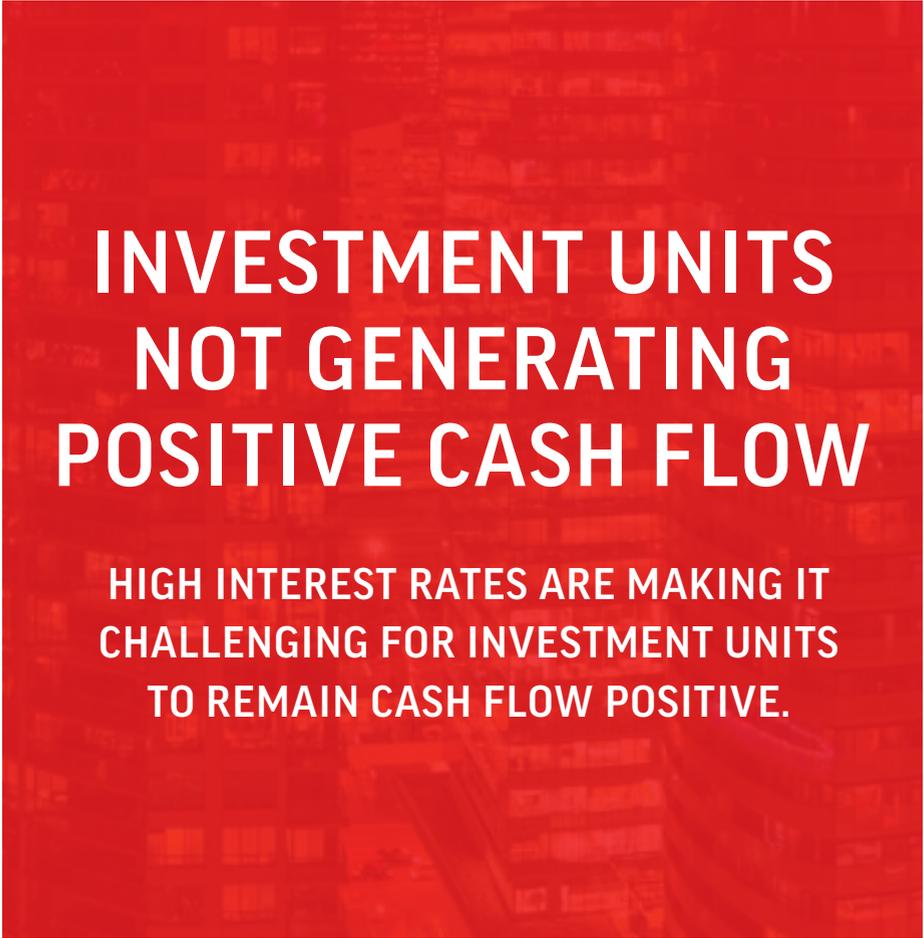


DEVELOPERS UNABLE TO REACH CONSTRUCTION START

RISING CONSTRUCTION COSTS AND
LOW SALE VOLUMES ARE HALTING
PROJECT STARTS



FLUCTUATIONS IN MARKET VALUES ARE IMPACTING APPRAISALS



INVESTMENT UNITS NOT GENERATING POSITIVE CASH FLOW

HIGH INTEREST RATES ARE MAKING IT
CHALLENGING FOR INVESTMENT UNITS
TO REMAIN CASH FLOW POSITIVE.

CHALLENGES IN TODAY'S PRE-CONSTRUCTION MARKETPLACE

DISCOVER THE ADVANTAGE OF Q TOWER

OVER 60% SOLD AND PREPARING
FOR CONSTRUCTION.
BACKED BY TWO OF THE
LARGEST DEVELOPERS



DiamondCorp

Q TOWER OFFERS AN
RBC-BACKED BLANKET
APPRAISAL FOR THE PROJECT



GUARANTEED 2-YEAR
POSITIVE CASHFLOW ON ALL
CITYPOLITAN SUITES



NEW INCENTIVE PROGRAM

FOR A LIMITED TIME ONLY

FOR PURCHASERS:

- **\$20K-\$30K DISCOUNT** CREDIT ON CLOSING
- **2-YEAR** CASH FLOW GUARANTEE*
- **\$10K** OFF PARKING
- FREE ASSIGNMENT
- DEVELOPMENT CHARGES + UTILITY METERS CAPPED
- RIGHT TO LEASE DURING OCCUPANCY

*Via rental guarantee - Cityopolitan suites levels 7-31.

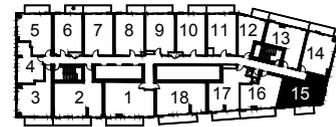
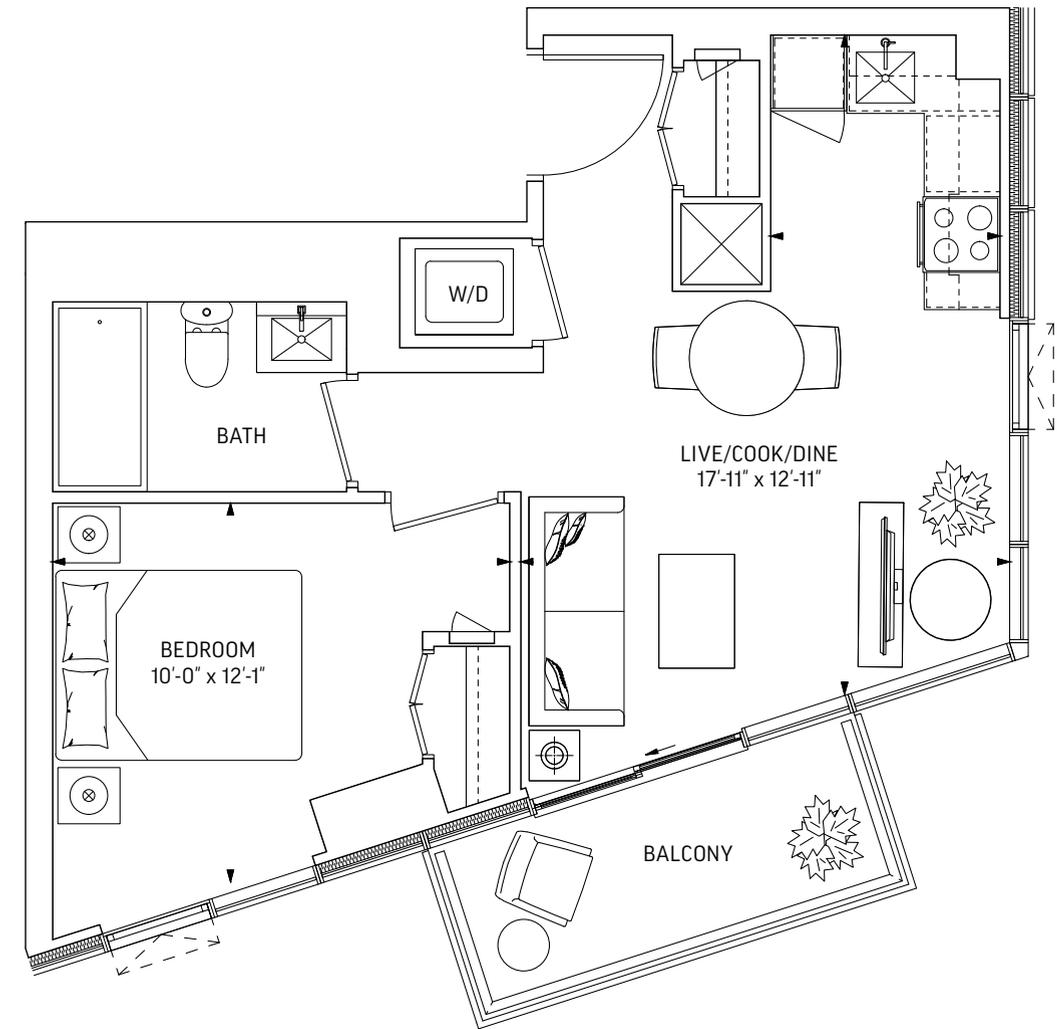
3 SAMPLES **OF CASH FLOW**



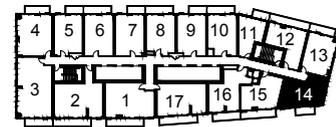


Q478 • 1 BEDROOM

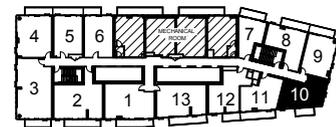
478 SQ.FT. OUTDOOR 48 SQ.FT.
TOTAL 526 SQ.FT.



LEVEL 7-19



LEVEL 20-29, 31



LEVEL 30



SAMPLE 1

#3114 | 1BR | 478SF | PURCHASE PRICE: \$903,900 | MORTGAGE AMOUNT (80%): \$723,120

Development Charge Cap - **\$15,500**

Credit on Closing - **\$30,000**

DEBTS

Monthly Expenses:

Mortgage Payment (30-y): **\$3,247**

Property Tax: **\$527**

Maintenance Fee: **\$330**

Total Monthly Carrying Costs: **\$4,104**

(2-Year Term: **\$98,496**)

CREDITS

\$8/SF Rental Guarantee:

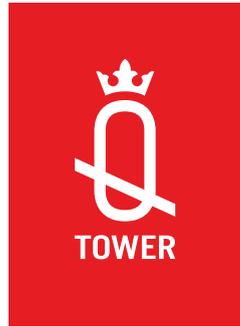
Per Month: **\$3,824**

(2-Year Term: **\$91,776**)

\$121,776 - 113,996 =

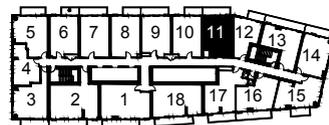
\$7,780 CASH FLOW POSITIVE

Estimates are based on a 3.5% interest rate with a 30-year amortization, 0.715289% property tax rate, and \$0.69/sq ft maintenance fee. Actual rates may vary. Consult a financial advisor for details.

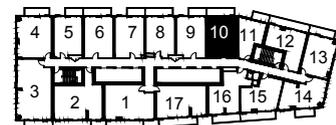


Q450 • 1 BEDROOM

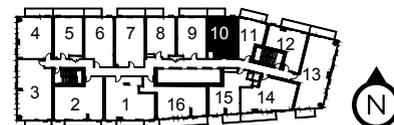
450 SQ.FT. OUTDOOR 71 SQ.FT.
TOTAL 521 SQ.FT.



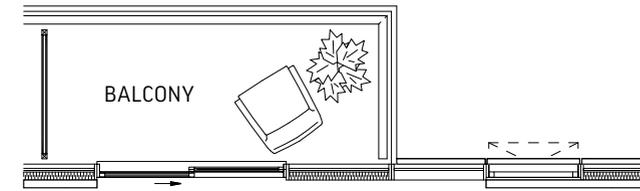
LEVEL 7-19



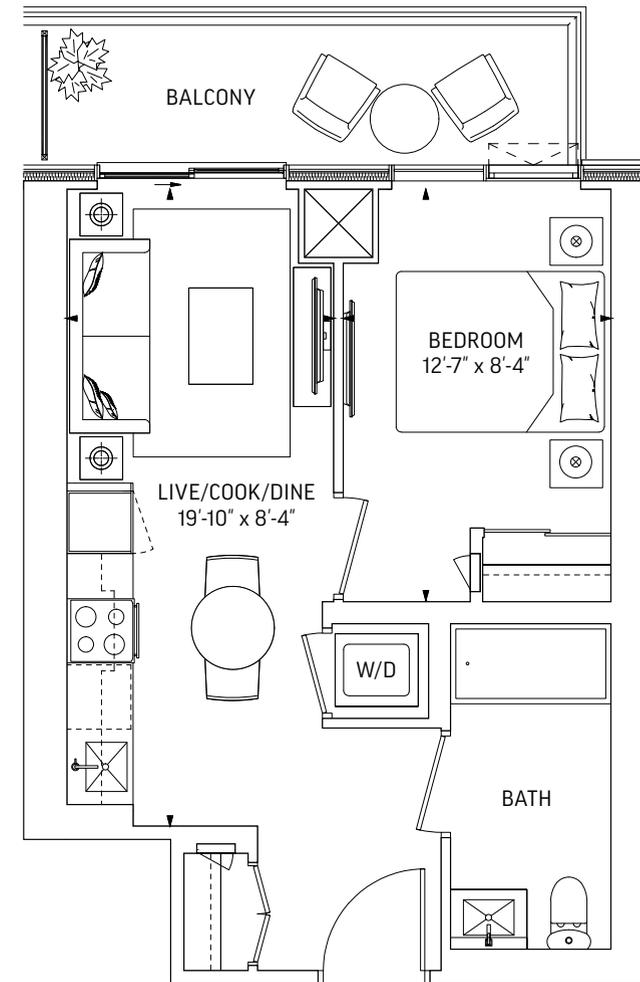
LEVEL 20-29, 31



LEVEL 32-59



ALT BALCONIES
OUTDOOR 45 SQ.FT.



ALT BALCONIES
OUTDOOR 71 SQ.FT.

SAMPLE 2

#1911 | 1BR | 450SF | PURCHASE PRICE: \$796,900 | MORTGAGE AMOUNT (80%): \$637,520

Development Charge Cap - **\$15,500**

Credit on Closing - **\$30,000**

DEBTS

Monthly Expenses:

Mortgage Payment (30-y): **\$2,863**

Property Tax: **\$463**

Maintenance Fee: **\$311**

Total Monthly Carrying Costs: **\$3,636**

(2-year term: **\$87,272**)

CREDITS

\$8/SF Rental Guarantee:

Per Month: **\$3,600**

(2-year term: **\$86,400**)

\$116,400 - \$102,772 =

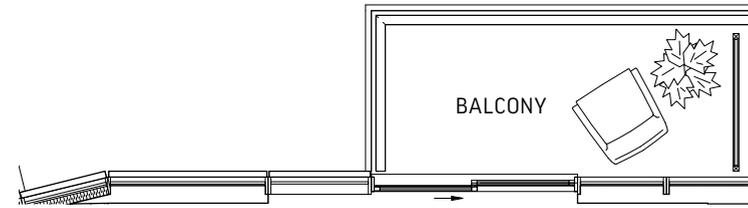
\$13,628 CASH FLOW POSITIVE

Estimates are based on a 3.5% interest rate with a 30-year amortization, 0.715289% property tax rate, and \$0.69/sq ft maintenance fee. Actual rates may vary. Consult a financial advisor for details.

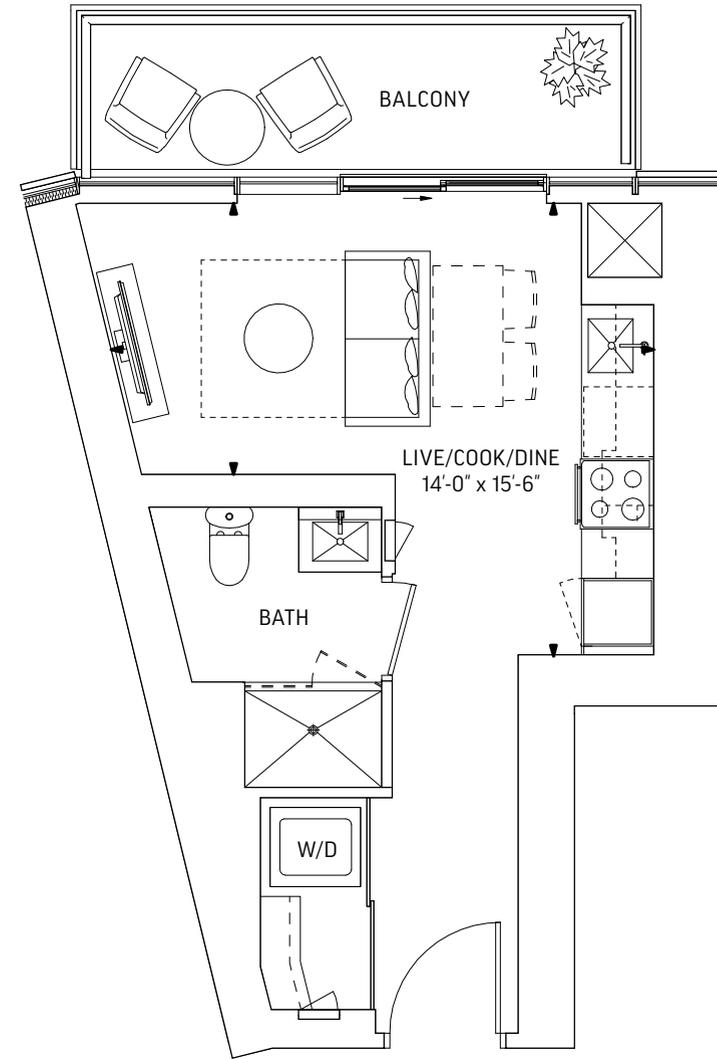


Q361 • STUDIO

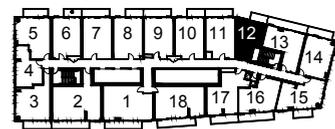
361 SQ.FT. OUTDOOR 66 SQ.FT.
TOTAL 427 SQ.FT.



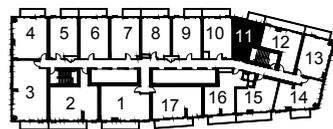
ALT BALCONIES
 OUTDOOR 44 SQ.FT.



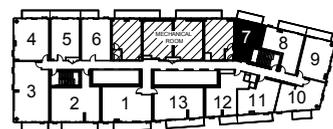
ALT BALCONIES
 OUTDOOR 66 SQ.FT.



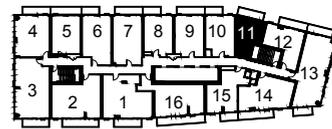
LEVEL 17-19



LEVEL 20-29, 31



LEVEL 30



LEVEL 32-59

All plans, dimensions and specifications are subject to change without notice. Actual useable floor space may vary from the stated floor area. Column locations, window locations and sizes may vary and are subject to change without notice. Renderings are artist's concept only. E. & O.E.



SAMPLE 3

#712 | ST | 361SF | PURCHASE PRICE: \$629,900 | MORTGAGE AMOUNT (80%): \$503,920

Development Charge Cap - **\$15,500**

Credit on Closing - **\$30,000**

DEBTS

Monthly Expenses:

Mortgage Payment (30-y): **\$2,263**

Property Tax: **\$364**

Maintenance Fee: **\$249**

Total Monthly Carrying Costs: **\$2,876**

(2-Year Term: **\$69,024**)

CREDITS

\$8/SF Rental Guarantee:

Per Month: **\$2,888**

(2-Year Term: **\$69,312**)

\$99,312 - \$84,524 =

\$14,788 CASH FLOW POSITIVE

Estimates are based on a 3.5% interest rate with a 30-year amortization, 0.715289% property tax rate, and \$0.69/sq ft maintenance fee. Actual rates may vary. Consult a financial advisor for details.



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AUSTIN BIRCH