Exclusive Proprietary Reverse Mortgage

RETIREMENT FUNDING SOLUTIONS

A Mutual of Omaha Bank Company

Mutual of Omaha Bank

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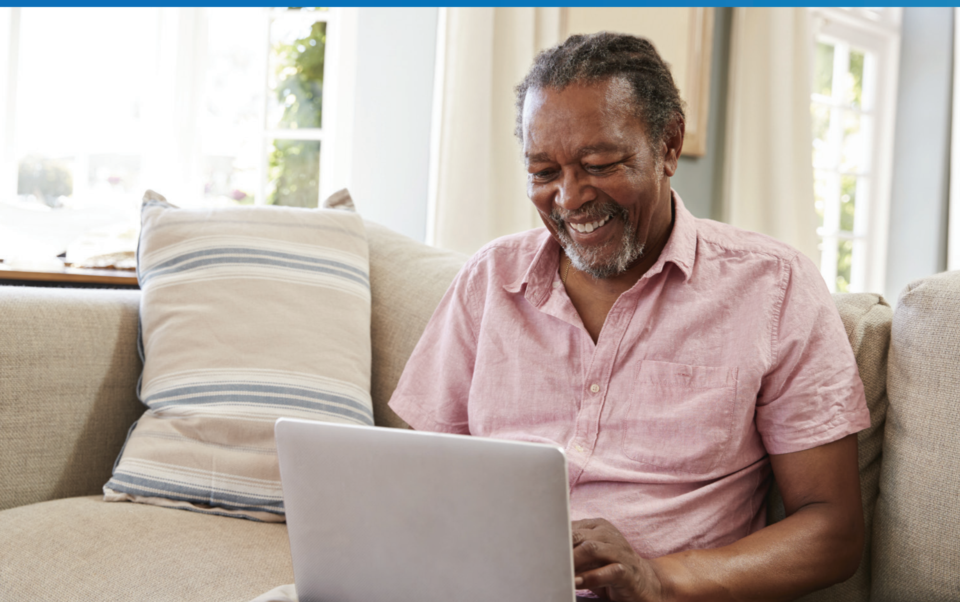

Introducing a powerful new retirement financing tool that allows you to maximize home equity:

The proprietary HomeSafe® reverse mortgage.

If you're age 62 or older, you can potentially finance loan amounts up to $4 million and access even more of your home equity.

Compared to a Home Equity Conversion Mortgage (HECM), HomeSafe offers these great advantages:

- Loan amounts up to $4 million, significantly higher than a HECM allows
- No mortgage insurance premium
- Borrowers now have the Flex1 option to receive part of their proceeds as monthly term payments (over a 12-60 month period), OR as a lump sum
- Condominiums appraised at $500,000 or more do not require FHA approval

HomeSafe loan proceeds are tax-free* with competitive interest rates that are lower than you might expect.

You can use your proceeds as you choose to fund a more comfortable and secure retirement.

For example:

Pay off existing mortgage debt, have no monthly mortgage payments** and improve your cash flow*

- Have more home purchasing power
- Pay for home improvements
- Cover medical or in-home care expenses
- Refinance an existing reverse mortgage to access a larger pool of funds

*Not tax advice. Consult a tax professional.
**Borrower must occupy home as primary residence and remain current on property taxes, homeowner's insurance, the costs of home maintenance, and any HOA fees.

Eliminate Mortgage Debt and Free Up Funds

Use HomeSafe To Eliminate Mortgage Debt and Free Up Funds To Pay For Virtually Anything!

The Situation:

Dr. Williams, age 74, has a home valued at $2.3 million, with a mortgage balance of $350,000. He wants to pay off this mortgage, to reduce his monthly expenses and free up that money for other things. He's ready to retire from his job, and does not want to take money out of his investment accounts.

The Solution:

Recognizing that his home equity is an untapped retirement asset, Dr. Williams chooses a HomeSafe reverse mortgage instead of withdrawing invested funds that are generating income. He uses HomeSafe to refinance his existing mortgage, eliminating monthly mortgage payments.** He also takes a lump sum of $634,900 to use for any purpose. His retirement accounts stay intact, and continue to benefit from compound interest.

In 26 years (at the age of 100), if Dr. Williams is still living in the home his remaining equity is estimated to be $1,042,606 (assuming an average home appreciation of 4%).

HomeSafe:

Maximize Your Home Equity

If your goal is to supplement retirement income, a HomeSafe reverse mortgage could provide the key to unlock the equity value in your home. Ideal for homes appraised higher than the HECM loan limit, homeowners age 62 and older can potentially access hundreds of thousands of dollars more of their equity than the FHA HECM loan currently offers.

Get the most out of your equity

Contact us today and we'll provide a no-obligation estimate to help determine if HomeSafe is the right answer for you. Maximize your equity – maximize your financial peace of mind.

HomeSafe vs. a fixed-rate HECM: A Snapshot

Example of a home valued at $2.3 million
Existing mortgage balance
Total reverse mortgage funds available
Reverse mortgage proceeds to pay off $350,000 existing mortgage
Up-front costs
Out-of-pocket funds required at closing
Reverse mortgage funds available at closing

Illustration is for educational purposes only and assumes a borrower age 74 who resides in California, a HomeSafe fixed interest rate of 6.49% (estimated 6.695% APR), ***, a HECM fixed interest rate of 4.50% (estimated 3.333% APR), and an annual growth rate of 4% on the value of the home. Rate quote generated on 7/2/19. Rates and assumptions are subject to change.

*** Borrowers requiring lifetime set-asides as a result of Financial Assessment Guidelines will incur a rate increase subject to market conditions.

▲ Chart above illustrates Dr. William's scenario

Borrower must occupy home as primary residence and remain current on property taxes, homeowner's insurance, the costs of home maintenance, and any HOA fees.

HomeSafe vs. a fixed-rate HECM: A Snapshot

HomeSafe	Fixed-Rate HECM
$350,000	$350,000
$991,300	$370,500
$350,000	$350,000
$6,400	**$24,600**
$0	$4,100
$634,900	$0

Illustration is for educational purposes only and assumes a borrower age 74 who resides in California, a HomeSafe fixed interest rate of 6.49% (estimated 6.695% APR), ***, a HECM fixed interest rate of 4.50% (estimated 3.333% APR), and an annual growth rate of 4% on the value of the home. Rate quote generated on 7/2/19. Rates and assumptions are subject to change.

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Contact me for more information.

Let's Talk

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Charges such as an origination fee, mortgage insurance premiums, closing costs and/or servicing fees may be assessed and will be added to the loan balance. As long as you comply with the terms of the loan, you retain title until you sell or transfer the property, and, therefore, you are responsible for paying property taxes, insurance and maintenance. Failing to pay these amounts may cause the loan to become immediately due and/or subject the property to a tax lien, other encumbrance or foreclosure. The loan balance grows over time, and interest is added to that balance. Interest on a reverse mortgage is not deductible from your income tax until you repay all or part of the interest on the loan. Although the loan is non-recourse, at the maturity of the loan, the lender will have a claim against your property and you or your heirs may need to sell the property in order to repay the loan, or use other assets to repay the loan in order to retain the property.

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FHA insures fixed interest rate Home Equity Conversion Mortgages (HECMs), as well as annual and monthly adjustable interest rate HECMs. The mortgagor has the ability to change the payment plan under the HECM at any time provided funds are available. Fixed interest rate HECMs are limited to the Single Disbursement Lump Sum payment option where there is a single, full draw at loan closing and the mortgage does not provide for future draws by the mortgagor under any circumstances. Adjustable interest rate HECMs provide for five, flexible payment options and allows for future draws. The amount of funds available to the mortgagor is determined by the age of the youngest mortgagor or non-borrowing spouse. The disbursement of HECM proceeds during the first 12-month disbursement period is subject to an initial disbursement limit.

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