

**You may be more  
ready to fund your  
ideal retirement  
than you realize.**

Many people nearing retirement soon discover that they need more options to cover their expenses.

That's why more and more homeowners - and their financial advisors - now view Reverse Mortgages as an indispensable part of a successful retirement.



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**To learn more please  
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## **Reverse Mortgages**

**Enjoy the Retirement  
You've Always  
Imagined**



## **A Reverse Mortgage can give you more power to live better.**

- Turn part of the equity you've built up in your home into funds you can use today or a line of credit that will be there when you need it.
- Eliminate your existing mortgage payment, postpone tapping into your savings, delay taking your social security payments to maximize your total benefits, or create a rainy-day fund.
- Proceeds are tax-free\* and don't affect Social Security or Medicare benefits.\*



## **A Reverse Mortgage has some powerful advantages.**

- With an FHA-insured reverse mortgage, you're not responsible for paying the excess if the loan balance ever exceeds the value of your home.
- Best of all, with any Reverse Mortgage loan you choose, there are no monthly mortgage payments required. (As with any home-secured loan, you must keep current with property-related taxes, insurance, and maintenance for the loan to remain in good standing.)
- Unlike a traditional Home Equity Line of Credit, a Reverse Mortgage can't be canceled or reduced, as long as you meet these obligations and live in the home as your primary residence.
- A Reverse Mortgage offers all the benefits of a traditional home equity line of credit, but with more flexible payment options.

## **You can choose the type of Reverse Mortgage loan that best fits your needs.**

- Receive funds as a lump sum, line of credit, monthly advances, or any combination of these.
- Supplement your retirement income, establish an "emergency fund", or cover healthcare costs.
- You can even use Reverse Mortgages to purchase a new home that better fits your future needs.

## **A Reverse Mortgage lets you stay in control.**

- The title for the home remains in your name, not the lender's.
- As long as you maintain your home and pay your real estate taxes and homeowners insurance, the loan does not have to be repaid until the last surviving homeowner passes away, permanently moves out, or sells the home.
- Flexible repayment feature: No monthly principal and interest payments are required, and there's no pre-defined loan maturity date. You can choose to pay down the loan at any time or defer repayment. This gives you more freedom in managing monthly expenses.

## **We have the experience and knowledge to guide you to the best choice for you.**

- The most significant difference with us is straight talk. We know you have a lot of questions, and you deserve clear and complete answers. Our first commitment is making sure you have all the information to assess whether a Reverse Mortgage loan is right for you.

