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**HomeEquity Bank**Email

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**Who is this email for?** This email should be sent to 55+ prospects who own their home.

**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 Protect Your Assets in an Unpredictable Market**
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>,

Are you among the many Canadians that have had their investments impacted by the current market? Have you seen a decrease in your savings, which has impacted your monthly cash flow?

I can help you find a financial solution, so that you don’t have to make changes to your investment portfolio or trigger any tax implications.

A reverse mortgage can help you unlock the equity from your home while increasing your monthly cash-flow, tax-free. It is a long-term solution that can provide the following benefits:

* The ultimate deferral plan: no regular (monthly) payments required
* No Negative Equity Guarantee[[1]](#endnote-1): You never owe more than the value of your home.
* Qualification criteria is purpose-built for retired Canadians
* The CHIP Reverse Mortgage funds are tax-free and do not affect CPP, OAS or income tax brackets
* You have the flexibility to withdraw funds in a lump sum or in monthly installments

If you would like more information about how a reverse mortgage can help you protect your assets and increase your cashflow, please contact me today.

Sincerely,

<Broker Signature and Title>

1. *As long as the client meets their mortgage obligations, HomeEquity Bank guarantees that the amount they will have to pay on their due date will not exceed the fair market value of their home.* [↑](#endnote-ref-1)