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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: **Help Support Your Family Members in Need**
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 looking for a solution that will enable you to provide financial support to your loved ones, whose employment and income may have been impacted by recent events?

Withdrawing from your retirement savings or selling assets to generate cash, may not be the best solution, and could ultimately lead to the following challenges:

* Tax implications, which may include withdrawal and capital gains taxes
* Potential to impact government benefits (OAS claw-back)
* May impact future retirement income

Instead, allow me to show you how a reverse mortgage can help you unlock up to 55% of the equity in your home, while increasing your monthly cash-flow, tax-free. It is a long-term solution that can help you access funds to support your family members in need. The CHIP Reverse Mortgage provides 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 support your family, 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)