**Who is this email for?**

Clients in your database age 55+ and from whom you’ve received consent to send commercial electronic messages

**Instructions to send the email:**

1. Copy and paste the text below into your email system (please note there are two pages in this template)
2. Replace any red font with the correct information
3. Add the email subject line
4. Press ‘Send’

**Email subject line:** Unlock tax-free cash from your home equity

Dear <prospect’s name>,

With record inflation (“Canada’s annual inflation rate rose to 8.1% in June of 2022, the highest since January 1983”—[Trading Economics](https://tradingeconomics.com/canada/inflation-cpi#:~:text=Canada's%20annual%20inflation%20rate%20rose,(54.6%25%20vs%2048%25))) and interest rates, you may be feeling the pinch of higher gas prices, utilities, and more expensive groceries. Selling your home in today’s slowing housing market may not yield the return and retirement income you were hoping for.

Maybe you’ve considered a Home Equity Line of Credit (HELOC), since traditionally HELOC interest rates have been low. Unfortunately, they’re now subject to higher interest rates—and those monthly payments can be challenging on a fixed income.

Why not enjoy your retirement in the comfort of the home you love while accessing the cash you need to make it possible? More and more, people like you are choosing reverse mortgage solutions to help take control of their finances—and live the life they want.

If you’re 55+ and own your home, you may be able access up to 59%\* of the equity in your home, tax-free, with Equitable Bank’s reverse mortgage solutions.

Live the retirement you want and pay off existing debts, make those home improvements, help a family member, or simply feel more comfortable making ends meet—all without the worry of monthly payments, tax implications, or impacts to your benefits like CPP and OAS!

With inflation and interest expected to continue to rise, this is the time to act and secure more cash flow—which a reverse mortgage can provide. So live your best retirement life!

Want to learn more? I’d be happy to discuss your options and help you find the solution best suited to your needs. Please reach out today.

Thank you,

<Your name>

<Your signature>

\*Some conditions apply.

This email was sent by [Name of the Person/Organization sending the email] on behalf of Equitable Bank.

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