

WAYS TO USE IT

It's your equity. Use it your way.

With the freedom and flexibility that comes from increased cash flow and additional funds, a reverse mortgage gives you endless options to live more comfortably and **pursue the future that's right for you.**

Meet Donna

Donna from California wanted to stay in her home but needed cash for monthly healthcare expenses. She used her reverse mortgage **to eliminate her monthly mortgage payment** and get access to home wealth that was already hers, creating additional cash flow to meet her retirement needs.

Meet Jeff and Dee

Jeff and Dee always dreamed of retiring early and traveling the world. With the help of a reverse mortgage, they unlocked their home equity and used that cash **to fund the adventure of a lifetime.**



Meet Rebecca

Rebecca from Texas loved her home, but it desperately needed repairs. With the help of a reverse mortgage, she used the funds from her loan **to make the necessary fixes and had cash left over to update her kitchen**, ensuring she could stay in and enjoy her forever home for as long as she wished.

Other Ways You Could Use Your Equity

The possibilities are endless, but here are some ideas to get you inspired.

- ✓ Maintain a line of credit (that grows) for health emergencies and surprises
- ✓ Fill financial gaps in your retirement plan while avoiding selling assets/investments that are still growing
- ✓ Retire early and pay for health insurance until Medicare kicks in
- ✓ Pay for your children's/grandchildren's education or help your family navigate financial emergencies
- ✓ Buy a new home without locking yourself into monthly mortgage payments
- ✓ Pay for short-term medical emergencies or long-term care
- ✓ Create a set-aside fund to pay real estate taxes and property insurance
- ✓ Eliminate credit card debt and avoid new debt*
- ✓ Start a business or fund a passion project

* If you are considering debt consolidation, consult a nonprofit credit counselor.

