



CHIP Reverse Mortgage 
by HomeEquity Bank

Attention Wealth Advisors

Your invitation to join the Home Equity Bank
CHIP Reverse Mortgage Referral network.

If your clients are experiencing any of these circumstances you should consider the CHIP Reverse Mortgage as a trusted option to help your clients access cash. Adding this product to your recommendations list can help you address your clients' needs, and grow your business.

A Sound Business Decision

Referring your clients has immediate benefits:

- Protect your client's portfolio by preserving their assets with a reverse mortgage
- Earn a 1% referral fee instantly
- Offer major tax benefits to your clients
- Access cash without the need to make payments
- Age in place, without having to sell their home
- Continue to benefit from their equity as their home appreciates



A+ RATING BY
BETTER BUSINESS
BUREAU

35+

YEARS IN
BUSINESS



SCHEDULE 1
CANADIAN BANK



PROUD SUPPORTER
AND PARTNER

Excellent



★ Trustpilot

RATED 4.9/5 BASED
OUT OF 1000+ REVIEWS

A Solid Partnership

- Schedule 1 Canadian Bank
- Value focused organization, specializing exclusively on reverse mortgages
- National recognition and strong brand awareness from mass marketing effort
- White Glove wealth support for advisors

Customizable Solution

Clients can access equity in their home and receive the funds in the amount they desire in one lump-sum, monthly/quarterly installments, or a combination of lump-sum and installments.

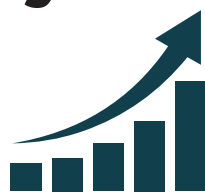
Who can qualify?*

- Canadian homeowners 55+
- Home must remain the primary residence

**Some conditions apply*

HomeEquity Bank Crosses

\$6 Billion



In Mortgage Under Administration

10 SIGNS

THEY MIGHT BE A POTENTIAL

CHIP CLIENT



Sale of Investments

Sale of registered or non-registered investments.



Financial Strain

Financial plan shortfall, need of increasing monthly cashflow



Real Estate Investment

Looking to make a real estate investment or bridge financing



Inheritance

The need for an early inheritance to help with downpayment, education, divorce



Death of Spouse

Reduced income, surviving spouse needing to requalify for revolving credit



Grey Divorce

One spouse buying the marital home from the other



Homecare for One Spouse

In need of homecare or assisted living for one spouse



Children's Financial Assistance

Children are financially assisting their elderly parents



Payment Struggles

Making late payments, skipping payments, overdraft, complaining about costs/expenses



Declined

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