



## These commissions won't keep waiting

**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.**

### **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

**The 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 cash flow. And when they want to move, they will come to you.

## Upgrading

**The 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

**The 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

**The 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

**The 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.

