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Ask your local mortgage planner

# MAKING THE MOST OF ALL OF YOUR INVESTMENTS

Not a week goes by that does not feature an article in the press highlighting the concerns raised by governments, economists, seniors' groups, as well as financial planning professionals about how financially ill prepared Canada's aging population is for their retirement.

As with many new challenges, we will need to look to increasingly new and innovative ways of delivering solutions that meet the needs of the fastest growing demographic segment of Canada's population.

As a Mortgage Planner, I want to focus on using real estate to help meet the needs of senior homeowners to pay off debt and increase cash flow. In my view, real estate holdings of the boomer demographic will be key to addressing the needs of this generation.

With the housing and financial markets on solid footing, many Canadian homeowners who are either already retired or are nearing retirement are evaluating tax-neutral solutions

like reverse mortgages to enhance their retirement income by eliminating serviceable debt and preserving income generating investments.

A reverse mortgage like the nationally accessible CHIP Home Income Plan from HomeEquity Bank is a simple and sensible financial solution for any senior aged 55 and over regardless of income, credit history or medical status. It offers homeowners up to 50 per cent of the value of their home to use as tax-free cash to improve their day-to-day cash flow or finance larger activities like home renovations or family vacations. Furthermore, borrowers have the flexibility to choose how they want to receive the money – either as a lump sum or as planned advances over a set period of time. There are no payments required until the home is sold or both homeowners move out.

There are many ways to use home equity through a reverse mortgage:

- Use it to supplement an insufficient monthly income by redeploying a portion the home's equity into income generating investments
  - Use it to preserve investment assets without worrying about withdrawing RRIFs above the annual minimum or selling non-registered investments to cover living expenses
  - Use it to pay off high interest debts and increase monthly cash flow
- One of the many things that separate this solution from other alternatives is that you never owe more than the home is worth and you never lose control of your home.

As a Mortgage Planner it is my job to look at your individual circumstances and recommend the right course of action to help structure a retirement plan that meets the needs of Canadian homeowners.

If you'd like more information on how to use home equity effectively in retirement, contact me at....

John Cavan is an Approved Mortgage Planner with Mortgage Architects. Mortgage questions and concerns can be directed to John Cavan's office, located at 14 Martin St., Milton. John can be reached by phone: 905-878-7213 or by email: john.cavan@mtgarc.ca. John Cavan's website is www.stressfreemortgage.ca. Contact John today about your stressfree mortgage opportunities.

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<p><b>SOLD 97% OF ASKING</b></p>	<p><b>SOLD 98% OF ASKING</b></p>	<p><b>SOLD IN TODAY'S 100% OF ASKING</b></p>	<p>Great Lot, Open Concept, Investment In A High Demand Location With 1 Bedroom, 1 Bathroom, Concrete Flooring On Main Floor &amp; Lot Of Windows With Loads Of Sunlight Features Include Oak Case, All 15, Single Stairs, Hardwood, Stone, 8 Ft Staircase, Bath &amp; Window Coverings, &amp; Gas Heating For 100.</p> <p><b>\$329,900</b></p>	<p>Detached 4 Bedroom, 9 Ft Ceiling, 2 Car Garage, Separate Family Room, W/ Fireplace &amp; Staircase, Stone Appliances, 2 Bedroom, Basement Apt With Sep Entrance, Kitchen &amp; Washroom.</p> <p><b>\$469,900</b></p>

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