

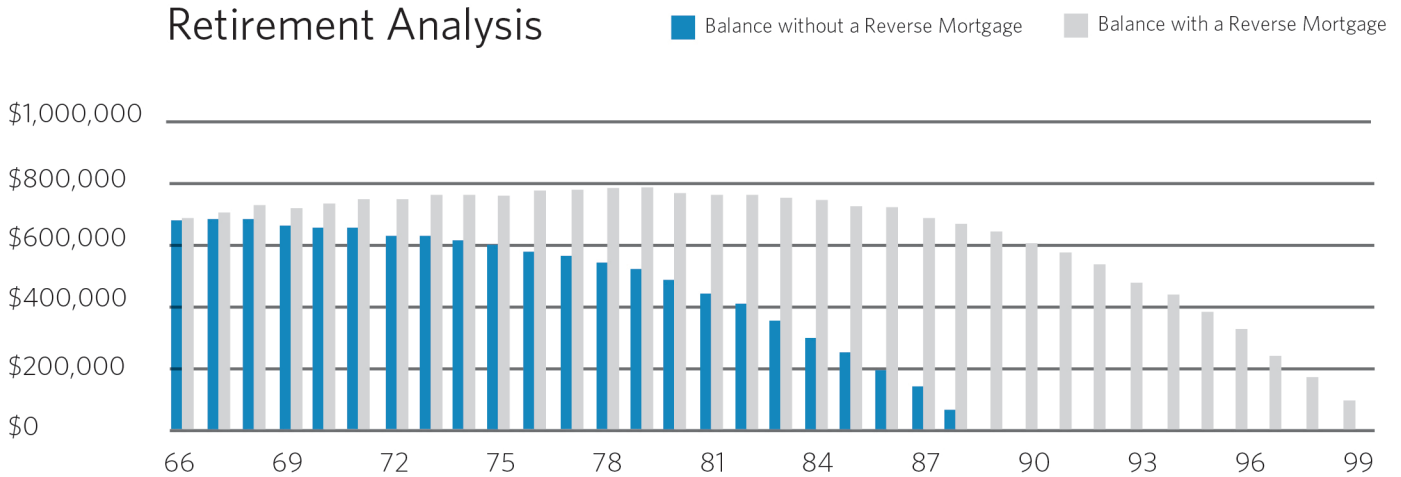
Case Study

Client Extends Retirement Portfolio Longevity Utilizing Housing Wealth

A young couple retires at age 66, hoping that their retirement portfolio will last throughout their lifetime. They need to generate \$6,000 a month in total income from all sources. Monthly Social Security payments are \$2,180 and their retirement portfolio's beginning balance is \$750,000. Inflation is projected at 3% with portfolio returns at 6%.

Without utilizing a reverse mortgage, this couple's savings would only provide their required income until the age of 89. The strategic use of a reverse mortgage will extend their portfolio's longevity and may provide for remaining funds to pass on to their heirs at age 100.

Retirement Analysis



In this example, the clients are concerned their portfolio won't last their lifetime with the planned withdrawals. Their financial advisor recommends the use of tax-free tenure payments of \$1,200 a month from a HECM reverse mortgage. These payments reduce the required withdrawals from their portfolio by utilizing home equity in their retirement plan.

The chart above illustrates how regular payments from a HECM improve the probability of their portfolio survival throughout their lifetime.

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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Equal Housing Lender

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