

FINANCIAL PLANNER SCRIPT SERIES

ANNUAL REVIEW TOOLKIT

The *HECM Standby* Line of Credit Conversation Guide

A complete script series for financial planners to introduce liability management and the Third Bucket strategy during client annual reviews — grounded in Borrow Smart principles.

SCRIPTS INCLUDED	OBJECTION HANDLERS	MARKETS SERVED
6 Complete Conversations	12 Common Rebuttals	California · Oregon · Washington

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——FOUNDATION

The *Borrow Smart* Philosophy & Liability Management Framework

Most retirement plans are built on two legs: accumulation assets and income planning. The third leg — **liability management** — is almost universally ignored, yet it is often the difference between a plan that survives a market shock and one that doesn't.

The Certified Liability Advisor™ designation, built on the principles of Borrow Smart University, teaches advisors to view debt not as a problem to eliminate — but as a tool to engineer. Home equity is the largest untapped asset on most retirees' balance sheets. A HECM Standby Line of Credit transforms illiquid equity into a dynamic, non-correlated financial asset.

> "*The question isn't whether to use home equity in retirement. The question is whether you use it intentionally — or under duress.*"

The HECM Standby LOC is not a loan of last resort. When established early, it is a tax-free, non-recourse credit facility that grows at the same rate as the loan interest — compounding the available credit floor regardless of home value fluctuations.

Research by Dr. Wade Pfau, Barry Sacks, Harold Evensky, and others has shown that coordinating a HECM LOC with a managed portfolio can meaningfully improve sustainable withdrawal rates, reduce sequence-of-returns risk, and extend portfolio longevity by years — sometimes decades.

These scripts are designed to open that conversation — naturally, ethically, and in the context of your existing advisor-client relationship. **EstaR Mortgage** — serving California, Oregon and Washington — is your CRMP-certified referral partner for client consultations and analysis.

01

LIABILITY IS AN ASSET

A well-structured debt facility — used proactively — creates liquidity, preserves investments, and reduces risk.

02

EQUITY HAS A COST

Dormant home equity earns nothing. The opportunity cost of idle equity is real, measurable, and often significant.

03

TIMING MATTERS MOST

The HECM LOC grows over time. Establishing it early maximizes the available credit floor when it's needed most.

04

COORDINATE, DON'T REACT

Planned coordination of home equity with investments produces better outcomes than reactive liquidation under pressure.

05

NON-CORRELATION IS POWER

The LOC's growth is not tied to market performance — it provides a buffer precisely when markets are most stressed.

06

THE PLAN SURVIVES

A retirement plan with a coordinated HECM LOC is more resilient — and more likely to fund a full retirement.

SCRIPT 01 — OPENING THE DOOR

The Annual Review Discovery Conversation

Objective: Surface the liability management gap in the client's current plan and plant the seed for home equity coordination — without selling anything.

DURATION	GOAL	BEST FOR	NEXT STEP
8–12 minutes	Discovery & curiosity	Homeowners 62+, $400K+ equity	Schedule education session

OPENING — NET WORTH REVIEW

ADVISOR

As we go through your review today, I want to look at something we don't always spend enough time on — your complete balance sheet. Not just your investment accounts, but your full picture. I'm going to ask you about your home equity specifically. Is that okay?

CLIENT

Sure, we paid off the mortgage a few years ago. We've got maybe $600,000 in equity at this point.

ADVISOR

That's significant. So let me ask you a question that might seem a little unusual: **what is your home equity currently doing for you?** Not the house itself — I mean that $600,000 in equity. What rate of return is it earning? What liquidity does it provide? What role does it play in your retirement income plan?

CLIENT

Hm. I never really thought of it that way. I guess it's just... there.

ADVISOR

That's the most common answer I get. And it makes sense — we've been conditioned to think of paying off the house as the finish line. But here's the thing: if you had $600,000 sitting in a brokerage account earning zero percent, generating no income, and completely illiquid — we'd both agree that's a problem worth solving. Your home equity is in the same position. **It's your largest asset, and it has no job description.**

INTRODUCING THE THREE PILLARS

ADVISOR NOTE

> Use this transition to introduce the concept of liability management as a missing pillar. Keep it conceptual — don't go into product details yet.

ADVISOR

When we build retirement plans, we typically focus on two things: your investment portfolio, and your income plan — Social Security, pension, distributions. But there's a third pillar that most advisors don't address: **liability management**. How you structure, sequence, and deploy debt and home equity over time can be as powerful as anything we do on the investment side. Today I'd like to start that conversation with you.

THE THREE PILLARS OF A COMPLETE RETIREMENT PLAN

PILLAR 1

Investment Management

Accumulation, growth, distributions — your investment portfolio doing its job

PILLAR 2

Income Planning

Social Security, pension, required distributions, annuity income

OFTEN MISSING

PILLAR 3

Liability Management

Strategic use of home equity — safety, liquidity, and portfolio coordination

CLOSING THE DISCOVERY

ADVISOR

I don't want to go too deep into this today — I'd rather take a bit of time at our next meeting to walk you through a framework called the **Three Bucket Strategy** that shows you exactly how home equity can create a separate bucket of safety, liquidity, and rate of return — running alongside your investment portfolio without disturbing it. Would that be worth 30 minutes of your time?

Advisor Action — Schedule the Education Session

Before the client leaves, schedule a dedicated 45-minute session titled **"Home Equity Strategy Review."** Send a follow-up email with a one-page overview of what you'll cover. Do not send product materials yet — keep the focus on education and planning.

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SCRIPT 02 — EDUCATION

The Three Buckets Conversation

Objective: Teach the client the bucket framework — Safety, Liquidity & Rate of Return — and show how a HECM Standby Line of Credit creates a dedicated third bucket separate from their investment portfolio.

DURATION	GOAL	MATERIALS	NEXT STEP
20–30 minutes	Conceptual understanding	Bucket diagram, whiteboard	Script 3 — HECM introduction

THE BUCKET FRAMEWORK SETUP

ADVISOR

> I want to walk you through a framework that I think will completely change how you see your home equity. When we plan well, we separate money into distinct buckets — each one designed for a different job. Let me show you the three we're going to talk about.

THE THREE BUCKET RETIREMENT STRATEGY

BUCKET 1 — GROWTH & INCOME	BUCKET 2 — SAFETY & INCOME	BUCKET 3 — HECM STANDBY LOC ★
Stocks, Bonds, ETFs, REITs ⚠ Subject to market volatility	CDs, Money Market, Fixed Annuity ✓ Stable but low return	Safety: FHA-Insured · Liquidity: Draw On Demand · Growth: LOC Grows Monthly · Non-Correlated **★ The missing piece**

EXPLAINING EACH BUCKET

ADVISOR

Bucket One is your investment portfolio — designed for growth and income. Challenge: **when the market drops 20%, this bucket shrinks just when you need it most.** That's sequence-of-returns risk — the biggest threat to any retirement plan.

ADVISOR

Bucket Two is your safety reserve — CDs, money market, short-term bonds. Stable, but earns very little. A large allocation here leaves significant growth on the table.

ADVISOR

Bucket Three is the key. When we establish a **HECM Standby Line of Credit**, your dormant equity becomes a growing, accessible credit facility with three extraordinary characteristics: **safety, liquidity, and a built-in rate of growth** — completely separate from the stock market.

📈 THE GROWTH FEATURE — CRITICAL TO UNDERSTAND

Unlike a traditional HELOC, the unused HECM Standby LOC grows at the same rate as the loan interest — automatically, without any action required — regardless of what happens to home values.

MAKING IT TANGIBLE

ADVISOR

Say you have $600,000 in equity and qualify for a $300,000 HECM LOC. You don't touch it — just let it sit as Bucket Three. **In 10 years at 6.5%, that credit line could be worth nearly $560,000** — no payments, no market exposure, no risk to your home.

$300K	→	6.5%	→	$560K
Initial HECM LOC at establishment		Approximate annual LOC growth rate		Projected available credit in ~10 years

CLIENT

Wait — so the line of credit grows even if I don't use it, and even if my home value goes down?

ADVISOR

Exactly right. A bank can freeze a HELOC at any time — and often does in a downturn. The HECM Line of Credit is FHA-insured. Once established, it **cannot be frozen, reduced, or cancelled** as long as you meet program terms. Your credit grows regardless of home value or the economy. That's safety and liquidity no other product offers.

Transition to Script 3 — Introduce the HECM Standby in Detail

If the client is engaged, proceed directly to Script 3. If they need time, schedule a follow-up. Key phrase: **"What questions do you have? And is this the kind of tool you'd want to understand better before we model it into your plan?"**

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SCRIPT 03 — THE HECM STANDBY

Introducing the HECM Standby Line of Credit

Objective: Provide a clear, myth-busting explanation of how the HECM LOC works — positioning it as a proactive, sophisticated planning instrument rather than a product of last resort.

DURATION	GOAL	WATCH FOR	NEXT STEP
20–25 minutes	Reframe & educate	Stigma / misconceptions	Script 4 or 5 depending on interest

ADDRESS THE STIGMA FIRST

ADVISOR

> Before I go further, I want to address something. You may have heard the words "reverse mortgage" and had a reaction — maybe something you saw on TV 20 years ago, or a story about a neighbor who had a bad experience. I want you to hold that reaction lightly for just a moment, because what I'm going to describe is very different from what most people think they know. The modern HECM — which stands for Home Equity Conversion Mortgage — is an FHA-insured program that has been significantly reformed. It has built-in consumer protections that didn't exist a decade ago. Most importantly, **we're not talking about your grandparents' reverse mortgage.**

OLD REVERSE MORTGAGE VS. MODERN HECM STANDBY LOC

FEATURE	OLD PERCEPTION	MODERN HECM LOC REALITY
Purpose	Emergency cash for struggling seniors	**Proactive retirement planning tool**
Who Uses It	People who've run out of money	**Affluent homeowners with advisors**
Home Title	**Bank takes title**	**You retain full title & ownership**
LOC Can Be Frozen	**Yes (HELOC can be frozen)**	**No — FHA-insured, cannot be reduced**
Required Payments	Monthly payment required	**No monthly payment required**
Non-Recourse	Estate owes full balance	**Heirs never owe more than home value**
LOC Growth	Static availability	**Grows automatically, month over month**
Counseling Required	No	**Yes — HUD-approved independent counselor**

HOW IT WORKS — SIMPLY STATED

ADVISOR

Here's how the HECM Standby Line works in simple terms. You're 65 years old, you own your home free and clear — or close to it. You work with a licensed HECM specialist to establish a government-insured line of credit based on your age and the appraised value of your home. You are **not required to draw on it**. You simply let it exist — as Bucket Three. You continue living in your home, you don't make monthly mortgage payments, and the line grows every month. It's there when you need it, and growing when you don't.

1 **ESTABLISH** — HECM LOC set up at 62–65 with specialist → 2 **LET IT GROW** — Unused LOC compounds monthly — no action needed → 3 **COORDINATE** — Draw in down markets; replenish portfolio → 4 **PROTECT** — Portfolio recovers; LOC balance repaid optionally → 5 **LEGACY** — Non-recourse — estate protected, heirs safe

THE QUALIFICATION BASICS

ADVISOR

To qualify, you need to be at least 62 years old — or have a non-borrowing spouse — and the home needs to be your primary residence. There's also a financial assessment to make sure you can maintain the property taxes, homeowners insurance, and HOA dues. This is not a free pass — there's a real underwriting process. But for most of my clients who own their homes and manage their finances well, qualification is very achievable.

CLIENT

What does it cost to set this up?

ADVISOR

There are closing costs — similar to a traditional mortgage, including an FHA mortgage insurance premium. These can typically be financed into the loan so there's no out-of-pocket expense at closing. I always recommend my clients get a full cost-benefit analysis from the HECM specialist — they'll show you exactly what it costs, what the credit line will be, and how it grows. The numbers will speak for themselves. My job is to show you the strategy — their job is to show you the specifics.

Key Reframe to Land

Close with: **"The question isn't whether you should do this. It's: can you afford to wait? Every year you delay, the available credit doesn't grow — and you're one market downturn away from liquidating your portfolio under pressure. Let's at least get you the analysis."**

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SCRIPT 04 — SEQUENCE RISK

Protecting the Portfolio from Sequence-of-Returns Risk

Objective: Demonstrate — using a simple scenario — how drawing from the HECM LOC during market downturns instead of liquidating the portfolio can significantly extend portfolio longevity and improve retirement outcomes.

DURATION	GOAL	BEST FOR	NEXT STEP
15–20 minutes	Quantify the impact	Analytically-oriented clients	Script 5 — referral conversation

SET UP THE PROBLEM

ADVISOR

I want to show you the single biggest hidden risk in your retirement plan — one that doesn't show up in any projection we run. It's called **sequence-of-returns risk**. Here's the simple version: it doesn't matter what your average rate of return is over 30 years if the bad years happen at the beginning of your retirement. Selling investments when they're down — to fund your lifestyle — permanently destroys value that never recovers. Let me show you why.

TWO RETIREMENT SCENARIOS — SAME AVERAGE RETURN, DRAMATICALLY DIFFERENT OUTCOMES

SCENARIO A — NO HECM LOC

- Market drops 25% in year 2
- Must sell $60K in equities for income
- Sell at depressed prices — permanent loss
- Portfolio never fully recovers at scale
- Forced to reduce lifestyle or run short

Result: Portfolio depleted 7–12 years early

SCENARIO B — WITH HECM STANDBY LOC

- Market drops 25% in year 2
- Draw $60K from HECM LOC instead
- Portfolio stays intact at depressed values
- Portfolio recovers fully when market rebounds
- Repay LOC optionally when values recover

Result: Portfolio lasts full retirement — or longer

Research by Dr. Barry Sacks (2012) and Dr. Wade Pfau (2016) has consistently shown that coordinating a HECM LOC with portfolio withdrawals can extend portfolio longevity by 5–15+ years depending on sequence of returns experienced.

ADVISOR

Here's the insight that changed my perspective on this strategy: the HECM Line of Credit is **completely non-correlated to the stock market.** When your portfolio is down 30%, the HECM LOC is still there — still growing — completely unaffected. It's essentially a firewall between your lifestyle needs and your portfolio's need to recover. You don't sell equities at a loss. You borrow from equity at a favorable, government-insured rate, let the portfolio recover, and then optionally repay the line when the market has recovered. This is active, coordinated planning — not passive hoping.

CLIENT

So it's like having a backup reserve that I built — but it keeps growing even when things are bad?

ADVISOR

That's exactly right. And the important word you used is "built" — because it's your equity. You built it. This strategy just gives it a job. Instead of sitting there earning nothing, it becomes an insurance policy against one of the most destructive forces in retirement: being forced to sell your investments when they're worth the least.

1. **SEQUENCE PROTECTION**
   Draw from HECM in down years; invest in recovery years. The timing coordination is where the value lives.
2. **PORTFOLIO INTEGRITY**
   Shares not sold at the bottom continue to participate in the recovery. Compound growth is preserved.
3. **PSYCHOLOGICAL SAFETY**
   Knowing Bucket Three exists removes panic-driven decision making — one of the biggest destroyers of long-term returns.
4. **OPTIONAL REPAYMENT**
   You can repay draws from the HECM LOC at any time, with no prepayment penalty. Pay it back when it makes sense — or don't.

The Framing Close for This Script

"Think about 2008 or March 2020. Every retiree who had to sell during those periods lost value they never got back. Every retiree with a HECM Standby LOC had the option not to. That option is what we're building into your plan today."

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SCRIPT 05 — THE ASK

The Referral Conversation

Objective: Transition the client from conceptual understanding to taking action — with a warm, confident handoff to a licensed HECM specialist. Preserve your relationship while advancing the plan.

DURATION	GOAL	OUTCOME	AVOID
10–15 minutes	Referral commitment	Specialist introduction scheduled	Over-selling, product specifics

THE WARM BRIDGE

ADVISOR

So based on everything we've discussed — the Three Bucket framework, how the HECM Standby LOC grows, and how it protects your portfolio during down markets — I want to take the next step with you. I work with the team at **EstaR Mortgage** — licensed HECM specialists serving California, Oregon and Washington — who I trust completely. **This is not a sales call. This is an analysis appointment.** They'll run the numbers specific to your home, your age, and your financial situation — at no cost and no obligation — so we can see exactly what Bucket Three would look like for you. Then you and I can decide together whether it makes sense to build it into your plan.

CLIENT

I'm a little nervous about talking to someone trying to sell me something.

ADVISOR

I hear that — and it's a fair concern. The specialists at EstaR Mortgage hold Certified Reverse Mortgage Professional credentials and operate from an advisory mindset — not a sales mindset. I'll be on the call with you if you'd like. I'm not recommending this because I earn anything from it — I'm recommending it because not evaluating this tool would be a gap in your plan I wouldn't be comfortable leaving.

ADVISOR NOTE

Offering to join the initial specialist call is a powerful trust-builder. It signals that you stand behind the referral and are committed to the client's outcome — not just the transaction. This dramatically increases follow-through.

HANDLING THE "I'LL THINK ABOUT IT"

CLIENT

> *I think I need to think about it a little more first.*

ADVISOR

> Of course — and I want you to feel ready. What specifically would help you feel more prepared? Is it something you'd want to read? A video? Or a short introductory call with zero pressure — just Q&A so you can decide whether to go deeper?

ADVISOR NOTE

> Always give a menu of "next steps" — never a single binary ask. Common resources: a Pfau white paper, a short explainer video, or a 20-minute no-obligation phone call with the specialist.

THE SCHEDULING CLOSE

ADVISOR

> Here's what I'd suggest: let me send you a few short resources this week — written for financial planning clients, not sales. Then let's get a 20-minute call on the calendar with my HECM specialist — just the three of us — next week. No application, no commitment. Just an informed conversation. **If after that call you decide it's not right for you, we remove it from the plan and move on. But at least we'll have the information we need.**

Advisor Action — The EstaR Mortgage Warm Handoff Protocol

1. Send client a curated reading list within 24 hours (Pfau research, HECM LOC growth, non-recourse overview)

2. Email EstaR Mortgage: **"[Client] and I have been discussing the HECM Standby LOC. They're ready for an exploratory conversation — no pressure, just analysis."** ↳ 888-871-1003 | estarmortgage.com

3. Schedule a 3-way call. Attend the first 10 minutes to introduce, then step back.

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SCRIPT 06 — COUPLES & LEGACY

The Spouse & Legacy Conversation

Objective: Address both spouses' concerns simultaneously — the non-borrowing spouse's security, the heirs' inheritance concerns, and the couple's shared desire to leave something meaningful. Reframe equity as a living tool, not a locked inheritance.

DURATION	GOAL	AUDIENCE	WATCH FOR
20–30 minutes	Align both spouses	Married couples, age gap situations	Heir concerns, legacy goals

OPENING WITH BOTH SPOUSES

ADVISOR

I want to make sure both of you are part of this conversation — because this strategy affects both of you equally, and I want you both to feel completely informed and comfortable. Let me start by addressing the most common concern I hear from couples: **"What happens to my spouse if something happens to me?"**

ADVISOR

With the modern HECM, a non-borrowing spouse — even if under 62 — is protected. They can remain in the home for their lifetime, even if the borrowing spouse passes first, as long as taxes, insurance, and primary residency are maintained. **The home does not become due and payable simply because one spouse passes.**

CLIENT (SPOUSE)

What about our kids? We've always wanted to leave the house to them.

ADVISOR

That's the most important question I get from families. **The home is still yours.** You own it, your heirs inherit it. What they inherit is the net equity — home value minus any HECM balance. If you've drawn nothing, heirs receive full equity. The HECM is non-recourse — heirs never owe more than the home is worth. FHA covers any shortfall.

LEGACY SCENARIOS — WHAT HEIRS RECEIVE

SCENARIO A

LOC Never Drawn

Home Value: $900,000 | HECM Balance: $0
Heirs Receive: ~$900K — Full equity preserved

SCENARIO B

LOC Partially Used

Home Value: $900,000 | HECM Balance: $200,000
Heirs Receive: ~$700K — Net equity minus draws

SCENARIO C

Non-Recourse Protection

Home Value: $400,000 | HECM Balance: $500,000
Heirs Owe: $0 — FHA covers the difference

THE LEGACY REFRAME

ADVISOR

Here's the question I'd like to leave you with: **what is a greater gift to your children — a larger inheritance, or a financially secure retirement that doesn't depend on them?** Most clients discover their children's biggest fear isn't missing the house — it's getting a call one day asking for help. A HECM Standby LOC, properly structured, reduces that risk dramatically. It's a gift of financial independence.

CLIENT

I never thought about it that way. We've been so focused on preserving equity for the kids that we haven't thought about what happens if we actually need it ourselves.

ADVISOR

That's one of the most important insights in retirement planning. The HECM Standby LOC doesn't force you to choose — it gives you optionality. Preserve the equity if you never need it. But if you do need it — for long-term care, a market downturn, a major repair — it's there. Established early, growing quietly, ready when you call on it.

Advisor Tip — Invite the Adult Children

Where heir concerns are significant, invite an adult child to the HECM specialist call. When heirs hear the non-recourse protection directly from a credentialed professional, resistance typically dissolves. Frame it as: **"Let's all be on the same page — that's what good planning looks like."**

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APPENDIX — OBJECTION HANDLING

12 Common Objections — Advisor Response Guide

Grounded in Borrow Smart principles and Certified Liability Advisor frameworks. Use these responses to address concerns with empathy, data, and clarity.

STIGMA & MISCONCEPTIONS

Q *"Reverse mortgages are for people who are broke."*

A Research by Dr. Wade Pfau and Harold Evensky shows the optimal candidate is an affluent homeowner who establishes the HECM LOC early — not someone in crisis. The most sophisticated users establish it before they need it — that's when it grows the most.

Q *"I saw a commercial years ago and it seemed shady."*

A The program has been fundamentally reformed. Since 2013–2015, HUD implemented mandatory financial assessments, non-borrowing spouse protections, and draw limitations. It's FHA-regulated, counseling is mandatory and independent, and consumer protections are baked into federal law — a very different product than 15–20 years ago.

OWNERSHIP & CONTROL

Q *"I don't want the bank to own my house."*

A You retain full title and ownership throughout the life of the HECM — your name stays on the deed. You can sell, improve, and leave it to your heirs. The lender has a lien, just as on a conventional mortgage — nothing more. As long as you maintain taxes, insurance, and residency, the lender has no mechanism to take your home.

Q *"What if I want to sell and move?"*

A You can sell at any time. The HECM balance is simply paid off from the sale proceeds — exactly as a traditional mortgage would be. There are no prepayment penalties and no lock-in period. If the home sells for more than the balance, you keep the difference. If it sells for less, the FHA covers the shortfall — you owe nothing additional.

COST & VALUE

Q *"The closing costs seem high."*

A The upfront MIP and closing costs deserve honest evaluation. In most cases, the line's compounding growth rate recovers those costs within 3–5 years — before a single dollar is drawn. We'd model that specifically for your situation with the HECM specialist.

Q *"The interest rate seems high compared to my HELOC."*

A Two important distinctions: First, a HELOC can be frozen, reduced, or cancelled by the bank at any time — and they routinely do this in economic downturns, precisely when you need it most. The HECM LOC cannot be frozen or reduced once established. Second, the same rate that you pay on the balance is the rate at which the unused credit line grows. That's a feature no HELOC offers. The comparison isn't just rate — it's reliability, growth, and guaranteed availability.

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12 Common Objections — Continued

Legacy & family concerns, planning & timing questions, and process objections — grounded in Borrow Smart principles.

LEGACY & FAMILY

Q *"We want to leave the house to our kids."*

A Completely compatible — especially if the line is never drawn. The HECM adds a lien paid from sale proceeds. If unused, heirs receive full equity. The HECM is non-recourse — heirs never owe more than the home is worth.

Q *"What do our kids think? They might not like this."*

A I'd encourage you to include them. When adult children understand the non-recourse protection and that this reduces their financial responsibility for your care, they often become the strongest advocates — the fear is usually old stigma.

PLANNING & TIMING

Q *"Can't we just wait and see if we need it?"*

A That's the most common and most costly mistake. The line grows based on age and rates — outside your control. There's no guarantee you'll qualify later. Establish it before you need it, while you're healthy.

Q *"What if interest rates go up and the line costs more?"*

A Counterintuitively, rising rates actually benefit the unused HECM LOC — the line grows at the prevailing rate, so it grows faster as rates rise. One of the few instruments that performs better in a rising rate environment.

PROCESS

Q *"This seems complicated. Is there a lot of paperwork?"*

A Yes, there's paperwork — but the HECM specialist handles all of it. Your role: complete the HUD counseling session (typically by phone, ~1 hour), sign documents, attend closing. Most clients tell me it's far less involved than they expected.

Q *"Do we really need to do the government counseling?"*

A Yes — it's federally required, and I'd encourage you to see it as a benefit, not a hurdle. The HUD counselor is completely independent — they don't work for the lender and don't earn a commission. Their job is to ensure you fully understand the program before signing anything. Clients consistently tell me they feel more confident after counseling, not less. It's consumer protection built into the law.

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PLANNING NOTES

Notes

Use this page to capture client insights, follow-up actions, and planning ideas

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