

Get paid more, more often!

Maximize your earnings potential with HomeEquity Bank

Mortgage Broker Direct (MBD)

- For CHIP Reverse Mortgage, CHIP Max, and Income Advantage, advance amounts greater than or equal to \$100K will earn you a commission of 175 bps
- For CHIP Reverse Mortgage, CHIP Max, and Income Advantage, advance amounts less than \$100K pay a flat commission fee of \$1,500
- For CHIP Open, all advance amounts will earn you a commission of 100 bps

Mortgage Broker Referred (MBR)

- On all products, advance amounts greater than or equal to \$100K will earn you a commission of 100 bps
- On all products, advance amounts less than \$100K pay a flat commission fee of \$1,000

Channel	Product	Advance Amount (\$)	Commission
MBD	CHIP Reverse Mortgage, CHIP Max, Income Advantage	More than 100,000	175 bps
		0-99,999	\$1,500 flat fee
	CHIP Open	All	100 bps
Trailing Advances	Subsequent Advance (SA) (Within 90 days)	More than 100,000 in total borrowed	175 bps
	Planned Advance (PA) (Quarterly)		
	Property Set Aside (PSA) (Quarterly)		
MBR	All Products (CHIP Reverse Mortgage, CHIP Max, Income Advantage)	More than 100,000	100 bps ¹
		0-99,999	\$1,000 flat fee ¹
	CHIP Open	All	100 bps



Peak Reward Program

Members of our PEAK Rewards Program will receive additional basis points aligned with their status, which is awarded based on achieving deals OR volume thresholds.

	Bronze 	Silver 	Gold 
Commission²	Base Rate + 10 bps	Base Rate + 15 bps	Base rate + 25 bps
Deals	4	6	8
Volume	\$2 million	\$3 million	\$4 million

MBD Base Rate = 175 bps (for CHIP, CHIP Max and Income Advantage Advance Amounts \$100K or more); 100 bps (for CHIP Open).
 MBR Base Rate = 100 bps (for all products Advance Amounts \$100K or more).

With this new, simplified commission structure, we're paying you more, more often, so there's more incentive than ever to help your clients access the funds they need to live their retirement on their terms.

¹Subsequent Advances (SA) and Planned Advances (PA) are based on total borrowing.
²Commission is paid back to the first deal at each tier. i.e., once Gold tier is achieved, we will top up back to the first deal. Program resets annually on January 1.

Please contact me for more information.