

Embracing the Retirement Lifestyle You've Earned



Parkbridge

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I've lived in dozens of places but have never felt more at home!

- Maple Ridge/Oak Ridge homeowner

The Financial and Lifestyle Benefits of Residential Land Lease

RESOLVING THE CHALLENGES OF RETIREMENT TODAY

As members of the largest generation in history - Boomers - prepare for their retirement, many have concerns regarding their financial security throughout the coming years. Indeed, a recent HSBC Insurance report entitled "The Future of Retirement—It's Time to Prepare" states that "... only 17% of Canadians currently feel very well prepared for retirement. The findings reveal an alarming 83% of people do not know what their retirement income will look like." (their emphases)

Parkbridge Lifestyle Communities Inc., Canada's largest developer, manager and owner of Active Adult Lifestyle communities, offers a sound financial and lifestyle alternative to traditional home ownership that is being embraced by a growing number of singles and couples who are planning for their retirement years.

The Parkbridge Lifestyle Lease

Residential land leases are very popular in Europe, as well as many parts of the United States, particularly throughout the Sunbelt and other 'Snowbird' locations. Consequently, many of our future homeowners are already familiar with the advantages of leasing when they first visit one of our communities. In a leased land community, the residents own their homes and lease the land on which they are built, on terms similar to condominiums but with some very distinct lifestyle and financial advantages.



Significantly, homeowners unlock a substantial amount of money—upwards of \$200,000 and very often much more—upon the sale of their family home, which is traditionally freehold. They free up the capital that was 'in the ground', while fully retaining the principal equity they have in their new Parkbridge home.

Additionally, residential land lease fosters a unique relationship between you as a homeowner and Parkbridge as the landlord. As owners of the homes and land respectively, we are partners, sharing a mutual interest in the appearance and maintenance of the community. For our part, we embrace that partnership, acknowledging and respecting the responsibilities that land ownership entails.

44

We're so happy...; we wouldn't want to live anywhere else.

- Antrim Glen homeowners



ADVANTAGES FOR YOU



Cost Savings You will have already noticed that our prices are significantly lower than those in other developments. That's because you're not committing your money to the land, where it's out of reach, but instead have access to it to do with as you wish. You can more readily plan for your retirement with such a sizeable amount at hand, or you can travel, assist family members in their endeavours or simply indulge yourself. Whatever your priorities are, leasing frees up a substantial amount of capital that helps you plan your future.

Lifestyle Protection Our communities have been designed for an Adult Lifestyle of your choice, be it with social activities and clubs for those who choose to participate, or for those who prefer peace and quiet. Other communities can change radically in character over time as homes change ownership with no controls. Because our communities are privately owned by Parkbridge, we can ensure that the adult-focused character of each community is maintained and the community standards are respected to facilitate the enjoyment of the community by all.





Tax Savings Property taxes in our communities are much lower than those paid for comparable homes on freehold lots, in some cases by as much as 40% - savings that can further help to facilitate your retirement lifestyle. Also, an added benefit of land lease is that you don't have to pay land transfer tax on the purchase of your new home, saving you several more thousands of dollars on closing.



46

We still love it here and can't picture living anywhere else.

- Thames Valley homeowners

Appreciation in value Appreciation in the value of your home is largely dependent on how well the community in which it is located is maintained. If your neighbourhood becomes run down, your own property value suffers. With a Parkbridge Lifestyle Community you can rest assured that will not happen. Parkbridge has an investment in your community just like you do, and we will be working hard to protect it by ensuring that our reasonable, sound community standards are maintained.





Freedom to travel Many of our homeowners love to travel, whether for a week or six months at a time. As part of a close-knit neighbourhood, with Parkbridge staff continually in the community managing and maintaining the property, your home will be as safe as if you never left it. Many of our Lifestyle communities are also gated to reduce the number of non-residents who see your home, a security feature that is very popular.

Community Building Many Parkbridge Lifestyle Communities come with a private Community Centre which becomes the social hub of the community. Equipped with facilities for social/recreational activities and clubs, the Community Centre helps to facilitate the enjoyment of building a network of friends for new residents. This has proven to be one of the most popular and compelling features of our communities.



44 77

...we only wish we had made this move sooner.

- Cherry Hill at Vineland homeowners





Professional management Unlike some other community housing options which are often run by condominium boards of directors or volunteers, Parkbridge's professional Community Managers are there to handle the day-to-day operation of the community. Without the burden of neighbourhood politics or conflicts of interest, they can deal with sensitive issues fairly and objectively, relieving you of having to confront awkward situations.

Security of Tenure Our communities are developed through extensive collaboration with the local municipalities and are zoned as Lifestyle Leasehold communities. Legal agreements have been signed with the municipalities that govern the use of the property, population density, servicing requirements, type of housing, and maintenance standards to be provided. You can be assured that your community will remain a Lifestyle Community for years to come.





Ease of Resale Should you decide to move, you have many options available for selling your home. You can sell it privately or through an agent. Or you can have our experienced sales staff sell it for you, as most homeowners do. Our informed and focused print, radio and on-line advertising ensures maximum exposure to your target market. However you choose to proceed, you will find there is no shortage of people looking for a resale home in one of our communities.

Peace of Mind When you choose a Parkbridge Lifestyle Community you have the assurance of working with Canada's most experienced company in this field. Parkbridge is publicly traded on the Toronto Stock Exchange (PRK), with strict adherence to high financial standards, and is the respected leader in residential land lease communities. Visit one of our carefully-designed neighbourhoods soon to see for yourself how we can help you embrace the lifestyle that you've long dreamed about ... that you've planned and worked for ... that you've earned!







Parkbridge Adult Lifestyle Communities

ONTARIO Albion Woods (Greely, south of Ottawa)

Antrim Glen (Freelton, north of Hamilton)

Black Creek Leisure Homes (Stevensville, near Fort Erie)

Bluewater Country (Sarnia)

Cherry Hill at Vineland (near St. Catharines)

Meneset on the Lake (Goderich)

Northville Estates (Grand Bend)

Park Place (Wasaga Beach)

Riverview Estates (Exeter, near London)

Tecumseth Pines (Tottenham)

Thames Valley (St. Mary's, near Stratford)

Twin Elm Estates (Strathroy, near London)

Village at Bay Moorings (Penetanguishene)

Wasaga Meadows (Wasaga Beach)

Country Meadows (Wasaga Beach) 2009/2010 Start Riverview Meadows (Exeter, near London) 2010 Start

ALBERTA Ranch Estates (Strathmore)

B.C. Langley Grove Estates (Langley)

For information on any of our Adult Lifestyle Communities

EASTERN CANADA

905-659-3180 or 905-246-2284

WESTERN CANADA 403-215-2100

www.parkbridge.ca



Creating Community Lifestyles