



These commissions won't keep waiting

55+

FASTEST GROWING DEMOGRAPHIC

\$1T+

HOME EQUITY HELD

\$0

MONTHLY PAYMENTS FOR CLIENTS

3X

COMMISSIONS IN ONE DEAL

Discover the largest untapped market in Canadian real estate: **Canadians 55+**.

There is a massive opportunity in the Canadian real estate market, and while many agents have yet to act, there's no time for hesitation.

Canadians 55+ have needs that are not being met by standard real estate arrangements, but they are looking to buy and sell just as much – if not more – than their younger counterparts.

What does that mean? More commissions and better returns for you and your business.

Let's work together to maximize your earning potential.



HomeEquity
Bank™

The one constant in a constantly changing market

Canadians 55+ are the country's fastest-growing demographic and hold over 1 trillion dollars of equity in their homes. While the rest of the housing market has its ups and downs, you can meet (and even exceed) your long-term targets by tapping into this expanding client base.

How you can provide out-of-the box solutions for your clients

The **CHIP Reverse Mortgage** is purpose-built for Canadians 55+ who do not have a regular income. It provides the funds to help them upgrade their current property for sale and get into a new one.

Don't let this opportunity slip away

While other realtors compete over conventional homebuyers, you could be capitalizing on 55+ homeowners – and all the commissions that accompany them. Whether they are looking to move into a new home, purchase a vacation property, or help family members own their first house, 55+ clients are the key to finding your edge in the market.

How you can grow your business with The CHIP Reverse Mortgage



Downsizing



SITUATION

While downsizing can free up equity in a home to pay off debt and provide income, clients worry that moving costs will be much higher than expected.

YOUR SOLUTION

A reverse mortgage gives clients the cash to get into a better home, cover moving expenses, eliminate debt, and increase cashflow. And when they want to move, they will come to you.

Upgrading



SITUATION

Your client wants to move into a home or neighbourhood that is, financially speaking, just out of reach.

YOUR SOLUTION

Use the proceeds from the sale of their home as a down payment on their new home. Then apply a reverse mortgage on the new home to complete the purchase and let them live without mortgage payments. That means two sales – and two commissions – for you.

Buying a vacation property



SITUATION

The client wants to spend part of the year in a more hospitable climate, but they aren't sure they can afford it.

YOUR SOLUTION

While keeping ownership of their Canadian property, a reverse mortgage can give them the funds and freedom to purchase a second property – with your help, of course.

Help a family member buy a home



SITUATION

A client wants to help their children or grandchildren purchase their first home. Unfortunately, they don't have the cash or income to contribute.

YOUR SOLUTION

Use a reverse mortgage to unlock equity from your client's home so their children or grandchildren can enlist your help to break into the real estate market.

Grey divorce



SITUATION

In the unfortunate event of a divorce or separation, the home often needs to be sold, leaving both parties in need of a new place to live.

YOUR SOLUTION

You can help your clients sell their current home, then help each party purchase a new home by using a reverse mortgage to pay off the outstanding balance of the purchase. The result? Three sales in one.