-------------------------------

**HomeEquity Bank**Email

-------------------------------

**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).

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Alternate email subject lines:

**Improve your financial outlook**

Dear <Name>,

Is living the retirement you want becoming more difficult to achieve? You may feel that your options are limited, but I've helped many Canadians find financial solutions and I keep turning back to the CHIP Reverse Mortgage to help fund their retirement.

Here's what I like most about this product: you can access up to 55% of your home's equity, tax-free without effecting your OAS or CPP. Best of all, you can acquire the money as a lump-sum, a monthly or quarterly advance, or a combination of the two.

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

Contact me today to discuss how the CHIP Reverse Mortgage by HomeEquity Bank fits into your retirement, so you can get back to enjoying a lifestyle you worked so hard for.

Sincerely,

<Your Name>

<Your Signature>