



Live Better
FINANCIAL

CLASS TITLE:

Reverse Mortgage as a Risk Mitigation Tool

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

CE Credit: 1 (one-hour)
Cost: Complimentary

COURSE OVERVIEW:

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

With recent regulatory updates and increasing market complexity, financial professionals can no longer afford to overlook the powerful applications of housing wealth. This session will provide in-depth knowledge, real-world examples, and compliance-relevant insights to help CFP® professionals integrate HECM-based strategies into holistic retirement income planning.

KEY TOPICS:

- Reverse Mortgage Fundamentals: Structure, eligibility, and regulatory framework
- Key Program Enhancements: Recent changes to HECM and their planning implications
- HECM Line-of-Credit Mechanics: How the unused line compounds over time to create a growing, tax-free liquidity buffer
- Real-World Case Studies:
 - Enhancing retirement income by lowering sequence-of-returns risk through reduced portfolio withdrawals
 - Strategic use of HECM proceeds to lower income taxes and capital gains exposure
 - Funding long-term care needs while preserving investment portfolios
 - Facilitating transitions to assisted living or skilled nursing without asset liquidation
 - Utilizing HECM-for-Purchase strategies to enable smart downsizing while retaining greater liquidity

LEARNING OBJECTIVE:

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