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**HomeEquity Bank**Email

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**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 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 a No-Payment Mortgage Can Help You**
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 into the body of a new email draft

To <Name>,

Are you one of many Canadians in need of a little extra cash?

If you’re already retired and unable to qualify for new loans, instead of relying on credit cards or withdrawing from an existing line of credit, I can assist you in finding a unique financial solution that is tailored to Canadians just like you.

A reverse mortgage allows you to unlock the equity in your home to increase your monthly cashflow tax-free. The CHIP Reverse Mortgage by HomeEquity Bank is a long-term solution that provides the following benefits:

* The ultimate deferral plan: No regular (monthly) payments are required
* No Negative Equity Guarantee[[1]](#endnote-1): You never owe more than the value of their home
* You have the flexibility to withdraw funds in a lump sum or in monthly installments
* You have the ability to consolidate existing debt that requires monthly payments into a single, no-payment CHIP Reverse Mortgage

If you would like more information about how a reverse mortgage can help increase your cashflow, please contact me today.

Sincerely,

<Broker Signature and Title>

1. As long as you meet your mortgage obligations, HomeEquity Bank guarantees that the amount you will have to pay on the due date will not exceed the fair market value of your home. [↑](#endnote-ref-1)