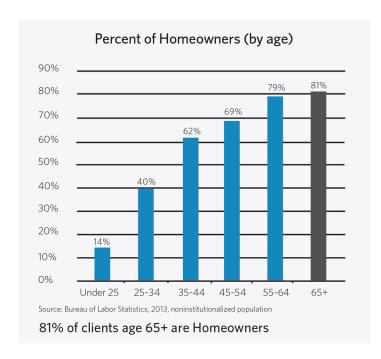
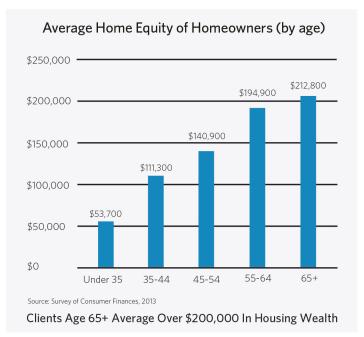
Hidden Wealth: The Retirement Funding Solution

The Existing Resource that Over 80% of Retirees Own

- Robert C. Merton Nobel Laureate In Economics





The equity homeowners have built in their homes during their lifetime can represent a substantial part of their overall net worth. On average, home equity among homeowners age 65+ is more than \$200,000. Age 65+ households represent 22% of all U.S. households, but account for 40% of home equity.

Borrower must occupy home as primary residence and remain current on property taxes, homeowner's insurance, the costs of home maintenance, and any HOA fees. Intended for financial planners only. Not intended for Consumer use.

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