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**HomeEquity Bank**Email

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**Instructions to send the email**

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

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

**Email Content | Subject Line**

1. Copy the following line of text: **How to help parents retain their financial independence**
2. Paste the line into the subject line of the email you want to send

**Email Content | Body**

1. Copy the following paragraphs of text and insert into the body of a new email draft

To <Name>,

Dear <Recipient.Name>,

If your parents are like 93% of Canadians, then they probably want to stay in their home as they age. However, many older Canadians and their adult children worry that they don’t have the financial security to cover the costs of aging in place.

These costs really mount up and can include healthcare, home mobility renovations, and in-home help.

Faced with these, many Canadians 55+ and their adult children believe that downsizing is their only option.

But there is another way.

The CHIP Reverse Mortgage can provide your clients with a solution to help their parent(s) regain their independence in their retirement by accessing up to 55% of the value of their home in tax-free cash to:

* consolidate existing debt
* reduce monthly payments (no regular monthly payments required with CHIP)
* provide extra cash flow

To learn more, contact us today.

Sincerely,

<Broker Signature and Title>