CONTINUING EDUCATION

HECM Reverse Mortgage as a Risk Mitigation Tool

Approved CE Designations:
CFP®, RICP®, CLU®, ChFC®

COURSE OVERVIEW:

This session explores the evolving role of reverse mortgages—focusing on the Home Equity Conversion Mortgage (HECM)—as a strategic tool for mitigating key risks in retirement planning.

Participants will gain practical insights into how housing wealth can be integrated into holistic retirement income strategies to help improve financial flexibility, preserve portfolio assets, and address changing needs throughout retirement.

CE Credit: 1
One-hour class

Complimentary

WHAT WE'LL EXPLORE

HECM Fundamentals	Structure, eligibility, regulatory framework, and key program enhancements.
Strategic Planning Applications	Line-of-credit mechanics, sequence-of-returns risk, tax planning, and portfolio preservation.
Retirement & Care Strategies	Long-term care funding, care transitions, and HECM for Purchase strategies.
Real-World Case Studies	See how HECM strategies can be applied to portfolio withdrawals, tax planning, long-term care, assisted living transitions, and downsizing.

LEARNING OBJECTIVE:

Equip financial advisors with actionable insights and tools to integrate reverse mortgage strategies into retirement income plans, helping clients achieve greater financial resilience and flexibility.

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