

**Title:**

Integrating Home Equity into Retirement Strategies - legal, tax, & financial implications & opportunities

**Speaker:**

Ryan Ponsford or Hank Sanders (Bios available)

**Summary:**

This 60-minute workshop is designed to provide a more advanced look at tools and strategies that advisors, fiduciaries, attorneys, and tax professionals may wish to incorporate into their planning for clients in, or approaching retirement age. With the rapid increase in the number of retirees and the significance of wealth in home equity, professional advisors may have a responsibility to understand how housing wealth fits into their clients' comprehensive plan in order to serve in the best interest of the client. This workshop will specifically address research & math revealing that the Home Equity Conversion Mortgage is no longer a product of last resort, but rather a meaningful strategic tool to address retirement needs and risk mitigation for mass affluent families. (1 CE credits approved & available for CFP designees)

**Key Learning Objectives:**

1. Understanding the economic impact and financial realities facing the retiring generation
2. Home Equity / Housing Wealth as an Asset Class
3. Strategic Integration of a Home Equity Conversion Mortgage
4. The impact this has on your practice or firm

**HECM Strategic Presentation Outline**

- I. Welcome and introductions
- II. The Economic Impact of the Boomer Generation
  - a. Financial data points
  - b. Primary financial challenges of a generation
  - c. The opportunity
- III. Home Equity as an Asset Class
  - a. When / How it is considered
  - b. How is it useful

- IV. Ways to access home equity
  - a. Sell Home
  - b. Cash out refinance
  - c. HELOC
  - d. HECM
  - e. HECM for Purchase
  
- V. Overview and common questions regarding Home Equity Conversion Mortgage
  - a. What it is
  - b. Qualifications
  - c. Unique characteristics
  - d. Ways to Access
  - e. Tax Implications
  - f. Availability in Trusts & Estate Planning Considerations
  
- VI. Strategies using HECM in distribution planning
  - a. Standby Line of Credit
  - b. Hedge against Sequence of Returns Risk
  - c. HECM for Purchase
  - d. Long Term Care Bridge or Supplement
  - e. Accelerated Inheritance
  - f. Roth Conversion
  - g. Long Term Care Bridge or Supplement
  - h. Accelerated Inheritance
  - i. Tax Bracket Management
  - j. Maximizing the Deferred Deduction
  - k. Gray Divorce
  
- VII. Benefits for the Tax Professional, Attorney, Trust Officer, and Financial Advisor to understand
  - a. Credibility & competence
  - b. Impact on estate transition
  - c. Estate preservation
  - d. HECM as a risk management tool
  - e. Engagement of next generation
  
- VIII. Questions