**Who is this email for?** This email can be sent to anyone in your database.

**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, contact your [Business Development Manager](http://www.chipadvisor.ca/bdm).

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**Email subject line:** Making Ends Meet in Retirement

Dear <prospect’s name>,

You’ve worked hard your whole life, and you deserve to enjoy the lifestyle you always imagined in your retirement.

As you [begin to approach your retirement / are starting to adjust to your retirement], you are probably beginning ask yourself several key questions: How do I plan to finance my retirement? How many years do I need to finance? How much income do I need per year?

Once you start to ask yourself these seemingly simple questions, the answers you find are often vague, scary, and keep you up at night. In fact, many retirees like you find that they have to make up an annual $10,000 gap in their income – posing a unique short and long-term problem.

However, the solution may be closer than you think. You have already done an amazing job building equity in your home, but have you ever considered using it to finance a portion of your retirement? Not only is your home most likely your biggest asset, it is your home with many memories.

Many Canadians have used the CHIP Reverse Mortgage to access up to 55%\* of the equity in your home, tax-free and without any regular monthly payments!

I understand that making any large financial decision requires a lot of thought and conversations with those closest to you. I have found that involving your family early on often leads to a better outcome.

To help this conversation along, I have plenty of resources about reverse mortgages that I will be happy to share with you and your family. Please feel free to email me or give me a call anytime, and I’ll be happy to help you achieve the lifestyle you deserve!

Sincerely,

<Your name>

<Your signature>

\*Some conditions apply