



HECM as a Financial Planning Strategy

If you have clients who are 62 years of age or older and are looking to diversify their retirement plans, they may want to explore a Home Equity Conversion Mortgage, or HECM. A HECM allows homeowners to access their home equity and turn it into tax-free² cash. The money can be used for any purpose, such as paying off debts, making home improvements, or supplementing income.

HECM Benefits for Retirees

- Eliminate monthly mortgage payments¹
- Fund in-home care with tax-free² income
- Growing line of credit provides access to equity with predictable growth rate
- Diversify with multiple financial strategies

Payment Options Include:

- A one-time, tax-free payment²
- Tax-free monthly payments²
- A line of credit
- A combination of the above

¹The borrower must meet all loan obligations, including living in the property as the principal residence and paying property charges, including property taxes, fees, hazard insurance. The borrower must maintain the home. If the homeowner does not meet these loan obligations, then the loan will need to be repaid. ²This is not tax advice. Consult a tax professional. These materials are not from HUD or FHA and were not approved by HUD or a government agency.

**CALL YOUR HOME
FINANCING TEAM TODAY!**

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