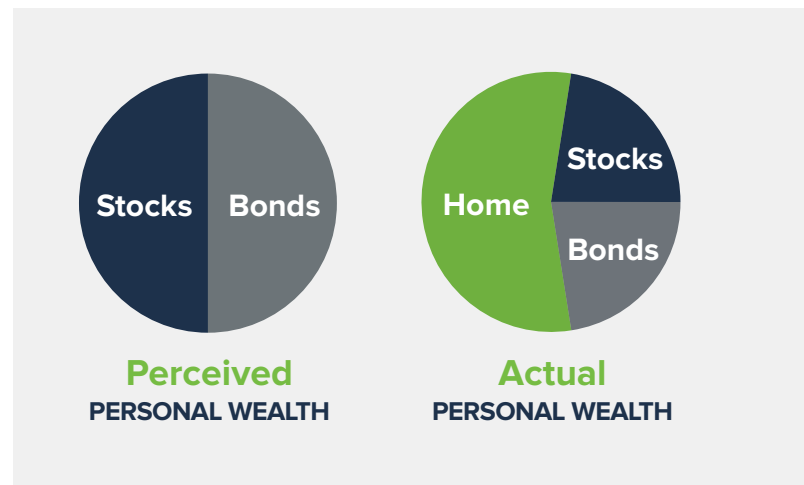




# The key to a more secure retirement might already be in your pocket.

## How the power of home can give you the retirement you deserve.

When you think of retirement assets, do you think of savings, stocks, or a 401(k)? In reality, half of homeowners age 62+ have at least 55% of their net worth in home equity.<sup>1</sup> A **reverse mortgage** can help you unlock this wealth for a more comfortable, secure retirement.



## What is a reverse mortgage?

Its official name is a Home Equity Conversion Mortgage (HECM), a loan insured by the Federal Housing Administration (FHA) for homeowners age 62+. It allows you to:

- Access a portion of your home equity
- Use the income tax free<sup>2</sup> cash proceeds as you wish
- Eliminate monthly mortgage payments<sup>3</sup>

You retain ownership of your home — all you have to do is continue to pay property taxes, homeowners insurance, and for home maintenance as you do now.

## How can you use it?

The proceeds are used to pay off your existing mortgage. You get the rest as a lump sum, monthly payment, line of credit, or any combination of these. Use it in any way you choose, such as:

- Pay bills and everyday expenses
- Help cover the cost of healthcare
- Make home repairs and upgrades
- Open a line of credit for unexpected expenses<sup>4</sup>
- Help out family members

**A commitment to customer service that's second to none.**

We responsibly help homeowners live a more comfortable and secure retirement, by educating them about reverse mortgages — and helping them use hard-earned home equity to increase their cashflow and improve their finances.

## REVERSE MORTGAGE VS. OTHER MORTGAGES

|                     | REVERSE MORTGAGE/HECM   | MORTGAGE/HELOC                        |   |
|---------------------|---|---------------------------------------|---|
| <b>SIMILARITIES</b> | Who has title and “owns” the property?                        | Borrower                              | Borrower  |
|                     | Is the mortgage secured by the property?                      | Yes                                   | Yes   |
|                     | Who is responsible for taxes, insurance and home maintenance? | Borrower                              | Borrower  |
| <b>DIFFERENCES</b>  | Future credit line availability <sup>1,4</sup>                | Guaranteed, increases over time       | May be cut or suspended by lender                         |
|                     | Required monthly mortgage payments                            | No                                    | Yes   |
|                     | Loan balance  | Increases                             | Decreases   |
|                     | Foreclosure risk due to nonpayment <sup>1,4</sup>             | Limited to tax and insurance defaults | Defaults on monthly payments as well as tax and insurance |
|                     | Heirs can be required to repay more than the home is worth    | No                                    | Yes   |

**Contact me to learn more about reverse mortgages:**

**NMLS#**

Call:

Email:

Or Visit:

1. CFPB Report to Congress on Reverse Mortgages, June 2012.
2. Consult a financial advisor and appropriate government agencies for any effect on taxes or government benefits.
3. Property taxes, homeowners insurance, and home maintenance required.
4. A line of credit is only available on adjustable-rate HECM products.

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