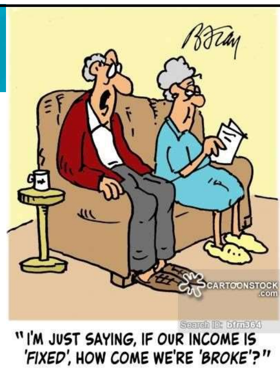

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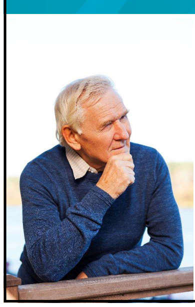
Ask Yourself…



Why Wouldn't You Get Or Recommend A Reverse Mortgage?

"Used strategically, a reverse mortgage can greatly improve the sustainability of your retirement income."

— Wade Pfau, PH.D.

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Dr. Wade D. Pfau, CFA®, is a Professor of Retirement Income in the PhD in Financial and Retirement Planning program at The American College of Financial Services. He is also a contributor to the The College's Retirement Income Certified Professional® (RICP®) designation program curriculum.

4

Reverse Mortgage Basics

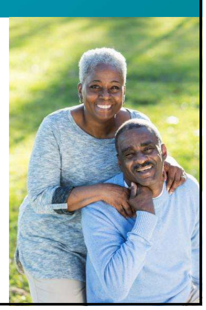
- ✓ Age 62 Or Older
- ✓ FHA-Qualified Home
- ✓ Must Live In Home More Than 6 Months A Year
- ✓ Generally Won't Affect Social Security and Medicare Benefits*

*This is not tax or financial advice. Client should consult a tax and/or financial advisor for their specific situation.

5

Reverse Mortgage Benefits

- ✓ Keep The Title To Their Home
- ✓ Basic Credit & Income Qualifications
- ✓ Tax Free Cash From Equity 30-74%*
- ✓ Never A Monthly Payment – Still Responsible For Maintenance, Taxes, And Insurance As Long As They Occupy Their Home



*This is not tax advice. Client should consult a tax advisor for their specific situation.

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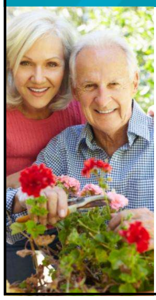
Reverse Mortgage Benefits



- ✓ Does NOT Require Repayment Until*
  - ✓ The Last Living Borrower Permanently Leaves The Home
  - ✓ Borrower Chooses To Sell The Property
- ✓ Never Owe More Than Home Value - With FHA-Insured Reverse Mortgages
- ✓ Able To Purchase A Home For 30-70% Down Of New Residence Sale Price

*Heirs will have 6 months with two 90-day optional extensions to either refinance the home if they want to purchase it at 95% of the appraised value; keep any net proceeds; or walk away if property is upside down.

7

Property Eligibility

- ✓ One- To Four-Unit Properties
- ✓ Manufactured Homes - Double Wide Built After June 15, 1976
- ✓ Condos - Must Be FHA Approved
- ✓ PUDS
- ✓ Townhouses
- ✓ Properties Held In A Living Trust - Not Available In Texas

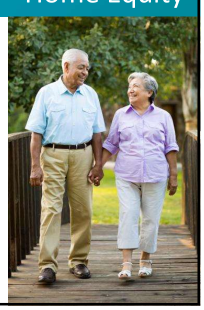
Note: Maximum Allowed Home Value is $679,650. Jumbo Loan Product Also Available Beyond The Traditional FHA Reverse Mortgage.

8

Ways to Harvest Cash From Home Equity

Combination Of Any Of The Following:

1. **Lump Sum**
   - ✓ Purchase
   - ✓ Refinance
2. **Line Of Credit**
   - ✓ Non-Recourse
   - ✓ Guaranteed Growth
3. **Monthly Loan Proceeds Payments**
   - ✓ Tenure
   - ✓ Term



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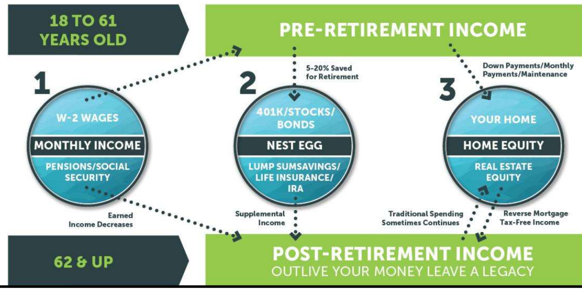
The 3 Buckets & The Sacred Cow of Home Equity



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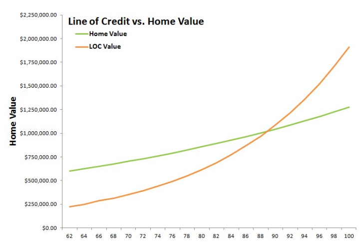
Reverse Mortgage Line of Credit (LOC)

62-Year-Old Client
- ✓Home Value $600,000
- ✓Available LOC $223,506

Client At Age 89
- ✓Home Value $1,024,132
- ✓Available LOC $1,026,643

Client Can Withdraw From The LOC And Reinvest Back Tax Free At Any Time*



*Not tax or financial advice. Client should consult a tax and/or financial advisor for their specific situation. This information is provided as a guideline; the actual reverse mortgage available funds are based on current interest rates, current charges associated with loan, borrower date of birth and standard closing cost. Interest rates and loan fees are subject to change without notice.

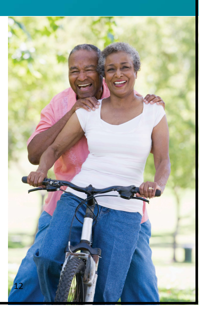
11

Financial Assessment*

The Purpose Of Financial Assessment Is To Determine The Willingness And Capacity Of The Customer To Meet Their Financial Obligations:
- ✓ Residual Income
- ✓ Property Charge Payment History
- ✓ Credit History

The Result Of The Assessment Will Be:
- ✓ No Set Aside
- ✓ Fully Funded Life Expectancy Set Aside
- ✓ Partially Funded Life Expectancy Set Aside

This is not financial advice. Clients should speak with a financial advisor for their specific situation.



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