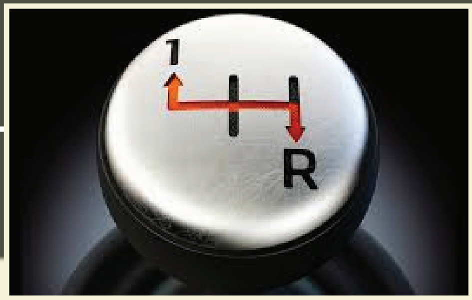
RETIREMENT IS EXPENSIVE & REQUIRES A SHIFT IN THINKING

HOLD ONTO YOUR HARD-EARNED CASH. PRESERVE YOUR PORTFOLIO AND RETIRE SMARTER!



Example # 1

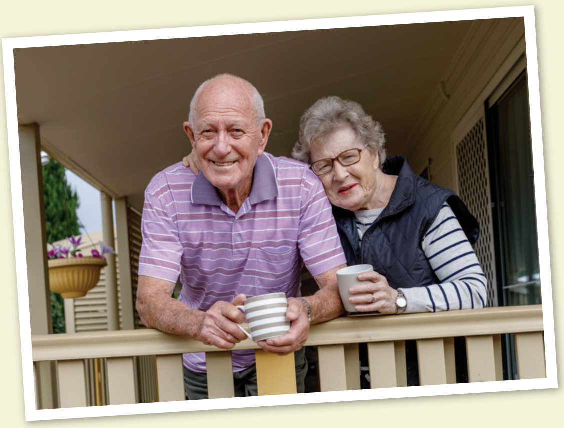
David and Elizabeth's home was valued at **$465,000** and they had a **$145,000** mortgage balance.

They qualified for a HECM line of credit of **$255,750** and paid off their mortgage balance which left them with the difference of **$110,750** remaining in their HECM line of credit with a growth rate of over 3%. They were able to pay off **$16,000** in credit card debt which saved them **$335.00 per month**. They were relieved that they no longer have to make their **$902 per month** mortgage payment. They also have the security of a credit line that will increase each year.

Example # 2

Judith owned her home free and clear. With no monthly mortgage payment, she had enough income to pay her monthly bills, but very little left over. She was living month to month and relying heavily on Social Security income and a small pension. Rather than taking out a traditional mortgage and having to make a monthly mortgage payment that she could not afford, Judith decided to keep living month to month.

She finally spoke with **Michael Friedman, a reverse mortgage specialist** who advised her that her home's value of **$235,000** would yield her a **$119,550** HECM line of credit. *Judith felt secure knowing that her monthly mortgage payment was optional, but not mandatory when she withdrew her money. The monies sitting in the line of credit would increase each year. Now she was able to live a better retirement and remain in the comfort of her home.



Example # 3

Bob and Susan thought they had a good retirement planned out, but their financial planner showed them that at their current spending, they would run out of money by the age of 82.

Due to this alarming concern, their financial planner referred them to **Michael Friedman, a reverse mortgage specialist** who showed them proven studies *(Center for Retirement Research)* on how using housing wealth in conjunction with other investments would delay early portfolio withdraws and gain significant financial security.

All they needed to do is take small home equity draws from a HECM Credit Line and that would reduce their portfolio withdraws which ultimately ensured that their money would last well into their 100's!

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