



PEAK REWARDS

A loyalty program for our valued Mortgage Brokers

How to earn rewards

You can earn these rewards by simply doing what you already do best – helping your clients find sound financial solutions with CHIP Reverse Mortgage, CHIP Max Reverse Mortgage and Income Advantage products. Every new deal that funds will count towards earning you rewards!

You will need to **send in your deals either through Mortgage Broker Direct electronically or through Mortgage Broker Referral option by visiting CHIPAdvisor.ca/refer-a-client**. All deals will qualify for Peak Levels, at the appropriate commission level. Once you reach a Peak Level you will retain it for the following year.

Level		Standard	Bronze	Silver	Gold
How to Qualify*	Number of Fundings	1-3	4-9	10-19	20+
Rewards	Mortgage Broker Direct* MBD should be submitted through electronic platform (i.e. D+H or Velocity). No qualification or designation needed.	100 bps	110 bps	120 bps	130 bps
	Mortgage Broker Referral**	65 bps	70 bps	80 bps	90 bps

* When broker submits qualifying deal to HomeEquity Bank directly through an approved technology platform. Total deal count is only for a calendar year, and resets on January 1st of every following year.

** When broker refers qualifying deal to HomeEquity Bank's salesperson.



Get Recognized as a Certified Reverse Mortgage Specialist

Once you fund your 4th deal with HomeEquity Bank you will reach the Bronze level and earn the designation of **Certified Reverse Mortgage Specialist**. Best of all, there is no need to continuously reapply for this distinction, once you reach this level you will enjoy it for the remainder of your career.

As member of this exclusive group you will receive the following:



**CERTIFICATE
OF ACHIEVEMENT**



**CERTIFIED REVERSE MORTGAGE
LOCATION STICKER**



CERTIFIED REVERSE MORTGAGE SPECIALIST DIGITAL BADGE
to use on your website and promotional materials



PLUS ADDITIONAL SUPPORT TO GROW YOUR BUSINESS



Commission Payments

- ✓ Commission is paid 10 business days after HEB has confirmed registration of the mortgage
- ✓ HomeEquity Bank does not permit additional broker fees when there is not a second mortgage arranged.*

Subsequent Amounts

- ✓ Once in a calendar year broker will be paid for any additional fundings
- ✓ Payment is in February of the following year

*Please contact your BDM for full details pertaining to second mortgages.
For terms and conditions relating to our exclusive Peak Rewards program, please visit www.chipadvisor.ca/peakrewards