HomeEquity Bank™

Supplementing Income Through Home Equity

Meet Olivia and Lee

Client Profile

Homeowners:
Female, Age 69 | Male, Age 69

Location:
Birchcliffe-Cliffside Scarborough, Ontario

Home Value:
$1,300,00

Investments (Reg & Non-Reg):
$645,000

Portfolio Rate of Return:
3.5% (conservative)

Inflation:
3.0%

Home Appreciation:
3.0%

Expenses:
$7,000/month or $84,000/year

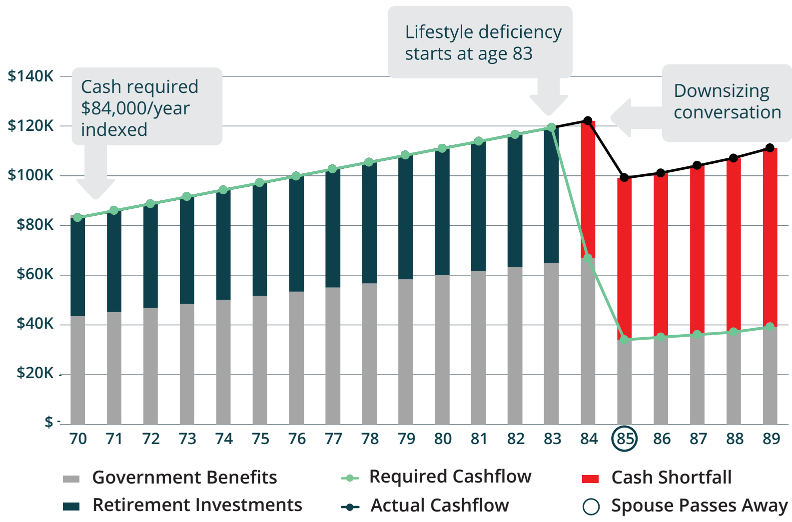
Situation

- Olivia and Lee, from Scarborough, are both 69 years old, enjoying retirement freedom and proud of their home located in a community they love.
- Despite a modest investment nest egg built with the help of their trusted Financial Advisor, they are **concerned about maintaining their lifestyle throughout retirement.**
- They recently asked their Financial Advisor to investigate ways to ensure consistent, tax-efficient retirement cashflow.

Let's find a Solution!

Recommended Approach for Olivia and Lee to Supplement Income

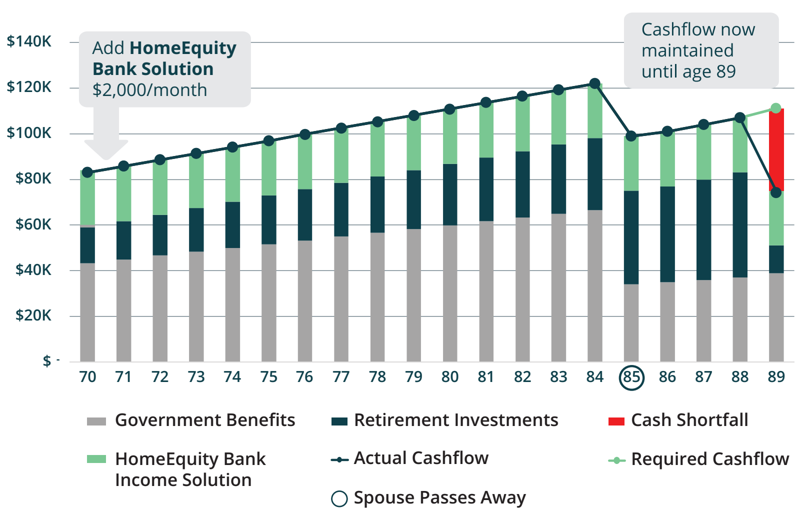
Traditional Financial Plan



Challenges

- Olivia and Lee will deplete their registered investments by the age of 83.
- They are left with an annual cashflow shortfall of nearly $55K at age 84, which gets more exhaustive in outward years as government benefits are clawed back, totaling just shy of $400K in cashflow shortfall over the years.
- They will face the difficult decision of either a) changing their lifestyle or b) selling their home and downsizing.

HomeEquity Bank Enabled Plan



Key Benefits

- Olivia and Lee continue to enjoy home appreciation potential and comfort in the lifestyle they've earned as homeowners.
- Preservation of their registered investment portfolio defers $216K in withdrawals over the life of the plan and retains the business relationship with their Financial Advisor.
- Registered investments continue to grow for six years longer (compared to a traditional financial plan).

Contact me today:
Name
Title
Phone, Email