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**HomeEquity Bank**Email

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**Who is this email for?** Clients who are 55+ who own their home and may require more income.

**Instructions to send the email**

1. Copy and paste the text below into your email system
2. Replace any red font with the correct information
3. Add the Email subject line
4. Press Send

If you have any questions, please contact your [Business Development Manager](http://www.chipadvisor.ca/bdm).

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Alternate email subject lines:

**Leverage your home equity as a retirement planning tool**

Dear <Name>,

Are you finding it hard to save enough to live the retirement lifestyle you have always wanted? Canadians are living longer and, as a result, require more savings in order to enjoy the very best retirement life. You may find that your options are limited, but I have helped many Canadians like you find financial solutions, and one of the most effective ways I keep recommending to my clients is to take advantage of your home equity through the CHIP Reverse Mortgage.

Most people don’t have a company pension plan to rely upon in retirement and, even if you do, it’s often not enough to help you finance your ideal retirement life.

Here's what I like most about this product. A reverse mortgage is a loan secured against the appraised value of your home. It is designed exclusively for homeowners aged 55 years and older.

**With the CHIP Reverse Mortgage:**

* you can access up to 55% of your home's equity, tax-free without effecting your OAS or CPP.
* you can acquire the money as a lump-sum, a monthly or quarterly advance, or a combination of the two.
* you remain in your home
* you maintain the title and ownership of your home
* you don’t have to make any regular mortgage payments or pay back the loan until you leave or sell your home

**With the CHIP Reverse Mortgage, you can use the money towards:**

* Paying off your existing mortgage and other debts
* Making renovations and improvements to your home
* Increasing your monthly cash flow
* Helping your children or grandchildren
* Handling any unexpected expenses such as medical care
* Take a dream vacation

Have questions about unlocking some of your home equity through a reverse mortgage to help boost your retirement savings? Let’s discuss how this solution may be able to benefit you. Please feel free to email me or give me a call, and I’ll be happy to help you achieve the retirement lifestyle you deserve!

Sincerely,

<Your Name>

<Your Signature>