

RealCapital

March 1 & 2, 2022

HOW WILL THE CANADIAN DEBT, EQUITY AND CAPITAL MARKETS PERFORM IN THE HEADWINDS OF 2022?

Understanding Trends, Strategies and Risk as Interest Rates Begin to Rise



We Look Forward To Welcoming You Back Virtually!

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HOW WILL THE CANADIAN DEBT, EQUITY AND CAPITAL MARKETS PERFORM IN THE HEADWINDS OF 2022?

Understanding Trends, Strategies and Risk as Interest Rates Begin to Rise



Mark Edwards

Managing Director & Co-Head of Investment Banking
Desjardins Capital Markets



Jamila Ladjimi

Senior Vice-President & Head of Strategy and Risks
Otéra Capital

The Most Important Conference in Q1 Returns: Real Estate in an Unpredictable Market

As a new year begins and the pandemic still remains, uncertainty continues about what to expect over the next twelve months. Does there appear to be a light at the end of the tunnel?

How long will the cost of capital remain at current prices? Will inflation continue at higher than desired levels and lead to interest rate increases in Q1 of 2022? How will this uncertainty affect real estate owners, developers and investors to conduct their business? While there continues to be a large supply of funds for lending and investment, how will you access it in 2022, at what price and from whom?

Notwithstanding the aforementioned issues, how much investment activity can be expected in office, retail, industrial and multi-unit residential real estate assets? In which markets?

Are quality real estate assets still fully priced? Where are cap rates heading at this time? Is the flight to quality still a leading priority? What will all of these factors mean for the performance of the capital and the credit markets in Canada and the United States over the next twelve months?

Pivoting to Virtual but Providing Market Intelligence in an Quality Environment

We were hopeful when we began planning RealCapital in October to be able to hold it live and in-person at the Metro Toronto Convention Centre.

However, the first issue arose in December with the emergence in Canada and then the accelerated spread of the Omicron variant.

The Ontario Government's sudden announcement last week impacts the protocols governing many activities and facilities and this includes live conferences. The constraints on capacity among several other factors makes it impossible for us to hold RealCapital in-person in a feasible manner for attendees and speakers.

More importantly – and coupled with the impact of this announcement – is our very strong concern about providing a healthy and safe environment given the present impact of the Omicron variant.

As a result, we have decided that it is in the best interests of everyone to pivot the conference from in-person to virtual as was the case last year. The 2021 virtual RealCapital was rated as one of the five top conferences by participants among all of Informa's similar events globally. All our efforts will be focused on duplicating this level of excellence.

The 21st annual RealCapital will focus on the aforementioned key issues and trends by bringing together owners and investors with sources of public and private equity and debt financing in the Canadian real estate market.

The program will provide a unique, high-level business forum that will examine these themes, address key issues, assess emerging trends, and discuss effective strategies for real estate investment and financing for office, industrial, retail, and multi-residential sectors for 2022 across the country.

We hope that you will take advantage of this very informative event.

EDUCATION CREDITS

Attendance at **RealCapital** may qualify for CPD & education credits from:

- Appraisal Institute of Canada
- BOMI International
- Law Society of Ontario
- Mortgage Professionals Canada
- Ontario Association of Architects
- Ontario Professional Planners Institute

For more information, visit <https://informaconnect.com/realcapital-conference/cpd-credits/>



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Tuesday, March 1, 2022

10:00 am

THE CBRE CANADIAN REAL ESTATE MARKET UPDATE

CBRE

2021: YEAR IN REVIEW

A snapshot of the year that was.

Werner Dietl, President & CEO, CBRE Limited

10:20 am

LOCKDOWN TO LIFTOFF? THE OUTLOOK FOR THE CANADIAN AND GLOBAL ECONOMIES

Employment, GDP growth and travel are on the rise, but so are interest rates, inflation, and geopolitical tensions. Some see significant opportunities in financial markets and crypto currencies, while others feel like they are falling behind faster than ever. Find out which trends and data points you should be watching and learn how the Canadian and global economies will fare in 2022 and beyond.

Benjamin Tal, Managing Director & Deputy Chief Economist, CIBC

10:40 am

MAY THE NEXT 'WAVE' BE OPTIMISM: THE CANADIAN COMMERCIAL REAL ESTATE OUTLOOK

Conditions may appear to be far from perfect, but there is much more good shaping the commercial real estate market than bad. After a year of record investment activity and improving fundamentals across the board, commercial real estate is riding a wave of momentum. However, uncertainty is rising, volatility is returning and issues such as housing affordability, the future of the office and ESG investing are all impacting the market. How does one separate the noise from the facts?

Paul Morassutti, Vice Chairman, CBRE Limited

11:00 am

CBRE CANADIAN REAL ESTATE MARKET UPDATE CONCLUDES

11:15 am

INTRODUCTION OF CO-CHAIRS & OPENING REMARKS

Introduction:

Michael Brooks, Chief Executive Officer, REALPAC

Conference Co-Chairs:

Mark Edwards, Managing Director & Co-Head of Investment Banking, Desjardins Capital Markets

Jamila Ladjimi, Executive Vice- President & Head of Strategy and Risks, Otéra Capital

11:25 am

CAPITAL ALLOCATIONS IN 2022: WHERE ARE THEY HEADING? WILL IMPACT INVESTING BE ONE OF THE PRIORITIES?



Senior executives from institutional, banking and investment management firms will discuss their outlook for 2022 for maximizing returns in what is an unpredictable and sometimes volatile environment. What is different today than two years ago before the pandemic emerged and accelerated? What has been the range of risk that you focus on and why? With predictions that interest rates will increase this year, how could this affect your organization's strategies? What roles does ESG play in your corporate financial decision-making? What is the rationale for using this criteria in impact investing and sustainable finance? What are the most significant risks vs. opportunities that you foresee emerging at this time? How strong are your financial activities likely to be into the real estate markets?

Moderator:

Mark Edwards, Managing Director & Co- Head of Investment Banking, Desjardins Capital Markets

Jamila Ladjimi, Executive Vice-President & Head of Strategy and Risks, Otéra Capital

Panel:

Marc-André Lewis, Executive Vice-President & Head of Investment Management, CI Global Asset Management

Candace Shaw, Senior Managing Director & Deputy Chief Investment Officer, SLC Management

Benjamin Tal, Managing Director & Deputy Chief Economist, CIBC

Jeff Tripp, Managing Director, Head of Alternative Investments, TD Asset Management

12:20 pm

CONVERSATIONS WITH SPEAKERS IN THE ZOOM LOUNGE



Manulife

Several speakers will be available for a question and answer dialogue.

12:50 pm

Concurrent Sessions (Select A1, A2 or A3)

SESSION A1

ROUNDTABLE OF MAJOR LENDERS: WHAT CAN BE EXPECTED THIS YEAR FROM BANKS, LIFECOS AND PENSION FUNDS?



A cross-section of major Canadian commercial lenders will provide an update on their underwriting practices and deployment of debt capital in 2022. What issues are major lenders facing at this time as the pandemic remains with us in varying degrees? What are their strategies under these market conditions? Questions they will address include:

- How are interest rates, bond yields, inflation and the cost of capital affecting your activity?
- What criteria are your teams using to issue loans? To what extent have you changed your expectations, greater stress testing, and underwriting practices from 2020?
- How is geography affecting your strategies, e.g. do you have any concerns about Alberta?
- How will the practices of banks, insurance companies and pension funds vary?
- How are lenders evaluating deals in today's market? How is risk being priced in 2021? What is happening with loan spreads, amortization periods, loan to value ratios, and recourse financing?
- What property classes are you perhaps avoiding, reducing exposure to, or increasing pricing for?
- How is the regulatory environment impacting your activity? To what extent is it delaying funding and closings?
- Is technology starting to affect your activities?

Moderator:

Cecilia Williams, Executive Vice President & CFO, Allied Properties REIT

Panel:

Richard Baillie, Vice President & Senior Managing Director, Real Estate Finance Group, Manulife Investment Management

Peter Block, Market Vice President & Head, Real Estate Corporate Banking, CIBC

Ken McKinnon, Managing Director & Head, Real Estate Corporate Banking, TD Securities

Eric Menezes, Director, Real Estate Lending, Otéra Capital

Frank Ottavino, Senior Vice President, Real Estate Banking, Canadian Business Banking, Scotiabank

SESSION A2

UNDERSTANDING VALUATION AND UNDERWRITING TODAY: HOW HAVE THE CHALLENGES BEEN ADDRESSED IN THE PAST TWO YEARS?



One of the most significant issues that all commercial real estate mortgage lenders, investors, brokers and owners had faced beginning March, 2020 was the ability to get a firm understanding of property valuations. How did that change during the past 24 months? Does a tenant's business – and not just its credit worthiness – still affect valuation? What is the state of property liquidity in today's market? How have transaction volumes increased and why? What is the new risk paradigm? How much clarity do we have during these unprecedented market conditions? Do lenders and borrowers share similar views on the risks and opportunities, and how they should be priced?

Moderator:

Colin Johnston, President, Research Valuation & Advisory, Altus Group

Panel:

Jeffrey Charles, Managing Director, Arthur J. Gallagher Canada

Tamara Lawson, Chief Financial Officer, QuadReal Property Group

Peter McFarlane, Senior Vice President, Investment Management Operations, Fiera Real Estate

Jeremy Wedgbury, Senior Vice President, Commercial Mortgages, First National Financial

SESSION A3

THE SIGNIFICANT ROLE OF MORTGAGE AND DEBT FUNDS IN REAL ESTATE FINANCING



As investors look for strategies to deploy their capital within the real estate asset class, many are drawn to the benefits and value of commercial mortgage funds. Considerations of risk tolerance combined with diversification in their allocation strategy has seen investors applying increasing amounts of capital into these various funds. This panel will provide insights into a variety of funds examining their various financing strategies, and a cross-section of their experiences in deploying debt capital into 2022. What have been their underwriting criteria during the period of the pandemic? What are their usual spreads? How did their activity change after March, 2020? How has deal-making improved over the past year? Where have they focused their attention, e.g. geography, property class, LTV ratios, mezzanine debt, construction?

Moderator:

Brent Magnan, Managing Partner, Canada ICI

Panel:

Ishbel Buchan, Executive Vice President, Investments, ACM Advisors Ltd.

Blake Cassidy, Managing Partner, Romspen Investment Corporation

Jamie Dysart, Managing Director, Mortgage Investments, KingSett Capital

Harley Gold, Managing Director, Peakhill Capital

1:45 pm

POLL RESULTS

Marcus & Millichap



1:50 pm

NETWORKING IN THE ZOOM LOUNGE

Wednesday, March 2, 2022

9:30 am

NETWORKING IN THE ZOOM LOUNGE

10:00 am

HIGHLIGHTS FROM DAY ONE

Michael Brooks, Chief Executive Officer, REALPAC

10:05 am

Concurrent Sessions (Select B1, B2 or B3)

SESSION B1

IS RETAIL TRANSFORMING FROM THE IMPACT OF THE PANDEMIC? HOW ARE LANDLORDS & RETAILERS EVALUATING THE PATH FORWARD?

Once a favourite of investors, retail has faced many challenges over the years. COVID-19 has compounded the issues when most malls and a considerable number of stores and restaurants had to close due to health and safety government mandates. Where is this property class heading now? This discussion will examine a range of major issues and trends that both landlords and retailers have been dealing with in the current situation and various strategic responses. A few examples: How have super regional malls performed vs. smaller enclosed malls vs. power centres vs. grocery anchored centres? With the major surge in online shopping due to mandated closure of most retail, how is brick and mortar co-existing with e-commerce going forward?

Lisa Borsook, Executive Partner, WeirFoulds LLP

In Conversation With:

Jay Freedman, Executive Vice President, Client Relations and Business Development, Oberfeld Snowcap

Bradley Jones, Head of Retail, Oxford Properties Group

SESSION B2

FACTS & FALLACIES ON HOW THE APARTMENT MARKET PERFORMED IN 2020: BETTER THAN YOU THINK?



In 2019, multi-unit residential moved to the top of many preferred property portfolios for a growing number of investors. And then came COVID-19 resulting in accelerated unemployment and a steep decline in immigration. Concerns immediately were raised about rent collection related to the ability of unemployed tenants to pay. But how has the multi-residential market really performed since March? What impact are lower financing costs, lower utility costs, lower repair and maintenance costs and non-existent CAPEX having on the value of these assets? Are landlords seeing a return to more stable market conditions? Has multi-residential returned to being a property class in high demand again? This session will address these and many other questions.

Jonathan Hittner, Principal, Multi-Residential, Capital Markets Group, Avison Young

In Conversation With:

Strachan Jarvis, Executive Director, Real Estate Investment Management, Hazelview Investments

Ashi Mathur, President, Marlin Spring

SESSION B3

COVID-19 AND THE OFFICE MARKET: IS REMOTE WORKING BECOMING A NEW NORMAL AND REDUCING DEMAND OR NOT? WHAT IS THE FUTURE FOR THE CORPORATE WORKPLACE ENVIRONMENT?

Across Canada, companies and people in March, 2020 abandoned their offices as governments mandated everyone had to work remotely. This was one of the critical measures to try to contain the spread of COVID-19. Once lockdowns eased, landlords and tenants then faced the question of do they bring people and teams back into their office space and the buildings in tandem with the goals of staying safe and productive? How have landlords responded to these

challenges facing their tenants? What are occupants saying about remote working and a return to the office? Are a higher percentage of tenant employees continuing to work remotely on a permanent basis or not? What is likely to happen when the pandemic ends? This session will examine these and other issues facing the office market currently and going forward.

Jonathan Peretz, Executive Vice President & Managing Director, GTA Office and Industrial, JLL

In Conversation With:

Corrine Dorazio, Vice President, Leasing, Dream Office REIT

Michael Rende, Senior Director, Global Transactions, RBC

10:40 am

Concurrent Sessions (Select C1, C2 or C3)

SESSION C1

THE CFO PERSPECTIVE: OPTIMUM CAPITAL STRUCTURE AND STRATEGIES FOR TODAY'S INTEREST RATE ENVIRONMENT

This panel will examine the trends and issues related to raising debt, equity and access to other capital from the perspectives of institutional investors, REITs, private equity funds, and other real estate owners. How are they managing their balance sheets in this uncertain interest rate environment? Among the questions that will be addressed:

- Can you as easily access the capital that you require in today's market as you could a year ago?
- How much debt are you carrying, when does it roll over, and how will you likely refinance? Is your goal to lock-in for the longest possible term given the cost of capital?
- What primary sources of capital are you tapping? Who has the lowest cost of capital now?
- What are your perspectives on secured and unsecured debt? Will the unsecured market continue to grow in 2022? How will it affect conventional commercial mortgage lending?
- Are you experiencing any challenges with underwriting in today's market? Are lenders trying to transfer risk?
- What about new acquisitions and development? Will they be financed through asset recycling or some other strategies in 2022?
- What is the right capital structure and appropriate level of debt for a real estate corporation during the pandemic?
- Is new technology emerging that will affect any of your financial activities and practices?

Moderator:

Mario Barrafato, Chief Financial Officer, Choice Properties REIT

Panel:

Quinntin Fong, Vice President, Financial Planning and Analytics, Fiera Real Estate

Lesley Gibson, Chief Financial Officer, CT REIT

Dale Noseworthy, Chief Financial Officer, Killam Apartment REIT

Lenis Quan, Chief Financial Officer, Dream Industrial REIT

SESSION C2

EQUITY INVESTORS IN THE CANADIAN REAL ESTATE MARKET: WHAT DO THEY SEE? WHAT ARE THEY DOING?



Equity investment and financing is growing significantly across Canada and from a wide range of sources. With billions of dollars looking for investment and income opportunities in commercial and multi-family markets, there has been a strong growth within the institutional sector and in investment management funds to deploy equity capital into real estate assets and development. This session will thoroughly examine three tiers of equity and how each of them are deploying their capital during COVID-19. What are examples of various deal structures? Under what conditions do they partner with others? In what circumstances is equity combined with debt into the deal structure to get the weighted cost of capital down? What are other ways in which equity is engaged? What yields are equity investors looking for under various scenarios?

Moderator:

William Jandrisits, Managing Partner, Normera Capital Partners

Panel:

Colin Baryliuk, Executive Managing Director, Investments, KingSett Capital

Emily Hanna, Partner, Investments, Crown Realty Partners

Chris Holtved, Senior Portfolio Manager, Real Estate, HOOPP

Dennis Mitchell, CEO & Chief Investment Officer, Starlight Capital

SESSION C3

KEEPING UP WITH ESG MOMENTUM: NET ZERO, GREEN BONDS & IMPACT INVESTING



Environmental, social & governance (ESG) analytics gained tremendous momentum over the past 3 years. In commercial real estate, ESG disclosure is expected by most investors and it is likely that governments will soon enforce mandatory disclosure requirements around ESG performance and reporting. Net zero carbon emissions is another major challenge that our industry must take steps towards, while overcoming feasibility and business case challenges. How will commercial real estate achieve more stringent ESG goals and net zero carbon emissions? How can financing tools and strategies like green bonds, impact investing, and responsible investment be used to support climate crisis solutions? How can organizations keep up with the fast paced nature of ESG reporting requirements, expectations and best practices? This panel of industry experts will help to answer these challenging questions while providing actionable solutions to enhancing our industry's ESG performance.

Moderator:

Regan Smith, Managing Director, Global Head of Real Estate Sustainability, Manulife Investment Management

Panel:

Fanny Doucet, Managing Director & Head, Sustainable Finance, Scotiabank

Catherine Marshall, Principal Consultant, RealAlts

Anna Murray, Managing Director, Global Head of ESG, BentalGreenOak

11:35 am

CONVERSATIONS WITH SPEAKERS IN THE ZOOM LOUNGE



Several speakers will be available for a question and answer dialogue.

10:40 am

Concurrent Sessions (Select D1, D2 or D3)

SESSION D1

LAND & CONSTRUCTION FINANCING: IS IT BECOMING MORE CHALLENGING IN TODAY'S MARKET?



Across Canada, urban revitalization and development continues on an unprecedented scale not seen for over 30 years. While the pandemic has had some impact on the pace, for many companies, development is a key growth strategy in today's market along with repurposing existing assets. But with continually increasing land and construction costs across the country, how have proformas started to change and associated risk increased? Are there any particular concerns with multi-residential markets – from purpose-built rental to condominiums? Is the market overextending itself in some cities? For a lender, how high is your level of caution and risk assessment in construction lending activities? How does it compare with financing land acquisitions? How does it vary from city to city and among specific property classes? This session will offer some insights on these and other questions on what may lie ahead for the financing of construction and land acquisitions for 2022. What are lenders' pre-sale or pre-leasing and covenant requirements and where will they be heading in the next twelve months? How are lenders pricing risk for this type of financing? What underwriting practices are they using to evaluate projects?

Moderator:

Peter Sweeney, Chief Financial Officer, SmartCentres REIT

Panel:

Michael Carragher, Vice President, Mortgage Investments, Firm Capital

Susan Feldman, Senior Vice President, Investor Relations & Investment Management Development Finance Group, MCAP

Eric Horie, Senior Managing Director, Head of Origination Canada, Trez Capital

Noah Mintz, Managing Director, Vector Financial Services

SESSION D2

THE CONTINUED GROWTH OF ALTERNATIVE LENDERS: WHAT MARKET NEEDS ARE THEY ADDRESSING?



Over and above the major conventional financial institutions, large pension funds and lifecos, the Canadian lending environment has witnessed the growth of non-bank lenders, smaller banks, and even foreign banks. This session will examine the range of their activities in the Canadian commercial mortgage market. What is the scope of their primary market? Are they predominately focused on transactions and properties that have financing needs in the range of \$1 million to \$100 million? Why is the Canadian commercial lending market gaining interest from U.S. banks again? What are the loan origination and underwriting strategies of these lenders, e.g. preferably to whom, in which markets, and for what property classes? How is risk being priced for smaller sized loans? What are your spreads, amortization periods, LTV ratios, and recourse? Do these lenders serve the market for properties that could be out of favour with major lenders especially during the pandemic?

Moderator:

Paula Gasparro, Vice President, Real Estate Finance, CMLS Capital

Panel:

Kasey Chauhan, Vice President & Managing Director, Commercial Originations, Equitable Bank

Marianne Dobslaw, Managing Director, Atrium Mortgage Investment Corporation

Mike Frigo, Senior Vice President, Commercial Real Estate, Wells Fargo Bank N.A. Canada

Scott MacPherson, Executive Managing Director, Head of Canada, Cushman & Wakefield Structured Finance ULC

SESSION D3

REAL ESTATE INVESTMENT IN AN UNPREDICTABLE ENVIRONMENT: OFFICE VS. INDUSTRIAL VS. RETAIL VS. MULTI- RESIDENTIAL



An insightful discussion about investment activity in today's competitive but unprecedented market environment. The panel will offer insights on all four major "food groups": office, industrial, retail and multi- unit residential. The discussion will open with commentary on how each property class has performed in various Canadian markets during 2021 and how much investor interest it is attracting. Have there been any challenges in buying or selling assets during the past year? What are the differences that an investor would have as a REIT vs. pension fund vs. private equity fund in selling or acquiring properties at this time? Which gateway cities or mid-markets have been most attractive? How are investment programs being financed at this time? How much equity is available and from what sources? Where will Canadian cap rates be by the end of 2021 relative to today's prices? Who will be the likely sellers? Which property classes are most favoured? Are record low interest rates affecting investment strategies and, if so, in what way? Is impact investing a growing trend?

Moderator:

Peter Senst, President, Canadian Capital Markets, CBRE Limited

Panel:

Rael Diamond, President & CEO, Choice Properties REIT

Randy Hoffman, Senior Vice President, Canada, Oxford Properties Group

Rob Kumer, President & CIO, KingSett Capital

Jaime McKenna, Managing Director & Group Head, Real Estate, Fengage Asset Management

1:05 pm

CLOSING ROUNDTABLE DISCUSSION: THE LAST WORD ON CAPITAL MARKETS, LIQUIDITY, VALUES, AND DEAL FLOW IN 2022



An insightful discussion with a diversified group of senior real estate executives on their perspective for Canadian and global real estate fundamentals, trends, and strategies for 2021. How do they anticipate Canada will perform relative to the U.S., Europe and other markets? What will be key challenges facing real estate executives over the next twelve months? What are their expectations of the capital and credit markets in supporting their portfolio growth? What trend do they expect for Canadian and U.S. inflation, interest rates, bond yields and the cost of capital? What impact will this have on cap rates and real estate values? What are they seeing in capital, financial and real estate markets outside of Canada? To what extent are assets now fully priced in major Canada markets? Where are the most attractive opportunities for investors and developers? Is investing outside of the country more attractive than staying at home? To what extent does ESG and impact investing affect your activities? To what extent is technology and innovation a major focus within their leadership team?

Moderator:

Mark Edwards, Managing Director & Co- Head of Investment Banking, Desjardins Capital Markets

Jamila Ladjimi, Executive Vice-President & Head of Strategy and Risks, Otéra Capital

Panel:

Kevin Leon, President, Crestpoint Real Estate Investments Ltd.

Colin Lynch, Managing Director & Head of Global Real Estate Investments, TD Asset Management

Paul Mouchakkaa, Managing Partner, Head of Canada, BentallGreenOak

Adam Paul, President & CEO, First Capital REIT

2:00 pm

POLL RESULTS

Marcus & Millichap



2:05 pm

NETWORKING IN THE ZOOM LOUNGE

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RealCapital Registration

\$280 + HST*

TOTAL

\$575 + HST*

**20% off included*

Deadline to Register: February 22, 2022

Payment can be made by VISA, MasterCard or AMEX.

All registrations include continental breakfast, morning refreshments, luncheon and networking reception.



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Questions?

For answers to your questions or for more information visit informaconnect.com/realcapital-conference, email events@informacanada.com



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UPCOMING REAL ESTATE CONFERENCES



Québec Apartment Investment Conference

March 23, 2022
Palais des congrès de Montréal



Vancouver Real Estate Forum

April 12, 2022
Vancouver Convention Centre, East Building



Winnipeg Real Estate Forum

April 26, 2022
RBC Convention Centre

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