



"Build & maintain YOUR TREASURE CHEST with us!"

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## More Money to Live Well in Your Retirement<sup>1</sup>

*Are you over the age of 62* and do you own your home? If you answered, "YES" and if you would like to have more \$money\$ to pay bills, pay off your existing mortgage, travel or whatever else your dreams may be then you need to learn more about "Today's World of Reverse Mortgages".

Reverse mortgages can be a great way for homeowners who are over age 62 to access the equity in their homes without ever having to make a payment. A reverse mortgage can go a long way toward helping you achieve your financial independence and enhance the quality of your life.

A reverse mortgage is a loan based on the value of your home that turns your equity into cash. You make no monthly payments and you still own your own home throughout the entire term of the loan. With several ways to receive the proceeds from a reverse mortgage you can better manage and enhance your quality of life.

No Monthly Payments. No income qualification. Proceeds are tax free. Neither you nor your heirs can ever owe more than the market value of your home at the time of sale. The loan is not due until the last homeowner permanently moves out of the house, sells the house or passes away. You can receive the loan proceeds in any one of the following ways: lump sum, line of credit, monthly payments or a combination of any of these.

Your decision to secure a reverse mortgage begins with educating yourself and finding a team of professionals to help you. It is important to understand and be comfortable with the concept of a reverse mortgage before moving ahead. We encourage you to discuss your personal situation with trusted advisors such as your financial advisor, accountant, lawyer or adult children.

**If you are a senior or a baby boomer** interested in using a reverse mortgage in your own financial plan then you need to contact the team at Cooper Financial to see if it makes sense for your personal situation If it does, we'll show you how you can take this important step and use your own financial treasure to achieve your retirement dreams.

<sup>1</sup>*Dunndead Publications, Lutz Gazette, August 2007*