**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 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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**Want to enjoy a financially stress-free retirement? I can help.**

Dear <name>,

Do you have the funds to live the retirement you’ve been dreaming of? If you’re like many Canadians, you may find yourself house rich but short on funds. The good news is that if you’re a homeowner who is 55+, there’s a solution to help you live the life you’ve always imagined.

**Access up to 55% of your home’s value with the CHIP Reverse Mortgage from HomeEquity Bank.**

What exactly is a reverse mortgage? It’s a loan secured against the value of your home, while you continue to own and enjoy living in it.

Here are the great benefits of the CHIP Reverse Mortgage:

**You retain 100% ownership of your home.** The title and ownership of your home belong to you, not the bank.

**The money you get is tax-free.** It also doesn’t impact your Old Age Security or Guaranteed Income Supplement. Meanwhile, keep your investments growing without being taxed for withdrawing from your portfolio.

**You decide how to spend the money you get.** You can use the net proceeds from your CHIP Reverse Mortgage to make home renos or retrofits, pay unexpected expenses, financially help children or grandchildren, purchase a second property, even take a dream vacation.

**There are no regular mortgage payments** **required.** Once you decide to leave your home, the interest and principal and any applicable charges are simply paid off from the proceeds of the home sale. You are still required to maintain your property taxes, fire insurance and condominium or maintenance fees.

**No negative equity guarantee.** You will never owe more than the fair market value of your home with the CHIP Reverse Mortgage.

With all of these advantages, it’s easy to see why thousands of Canadians 55+ have benefitted from the CHIP Reverse Mortgage. You can too. Let’s talk about the retirement fund potential of your home. Give me a call to find out more!

Sincerely,

(Broker signature and title)