



Unlock financial peace of mind

Let your home equity give you the freedom to do what matters most.

What is a reverse mortgage?

Much of your net worth may be tied up in your home. A reverse mortgage allows you to turn a portion of that untapped equity into tax-free cash.

- Borrow up to 59%¹ of your home's value
- No monthly mortgage payments required (but can be made, if you choose)
- Qualifying amount depends on your age, home value, and location
- Receive your tax-free funds as a lump sum or over time
- Retain ownership of the home you love

How can you use a reverse mortgage?

Reverse mortgage funds can be used any way you like. Popular uses include:

- Enhance retirement cash flow
- Pay off mortgage and other debts
- Manage the rising cost of living
- Cover unexpected costs
- Gift money to family
- Purchase another property
- Renovate or refurbish your home

What are the benefits of a reverse mortgage?

- Access to tax-free cash (with no impact on government or pension income)
- No ongoing payments required
- Keep your home as long as you'd like²
- No negative equity guarantee—never owe more than your home's value³
- Mortgage terms won't change should one of the borrowers pass away

Are you eligible?

You may be eligible if:

- You're a Canadian homeowner aged 55+
 - Your home is your primary residence

Contact your mortgage professional today to learn more.

Name:

Phone number:

Email:

Unlock financial peace of mind with a reverse mortgage.

Equitable Bank has been serving Canadians since 1970 and is the 7th largest Schedule I bank in Canada. Visit equitablebank.ca/reversemortgage

¹Some conditions apply.

²The Equitable Bank Reverse Mortgage is due on the occurrence of the sale or transfer of the property, when the last borrower moves into a long-term care or retirement residence, when the last borrower passes away, and/or default.

³Subject to meeting mortgage obligations. Excludes any fees and interest accrued after mortgage due date.