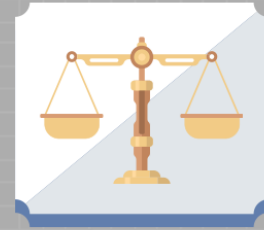


Reverse Mortgage Line of Credit



At least one owner must be 62 or older

Must maintain property taxes, insurance, and HOAs



Have roughly at least 50% in equity

BENEFITS



HOME OWNERSHIP

Your heirs still inherit your home (but must pay off the used LOC)



LIQUIDITY

Provides cash during retirement for:
Bear Markets - Rebalance into stocks cheap
Long Term Care - Unexpected medical bills
Slash Taxes - Manage IRA withdrawals



GOVERNMENT INSURED

If you owe more than your home is worth at the time of your death, the government will pick up the difference



GROWTH

Your RLOC grows with current interest rates



STABILITY

Your RLOC can never be reduced or frozen like a traditional LOC



CASH RESERVE

Enjoy your retirement in the present knowing the RLOC is there in the future