

Has your home increased in value over the years? A new option may help you enjoy a better retirement.

Keep reading if you own a home in the U.S. and were born before 1957.

It's a known fact that for many senior citizens in the U.S. their home is their single biggest asset, often accounting for more than 50% of their total net worth. For many, this investment has substantially improved due to years of appreciation.

Yet, according to new statistics from the mortgage industry, senior homeowners in the U.S. are now sitting on more than 6.9 trillion dollars* of unused home equity. With people now living longer than ever before and home prices back up again, ignoring this "hidden wealth" may prove to be short sighted.

American Advisors Group (AAG) has recently introduced a new Jumbo Reverse Mortgage loan that allows homeowners with high-value homes to borrow as much as \$4 million of their home equity. Unlike a standard reverse mortgage, AAG's Jumbo Reverse Mortgage loan has much higher loan limits, which gives those homeowners who qualify access to even more cash—for many, that means a better retirement.

There are still millions of eligible homeowners who may simply not be aware

of this "retirement secret. Some homeowners think these loans sound "too good to be true." while others don't know how a reverse mortgage works or understand the process of extracting equity from their home. You get the cash you need out of your home but you have no more monthly mortgage payments.

It's a fact: "no monthly mortgage payments are required with a reverse jumbo mortgage; however, homeowners are still responsible for paying for the maintenance of their home, property taxes, homeowner's insurance and, if required, their HOA fees.

While some wait until they need cash, a jumbo reverse mortgage loan with AAG is best applied as a vital planning tool that can help you live out your golden years in comfort. By planning ahead, you can also know that a safety net is there waiting for you if you need it.

AAG is honored to be the No. 1 Reverse Mortgage lender in the nation. We have been named a 2019 finalist in the 500+ Employee Category for the Better Business Bureau's (BBB) Torch Awards for Ethics. We take pride

in our ability to make the reverse mortgage experience informative and efficient for our customers. In fact, recent customers have given us a 97% satisfaction rating! We are also one of only a few lenders to offer these jumbo reverse mortgage loans.

If you're a homeowner age 62 or older, you owe it to yourself to learn more so that you can make an informed decision.

Homeowners who are interested in learning more can request a FREE 2019 Jumbo Reverse Mortgage Information Kit and DVD by calling toll-free at 1-800-831-1481



*Source: <https://www.mpamag.com/market-update/senior-home-equity-has-grown-to-6-9-trillion-112295.aspx>

Reverse mortgage loan terms include occupying the home as your primary residence, maintaining the home, paying property taxes and homeowners insurance. Although these costs may be substantial, AAG does not establish an escrow account for these payments. However, a set-aside account can be set up for taxes and insurance, and in some cases may be required. Not all interest on a reverse mortgage is tax-deductible and to the extent that it is, such deduction is not available until the loan is partially or fully repaid.

AAG charges an origination fee, mortgage insurance premium (where required by HUD), closing costs and servicing fees, rolled into the balance of the loan. AAG charges interest on the balance, which grows over time. When the last borrower or eligible non-borrowing spouse dies, sells the home, permanently moves out, or fails to comply with the loan terms, the loan becomes due and payable (and the property may become subject to foreclosure). When this happens, some or all of the equity in the property no longer belongs to the borrowers, who may need to sell the home or otherwise repay the loan balance. V2019.08.30

NMLS# 9392 (www.nmlsconsumeraccess.org). American Advisors Group (AAG) is headquartered at 3800 W. Chapman Ave., 3rd & 7th Floors, Orange CA, 92868. CA: Loans made or arranged pursuant to a California Finance Lenders Law license (603F324) and Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act (4131144)