CHIP Reverse Mortgage™
by HomeEquity Bank

Attention Wealth Advisors

CHIP Reverse Mortgage Referral Program

With the CHIP Reverse Mortgage, homeowners can benefit from rethinking the role their largest wealth asset—their home—can play in retirement.

Help your clients increase cashflow, reduce risk, preserve assets, enhance liquidity and add savings.

A Sound Business Decision

Referring your clients has immediate benefits:

- Earn a 1% referral fee
- Work with one of our wealth experts on tax-efficient cashflow solutions
- Help clients access tax-free cash from an appreciating asset without reducing AUM
- Provide a way for clients to access up to 55% LTV
- You can let your clients know they can stay in the home and community they love

CARP Legion

PROUD SUPPORTER AND PARTNER

BBB

A+ RATING BY BETTER BUSINESS BUREAU

Trustpilot

RATED 4.9/5 BASED OUT OF 1000+ REVIEWS

35+

YEARS IN BUSINESS

ONTARIO TEACHERS'

ACQUIRED BY ONTARIO TEACHERS' PENSION PLAN IN JULY 2022

SCHEDULE 1 BANK

Meet our dedicated Wealth team

Partner with us for seamless, personalized support.

Referring a client to HomeEquity Bank is simple—we handle the details while you remain their trusted advisor. Our expert Business Development Managers (BDMs) provide hands-on guidance throughout the application process, ensuring a smooth experience for you and your clients to get their CHIP Reverse Mortgage.

Ryan Armstrong

672-968-3492

rarmstrong@heb.ca

Region:
Lower Mainland, Interior British Columbia and Southern Alberta

Kate Phillips

905-730-1217

kphillips@heb.ca

Region:
Southwest Ontario

Omesh Varma

647-206-8037

ovarma@heb.ca

Region:
GTA West, Golden Horseshoe and Manitoba

Andrew Cairns

416-389-1447

acairns@heb.ca

Region:
GTA Central, Quebec and Atlantic Canada

Mike Martino

416-668-3138

mmartino@heb.ca

Region:
GTA East, Eastern and Northern Ontario

Jacques Brown

778-689-1924

jbrown@heb.ca

Region:
Vancouver, Vancouver Island, Northern Alberta and Saskatchewan

10 SIGNS THEY MIGHT BE A CHIP CLIENT

PAYMENT STRUGGLES
High interest rates cause difficulties keeping up with monthly mortgage/line of credit payments

AGING IN PLACE
Desire to stay in their homes, challenges in downsizing, need funds for rightsizing or home renovations

FINANCIAL STRAIN
Financial planning shortfall, need to increase monthly cashflow, or help children financially

ASSISTED LIVING FOR ONE SPOUSE
In need of homecare or assisted living for one spouse and thinking they must sell their home

SALE OF INVESTMENTS
Ad-hoc sale of registered or non-registered investments (taxable)

LIVING INHERITANCE
Helping kids or grandkids pay for higher education or a down payment

REAL ESTATE INVESTMENT
Purchase of real estate for investment, leisure, or delaying sale of existing property

DEATH OF SPOUSE
Surviving spouse will have reduced income and may not qualify for current debts on their own

DECLINED
Being declined a loan due to low credit score, insufficient income or back taxes owing

GREY DIVORCE
One spouse buying the marital home from the other and equalization payment

Wealth
by HomeEquity Bank™

Contact me today:

Enter name, title, organization
Enter phone number
Enter email address