**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:** Common Uses of Reverse Mortgages.

Dear <prospect’s name>,

I wanted to take a moment and share some information with you about a product that is becoming popular with Canadians aged 55 and older: the CHIP Reverse Mortgage.

This unique financial tool offers many benefits that no other product can offer. With the CHIP Reverse Mortgage, you are able to access up to 55%\* of the equity in your home, tax-free. The money you receive can be used in a variety of different ways, including:

* Eliminating debt repayments
* Increasing your monthly cash flow
* Helping a child or grandchild
* Early inheritance
* Unexpected health care costs
* Home repairs and improvements
* A dream vacation
* And more!

By accessing the equity in your home, you are able to accommodate any financial obstacles and goals you have, without having to move or sell your home.

One question I often receive is: **How does a reverse mortgage work?** A reverse mortgage is a loan secured against the value of your home. However, unlike a traditional Home Equity Line of Credit (HELOC) or a second mortgage, you are not required to make monthly mortgage payments for as long as you live in your home. And, you will maintain ownership and control of your home.

If you would like to learn more about the CHIP Reverse Mortgage and how it can fit within your financial plan, please feel free to email me back or give me a call. I’d be glad to answer any of your questions and we can determine if this product may be an option for you.

Thank you,

<Your name>

<Your signature>

\*Some conditions apply.