

# IMPROVE RETIREMENT WITH NO MONTHLY MORTGAGE PAYMENTS

If you are a homeowner(s) in or nearing retirement age, a reverse mortgage may be able to free up your monthly cash flow. Get access to your home equity and stay in the house you love or use those funds to purchase a new one.



- ✓ Use proceeds to pay off existing forward mortgage
- ✓ Make home renovations, pay off other debt<sup>†</sup>, fund in-home care, or travel the world
- ✓ Get tax-free<sup>††</sup> proceeds with **no monthly mortgage payments required**
- ✓ Rest easy knowing **your heirs are never personally responsible for the loan**
- ✓ Provide a living inheritance and help pay for children's homes or grandkid's college tuition

If you've been turned down for a reverse mortgage in the past, you may be eligible now.



## LOAN REQUIREMENTS

- Must meet all loan obligations, including using the property as your primary residence
- Must pay property charges including first mortgage payment, property taxes, fees, and hazard insurance
- Must maintain the home
- These requirements must be met or the loan will need to be repaid

<sup>†</sup>If you are thinking about debt consolidation, you might want to first consult a non-profit credit counselor.

<sup>††</sup> Not tax advice. Consult a tax professional.

## ▶ Let's talk about your future

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