**Who is this email for?**

Clients in your database who may be interested in a reverse mortgage for themselves or a loved one and who you’ve received consent to send commercial electronic messages.

**Instructions to send the email:**

1. Copy and paste the text below into your email system (please note there are two pages in this template)
2. Replace any red font with the correct information
3. Add the email subject line
4. Press ‘Send’

**Subject line:** Unlock retirement financial freedom with a reverse mortgage

Dear [Name],

Are you or a loved one looking for a way to supplement retirement income—perhaps by accessing home equity? Your financial security and the financial security of those you love is important, which is why I’d like to share valuable information about the possibilities of a reverse mortgage.

## **What is a reverse mortgage?**

For many people, their home is likely their biggest asset, but leveraging its value can be difficult. A reverse mortgage is a simple way for homeowners 55+ to tap into some of that hard-earned home equity to access tax-free cash—without having to sell or make monthly mortgage payments.

The equity released from a reverse mortgage can be used however one wishes. Popular uses include to: pay off a mortgage and other debt, cover medical expenses, pursue hobbies, or renovate to comfortably age in place.

## **5 key benefits of a reverse mortgage**

1. **No monthly payments**

Unlike a traditional mortgage, a reverse mortgage doesn’t require monthly payments. This allows for better monthly cash flow, as funds can be used as one sees fit, without the burden of regular payments.

1. **Stay in and maintain ownership of the home**

Homeowners will continue to own, live in, and enjoy the comfort of their home, as long as it remains their primary residence—without the worry and expense of selling.

1. **Spend funds at will**

Funds obtained from a reverse mortgage can be used for any number of things. From paying off existing debt like a conventional mortgage to renovating and funding a dream vacation, the choice is entirely theirs.

1. **Tax-free funds**

Get access to cash—tax-free—without having to pull from investments or an RRSP (which can come with tax implications) and without any affect on government benefits, like CPP.

1. **No negative equity guarantee**

As an added safeguard, homeowners will never owe more than the fair market value of their home, even if the loan amount exceeds the value of the property over time\*.

Considering that financial matters can be a sensitive topic, as a professional broker, it’s my job to provide specialist guidance, so you can determine if a reverse mortgage is the right fit.

## **I’m here every step of the way to:**

* Provide unbiased advice
* Answer questions and address concerns
* Protect your/your loved one’s best interests
* Explain the reverse mortgage process
* Guide you through the application process

If you’d like to chat reverse mortgages, I’m happy to schedule a convenient time for a phone or video call, or an in-person meeting.

**Please don't hesitate to reach out to me at [your contact information].**

Warm regards,

[Your name]

<Your signature>

This email was sent by [Name of the Person/Organization sending the email] on behalf of Equitable Bank.

Equitable Bank  
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[CONTACT US](https://www.equitablebank.ca/contact-us)

\* Provided you meet your mortgage obligations.

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