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**HomeEquity Bank**Email

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**Who is this email for?** Clients who are 55+ looking to support their kids with an early inheritance or down payment.

**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**: How to provide a tax-free gift to your children with the CHIP Reverse Mortgage**
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 them into the body of a new email draft.

To <Name>,

In the current economic landscape, it can be frustrating to face the uncertainty of heightened interest rates, especially for young Canadians who are starting to build their career, buy a home, or start a family. As a parent, you might be looking for a financial solution that can help you support your loved ones during this period.

**Early Inheritance**

Consider providing an early inheritance to see your adult children use the funds to improve their life. An early inheritance avoids probate fees (estate administration tax) and saves money by bringing you to a lower tax bracket\*. An early inheritance can help your children make a down payment on their home, pay for a wedding, help start a business, and more. Your tax specialist can tell you more.

People may turn to a home equity line of credit or liquidate investments to gift early inheritances but don’t consider the challenges associated, such as loss of earnings or tax payable when selling their assets.

The CHIP Reverse Mortgage by HomeEquity Bank allows you to unlock up to 55% of the equity in your home while increasing your monthly cash flow, tax-free. With the CHIP Reverse Mortgage, your investments remain intact, your income is not affected, and you have no regular monthly mortgage payments.

Call me to learn more about how to provide a tax-free gift to your children with the CHIP Reverse Mortgage.

Sincerely,

<Broker Signature and Title>

\*Prior to distributing the reverse mortgage funds, HomeEquity Bank requires all clients to receive independent legal advice to review the mortgage contract and ensure that they fully understand the terms and conditions.