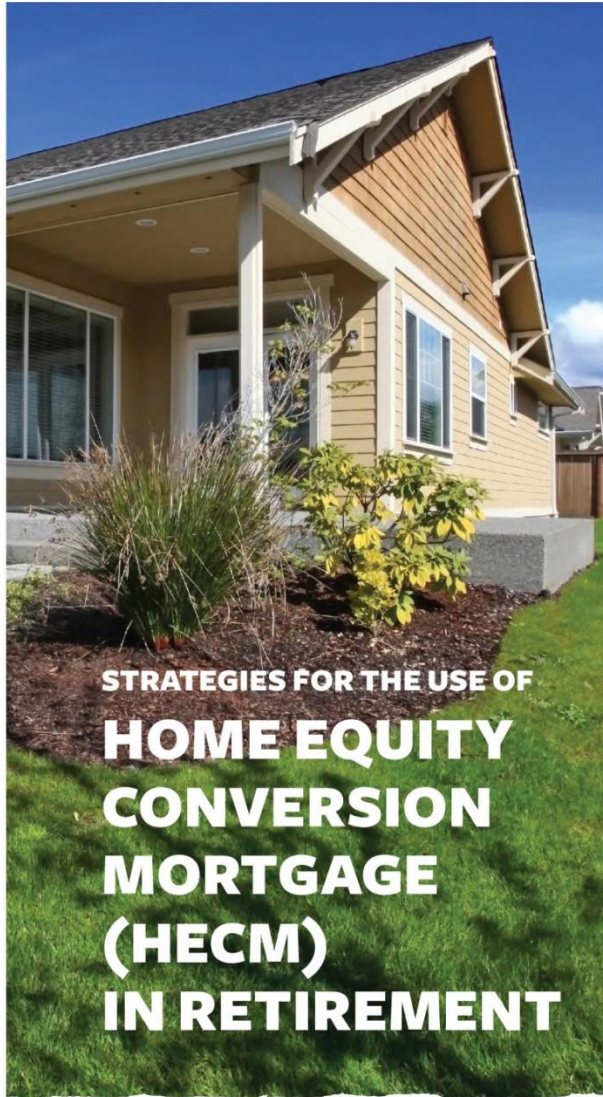


# Come join us for a Free Educational Seminar on Understanding Reverse Mortgages



## **Pay Off A Mortgage**

Eliminating a mortgage in retirement increases cash flow.

A HECM does not require monthly mortgage payments. Borrower must occupy home as primary residence and remain current on property taxes, homeowner's insurance, the costs of home maintenance, and any HOA fees.

## **Stand-By Credit Line**

A retirement strategy where the homeowner uses the credit line as a bucket to draw from during bear markets.

## **Long Term Care Protection**

Set up a credit line and let it grow untouched, to use only if needed.

## **Emergency Back-Up**

Set up a credit line to use only as needed.

## **Tenure Payments**

Tax-free lifetime income stream, thereby reducing the need to make withdrawals from tax portfolios.

Consult a tax specialist.

## **HECM For Purchase**

Use the HECM to purchase a new home ("right-size"), and invest the difference for retirement.

## **Divorce Settlement**

Use the HECM to buy out a spouse's portion of the home without selling or withdrawing funds from portfolio.

**Wednesday, Jan 17 at 1pm in Debin Hall.**

Reservations are appreciated; please call 858-509-2587.



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