**Who is this email for?**

Clients in your database age 55+, who have a mortgage coming up for renewal and from whom 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
2. Replace any red font with the correct information
3. Add the email subject line
4. Press ‘Send’

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**Email subject line:** Your mortgage is almost up for renewal! Have you considered a reverse mortgage?

Hi [Name],

Your mortgage is coming up for renewal. As a homeowner over the age of 55, you may be eligible for a **reverse mortgage** and now might be a great opportunity to consider one.

With a reverse mortgage, you can completely **pay off your existing mortgage** using the funds. The biggest benefit is that a reverse mortgage requires no monthly mortgage payments. That’s right -- **no monthly mortgage payments,** which could significantly improve your monthly cashflow.

**Here’s how it works:**

* Borrow up to 59% of your home’s value depending on your age and location
* Pay off your existing mortgage
* Enjoy the benefits of your reverse mortgage; no monthly payments required
* Maintain ownership of your home
* Pay back your reverse mortgage and accumulated interest when you sell, pass away or no longer live in your home\*

Today**, thousands of homeowners 55+** are using a reverse mortgage to pay out their existing mortgage and other debts to top up retirement cashflow.

If you’d like to learn more about the reverse mortgage options available to you, or have any questions, please don’t hesitate to reach out. I’m more than happy to schedule a call or meeting to chat further.

Sincerely,

<Your signature>

\*Subject to certain conditions.

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

Equitable Bank  
30 St. Clair Ave. West, Suite 700 Toronto, Ontario, M4V 3A1, Canada  
[CONTACT US](https://www.equitablebank.ca/contact-us)

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