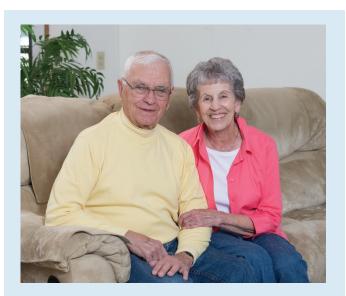


DEBT CONSOLIDATION INVESTMENT STRATEGY/IMPROVE MONTHLY CASH FLOW

Their Story

- Craig and Dawn Shaw have been living in their classic suburban home for many years.
- They have been responsible with their finances and made sure that they had an investment portfolio with a Financial Planner for over 25 years. Their RRIF's, CPP & OAS were all in order, but they still found that they were scraping by on a monthly basis.
- Over the years, the Shaws started to notice that their home was beginning to deteriorate and their old car was on its last leg.
- The Shaws contacted their financial advisor to seek advice on how they could access cash and invest some of the money to improve their monthly cash flow.
- The financial planner saw an opportunity for the Shaws to utilize their home equity to create improved cash flow with an income fund investment.



Mr. Craig Shaw (82), Mrs. Dawn Shaw (75) Hamilton, ON

Status: Married

Home Value: \$500,000

HomEquity Bank gave us a second chance to improve our lifestyle and to finally enjoy a stress-free retirement.

Their Financial Solution: Income Advantage

CUSTOMER STORIES: FINANCIAL PLANNER



The Approach

- The Shaws' Financial Planner contacted HomEquity Bank about their Income Advantage program.
- Their home was valued at \$500,000 and the Shaws took the full advance of \$200,000.
- They paid off their line of credit, replaced their car, made minor home renovations and created a monthly income with the remaining balance.

The Conclusion

- > With no regular payments required, the Shaws were able to preserve their existing RRIF investment portfolio, pay for household expenses and create an income stream.
- The Shaws also used the CHIP interest expense to offset the tax on their \$100,000 investment income*.
- Craig and Dawn were able to improve their lifestyle by eliminating their monthly loan payments and increasing their monthly cash flow.

** To be able to come up with a financial plan specifically for our needs and not have to worry about the consequences on our lifestyle, is the ideal situation and we are so grateful for it.

Learn more about our products



- > Keep your home
- > No regular payments
- > Relieve financial stress
- > Enjoy retirement
- > Take control



- > Provide additional income
- Preserve investment portfolio
- Lower your tax liability long term*
- * Always consult your accountant or financial advisor.

For more information, please contact me.

