WHAT IS THE HOUSE SUPPOSED TO DO IN RETIREMENT?

A preliminary review can show how a reverse mortgage may affect a client's retirement plan.

Could housing finance improve the client's cash flow, liquidity, or planning flexibility?

WHEN TO CALL RICHARD

CASH FLOW

- Wants to reduce or eliminate the required mortgage payment.
- Needs usable cash without immediately selling other assets.
- Faces a major expense requiring a large retirement-account withdrawal.
- Wants more cashflow flexibility while remaining at home.

TAXES AND INVESTMENTS

- Wants to avoid a large taxable retirement withdrawal.
- May need to sell investments during an unfavorable market.
- Wants flexibility around Roth conversions, tax brackets, or withdrawals.
- Wants to preserve liquidity for taxes or near-term obligations.

LIFE TRANSITIONS

- Has less household income following the death of a spouse.
- Faces caregiving, medical, home modification, or aging-in-place costs.
- Wants to remain at home despite increasing financial pressure.
- Wants to buy another home while preserving more sale proceeds.

PLANNING FLEXIBILITY

- Wants standby liquidity available for future needs or unexpected expenses.
- Relies on a HELOC or short-term borrowing as a retirement contingency.
- Wants to compare voluntary repayments when no monthly mortgage payment is required.
- Wants to understand the effect on remaining home equity.

WHAT THE PRELIMINARY REVIEW CAN SHOW

- Estimated reverse proceeds and required mortgage payoff.
- Payment and voluntary repayment strategies.
- Line-of-credit availability and projected future access.
- Purchase and remaining-equity scenarios.

THE REVIEW HAS ONE JOB

Does the strategy improve the client's retirement position through better cash flow, liquidity, or planning flexibility?

A COLLABORATIVE PROCESS

The CPA remains the tax advisor, and the financial advisor remains responsible for the investment and retirement plan. Richard models the housing-finance alternatives so the professional team can evaluate them alongside the client's tax, investment, cash-flow, and estate considerations.

Reviews may begin anonymously. No client introduction is needed until the team sees value.

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Borrowers must continue to pay property taxes and homeowners insurance, maintain the home, and meet all loan obligations. Subject to program eligibility and sufficient proceeds.