



These commissions won't keep waiting

Discover the largest untapped market
in Canadian real estate: Canadians 55+.

As you know, there is a massive opportunity in the Canadian real estate market and many agents have yet to act.

Canadians 55+ have needs that are not being met by standard real estate arrangements, but they are looking to buy and sell just as much – if not more – than their younger counterparts. HomeEquity Bank has a purpose-built solution that will help you leverage your realtor network to fill this gap in the market. What does that mean? More commissions and better returns for you and your business.

You and your realtor partners could both be making more – together

Realtors could be taking home even more commissions by offering reverse mortgages in the right situations. Unfortunately, this money is slipping away due to a simple lack of information. By educating your realtor partners about these opportunities, you could both be tapping into an ignored market. The best part? Once set up, the realtor will be bringing **you** their business, helping you make more money with less effort.

**Increase your income by tapping into
an overlooked real estate market.**

Contact me to get started

It's time to think bigger

Your realtor partners should have a large network of 55+ Canadian clients. We can help you work together to leverage these relationships into more sales and more commissions. While the rest of the housing market experiences its ups and downs, this new audience will help you and your realtor partners meet (and even exceed) your targets long term.

Here's how you can help them get started:

- ✓ Review their 55+ database and identify the major opportunities (see reverse side).
- ✓ Explain what a CHIP Reverse Mortgage can offer their clients, such as:
 - The flexibility of receiving a lump sum or monthly payments to boost their lifestyle
 - The ability to leverage the equity in their current home to purchase another property
 - Money to upgrade their home for a higher sale price, without jeopardizing their retirement
- ✓ Equip your realtor partners with the sales collateral to help them communicate these benefits to their clients.

We can do more together:

How you can make more by partnering with your realtor network

Here are some often-overlooked opportunities for realtors to make extra commissions – with help from you.



Downsizing

The Situation: While downsizing can free up equity in a home to pay off debt and provide income, clients worry that moving costs will be much higher than expected.

Your Solution: A reverse mortgage gives clients the cash to get into a better home, cover moving expenses, eliminate debt, and increase cash flow. And when they want to move, they will come to your realtor partner – who will then come to you.



Upgrading

The Situation: A client wants to move into a home or neighbourhood that is, financially speaking, just out of reach.

Your Solution: Use the proceeds from the sale of their home as a down payment on a new home. Then apply a reverse mortgage on the new home to complete the purchase and let them live without mortgage payments. That means two sales – and two commissions – for your realtor partner, and a CHIP Reverse Mortgage commission for you.



Buying a vacation property

The Situation: A client wants to spend part of the year in a more hospitable climate, but they aren't sure they can afford it.

Your Solution: While keeping ownership of their Canadian property, a reverse mortgage can give a client the funds and freedom to purchase a second property – with some help from you and your realtor partner, of course.



Help a family member buy a home

The Situation: A client wants to help their children or grandchildren purchase their first home. Unfortunately, they don't have the cash or income to contribute.

Your Solution: Use a reverse mortgage to unlock equity from the client's home so their children or grandchildren can enlist the realtor's help to break into the real estate market – a win-win for you and the realtor.



Grey Divorce

The Situation: In the unfortunate event of a divorce or separation, the home often needs to be sold, leaving both parties in need of a new place to live.

Your Solution: The realtor can help your clients sell their current home, then help each party purchase a new home by using a reverse mortgage to pay off the outstanding balance of the purchase. The result? Three sales and two new CHIP Reverse Mortgages.