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How to Grow Your Business with Reverse Mortgages

Reverse Mortgage Clients

July 2026

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Presenter

Mark Reeve

VP, Reverse Mortgage Division

Plaza Home Mortgage®

Agenda

- The Silver Tsunami
- The Financial Planner
- The Real Estate Agent
- Growth Ideas

What is the Silver Tsunami?

The "silver tsunami" refers to the unprecedented aging of the population, with roughly 10,000–11,200 baby boomers turning 65 daily in the U.S. By 2030, all baby boomers will be over age 65, representing over 20% of the U.S. population (about 73–74 million people).

And they all may qualify for a reverse loan based on their age!

Future Growth & Opportunity

By 2040, about 78.3 million people will be 65 or older

- Projected to comprise 22% of the U.S. population

For older people reporting income in 2022 (55.7 million)

- 10% reported less than $10,000
- 58% reported $25,000 or more

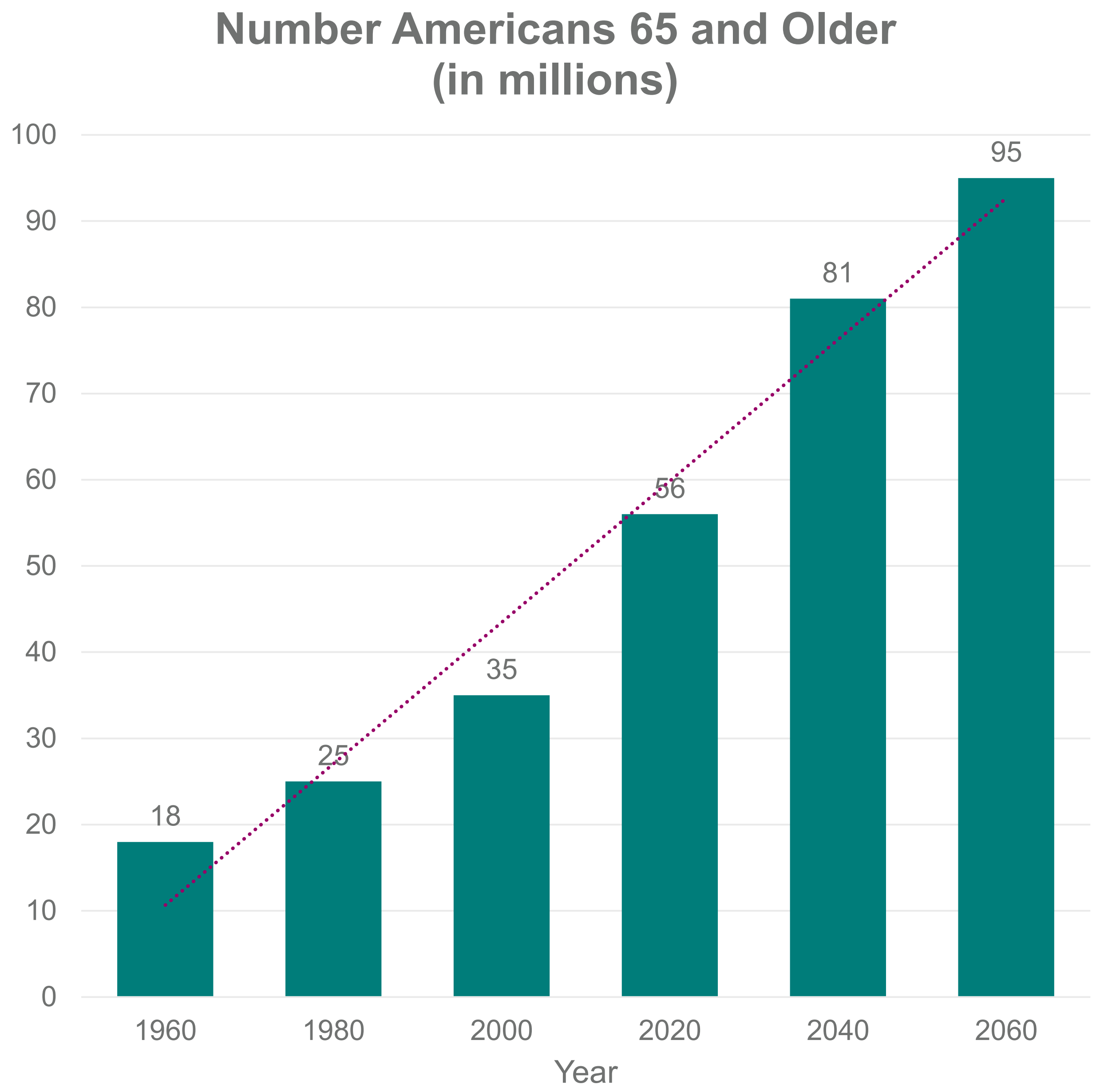
Of the 14.8 million households headed by people 75 and older in 2021, 78% (11.5 million) owned their homes

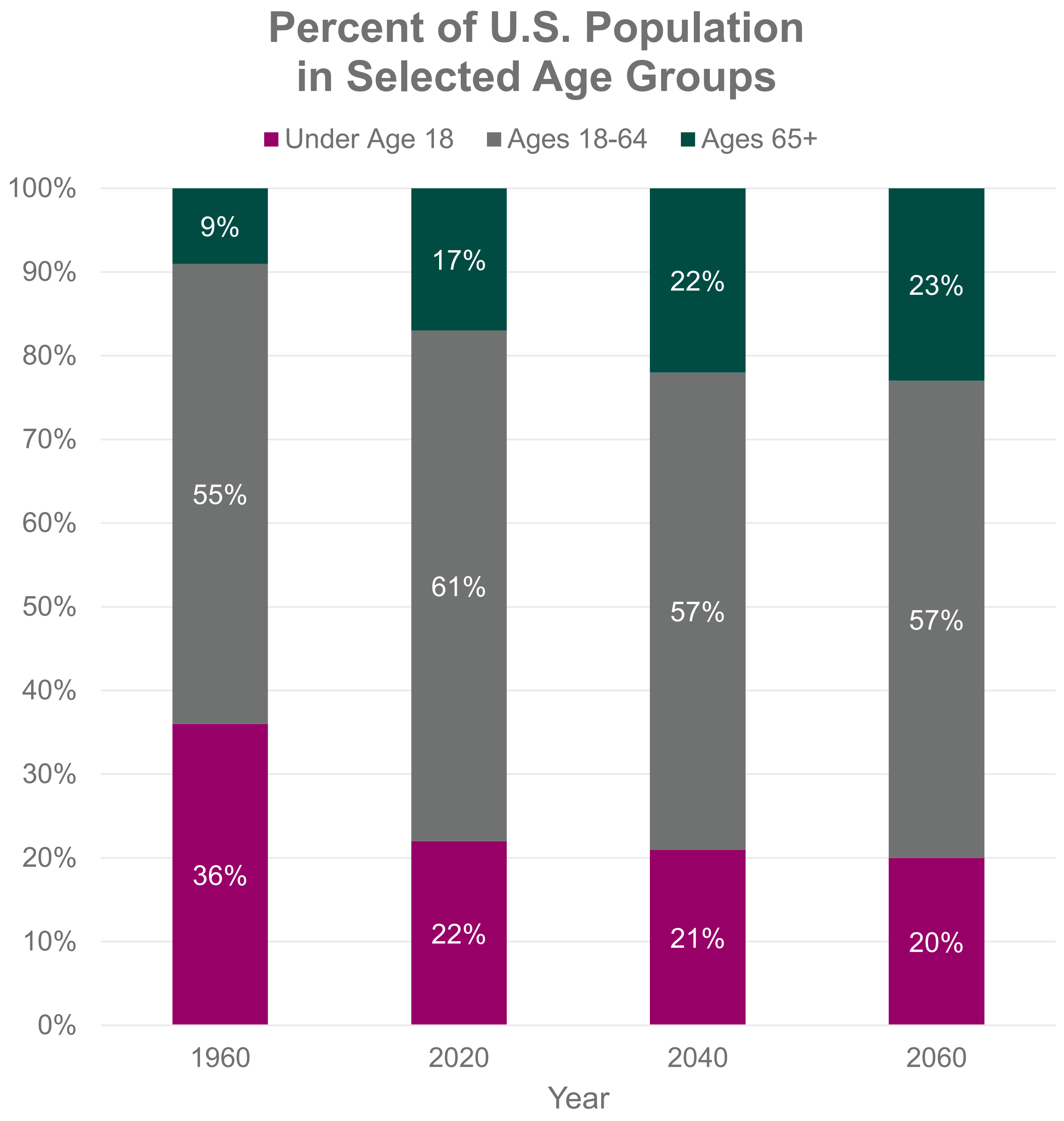
- Median construction of their home was 1974

In 2023, 11.2 million (19.2%) Americans 65 and older were working or actively seeking work

Sources: United States Census Bureau and acl.gov

Aging U.S. Population





Source: United States Census Bureau

Income

Baby Boomers are turning 62 at the rate of 10k per day

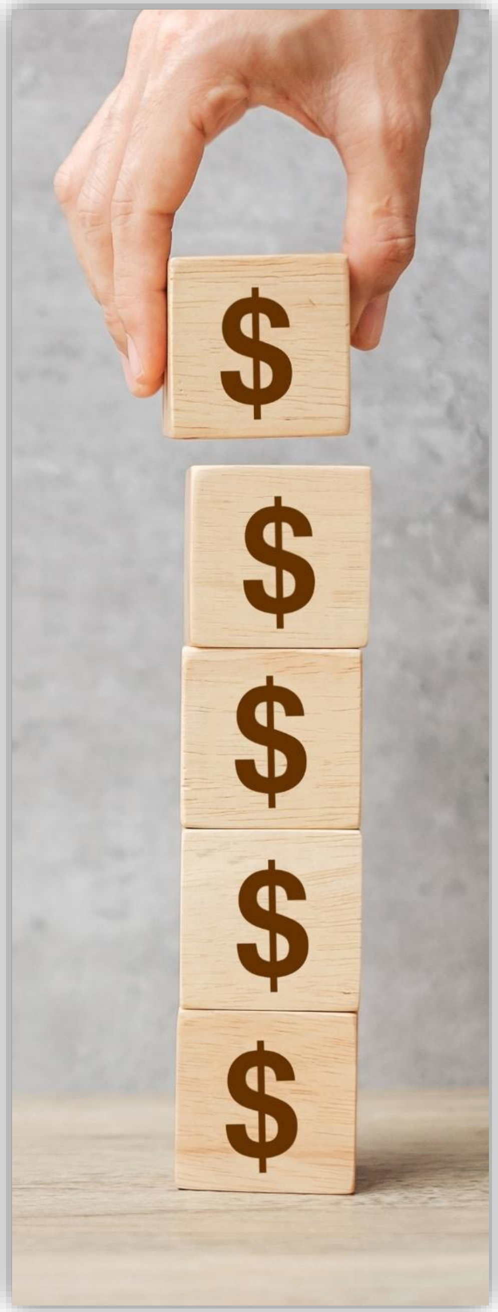
The average monthly Social Security check to a retired worker is around $1,900

- The average household run by an American older than 65 spends more than $4,000 a month

Only 58% percent of Baby Boomers own retirement accounts

- Over half of boomers have less than $250,000 saved
- Average cost of assisted living in the United States is $4,500 per month or $54,000 annually

Zero alternatives of additional monthly cash for most seniors other than home equity



Source: United States Census Bureau
Source: https://www.seniorliving.org/assisted-living/costs/

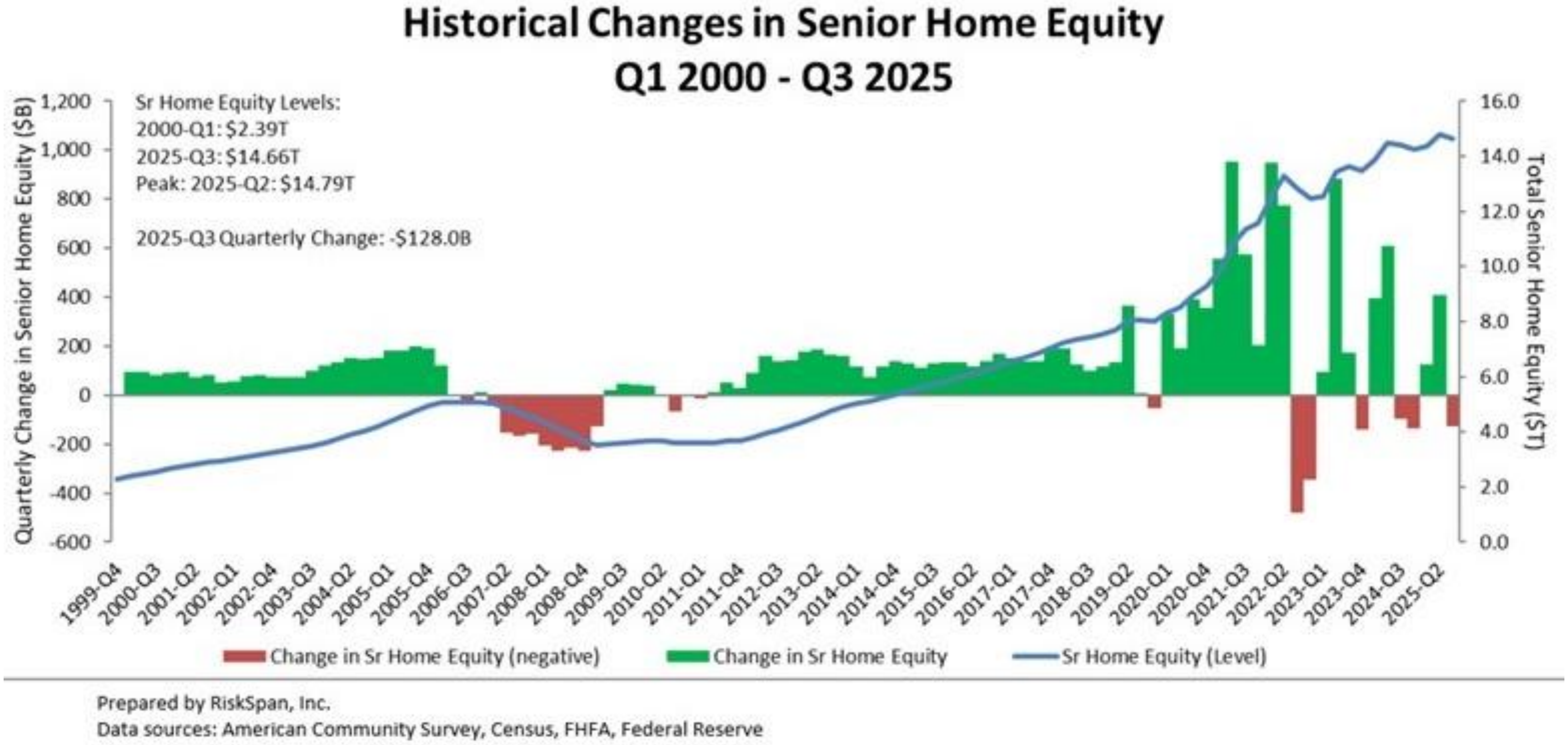
Benefits of a Reverse Mortgage

No monthly mortgage payment! – #1 reason borrowers get a reverse mortgage.

A senior can now leverage their crucial cash retirement assets or buy “up” vs. paying cash as now they can finance a large portion of the transaction.

A reverse mortgage is the only home financing program specifically designed for retirement.

Quarter Over Quarter Changes in Senior Home Equity



Source: https://www.nrmlaonline.org/

The Financial Planner

Financial Planners

plaza HOME MORTGAGE®

Strategic use of reverse mortgages, such as the Home Equity Conversion Mortgage (HECM), allows financial planners to unlock home equity as a non-correlated asset to preserve a client’s portfolio. This shift from a "last resort" mindset to a proactive tool can significantly increase the probability of retirement success by managing market volatility and tax efficiency.

It is up to you to help the financial planners understand this. Remember they make their money by managing their clients' assets. You need to show them how the Reverse can help them retain more of those assets!

Managing Sequence of Return Risk

A reverse mortgage provides a "buffer asset" that prevents retirees from being forced to sell investments during market downturns

Avoid Selling Low: Clients can draw from a reverse mortgage line of credit when markets are down, allowing their portfolio time to recover.

Preserve Capital: By reducing the withdrawal rate from investment accounts, the portfolio remains larger for longer, benefiting from future growth.

Flexible Spending: Planners can coordinate draws between taxable accounts and the tax-free proceeds of the loan to optimize cash flow

Leveraging the Growing Line of Credit

plaza HOME MORTGAGE®

One of the most unique features of a reverse mortgage is the **line of credit growth**.

Guaranteed Growth

The unused portion of a HECM line of credit grows at the same rate as the interest and mortgage insurance premiums on the loan.

Compounding Liquidity

Opening the line early (age 62) allows this borrowing capacity to compound, often resulting in significantly more available funds later in life when medical or long-term care needs arise.

Stability

Unlike a traditional HELOC, a reverse mortgage line of credit cannot be frozen or canceled by the lender as long as the borrower meets the loan requirements.

Tax Efficiency and Wealth Transfer

Strategic planners use reverse mortgages to manage a client's taxable income and legacy.

Tax-Free Income:

- Proceeds are considered loan advances, not taxable income, which can keep a client in a lower tax bracket or prevent higher Medicare premiums.

Social Security Optimization:

- Funds can bridge the gap to allow a client to delay Social Security until age 70, maximizing their monthly benefit.

Legacy Protection:

- Non-recourse protection ensures heirs never owe more than the home's value and preserving the investment portfolio may ultimately lead to a larger overall inheritance.

Reverse for Real Estate Agents

Why Real Estate Agents need to know about Reverse

For a real estate agent, mastering the Home Equity Conversion Mortgage (HECM) for Purchase is a powerful way to convert hesitant senior prospects into active buyers. It allows clients aged 62+ to buy a new home by providing a substantial down payment (typically 45–62% of the price) with no mandatory monthly mortgage payments.

If you can show a real estate agent how to increase their buyer's purchasing power by 45 to 65%, do you think they will listen to you?

Drive More Sales and Higher Commissions

Real estate agents can use REVERSE Mortgage to overcome common financial barriers that keep seniors "on the fence."

Increased Purchasing Power

Seniors who think they can only afford a $400k home with cash can suddenly afford a $600k-$800k home using the same cash as a down payment.

Higher Commissions

Because REVERSE Mortgage allows clients to buy "more home," real estate agents often see higher sales prices and, consequently, higher commissions.

Faster Closings for Sellers

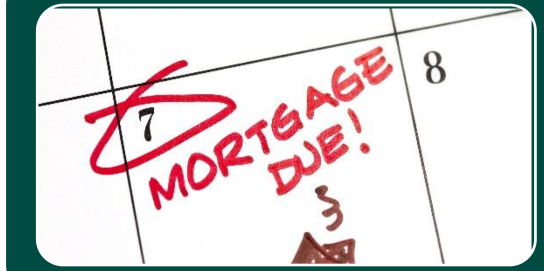
REVERSE Mortgage gives buyers the liquidity to buy immediately without waiting for their existing home to sell for "top dollar," helping you move listings faster.

The "Aha!" moment for most Real Estate Agents

Feature	Option A: All-Cash Purchase	Option B: HECM for Purchase
Cash Invested	$300,000	$300,000
Max Purchase Price	**$300,000**	**~$600,000**
Monthly Payment	$0	$0
Home Quality	Basic / "Fixer-upper"	Luxury / Move-in Ready
Lifestyle Impact	High (Limited by budget)	Maximum (Buying power doubled)
Asset Preservation	Equity is "trapped" in home	Higher value asset, same cash outlay

Help Clients "Right-Size" Without Stress

Many seniors want to move closer to family but are terrified of taking on a new 30-year mortgage or draining their savings.



No Monthly Mortgage Payments:

- Clients only pay property taxes, insurance, and maintenance, which dramatically increases their monthly cash flow compared to a traditional mortgage.

Preserve Retirement Assets:

- Instead of paying 100% cash, they can keep half of those funds in their investment or savings accounts as a safety net.

Non-Recourse Protection:

- Reassure clients that they will never owe more than the home is worth, protecting their estate from potential market downturns

Competitive Advantage in the Senior Market

Stand Out from the Crowd: Most real estate agents are unfamiliar with REVERSE Mortgage. Being the local expert makes you the go-to agent for the growing "silver tsunami" demographic.

Easier Qualification: HECM loans often have less restrictive credit requirements than traditional loans, allowing you to save deals that might otherwise fall through

Growth Ideas

Growth Idea - Financial Planners

Marketing to Financial Planners (The "Portfolio Protector")

The Problem:	FPs worry about "Sequence of Returns Risk" (clients withdrawing from a down market).
The LO Solution:	Present the HECM Line of Credit as a **Standby Cash Reserve**.
Key Talking Point:	Show how a reverse mortgage can prevent the "liquidation of assets" during a bear market.
Call to Action:	Ask the FP for a "joint review" of a client's 10-year cash flow projection.

Growth Idea – Real Estate Partners

Marketing to Real Estate Agents (The "Listing Catalyst")

LOs should focus on **Increasing Purchasing Power** and **Moving Stagnant Leads**.

The Problem:	Seniors are "equity rich but cash poor," making them afraid to sell their current home and take on a new payment.
The LO Solution:	The **HECM for Purchase**.
Key Talking Point:	Explain how a senior can buy a $600k home for $300k down and **$0 monthly mortgage payments**.
Call to Action:	Offer to co-brand a "Right-Sizing" seminar for the real estate agent's past client database.

Why Plaza Reverse

Fast and Easy Calculator to determine viability

- https://plazahomemortgage.com/brokersonly/reversecalculator/

Fast pre-qual with full loan details (with Plaza support)

- https://plazahomemortgage.com/reverseprequal/form.aspx

Great Training Resources, anytime!

- vimeo.com/showcase/plazareverse

Margins down to 1.00 (HigherLTVs)

Established since 2008

- No Retail
- We retain servicing

Fast Answers!

Resources

Ready Reverse

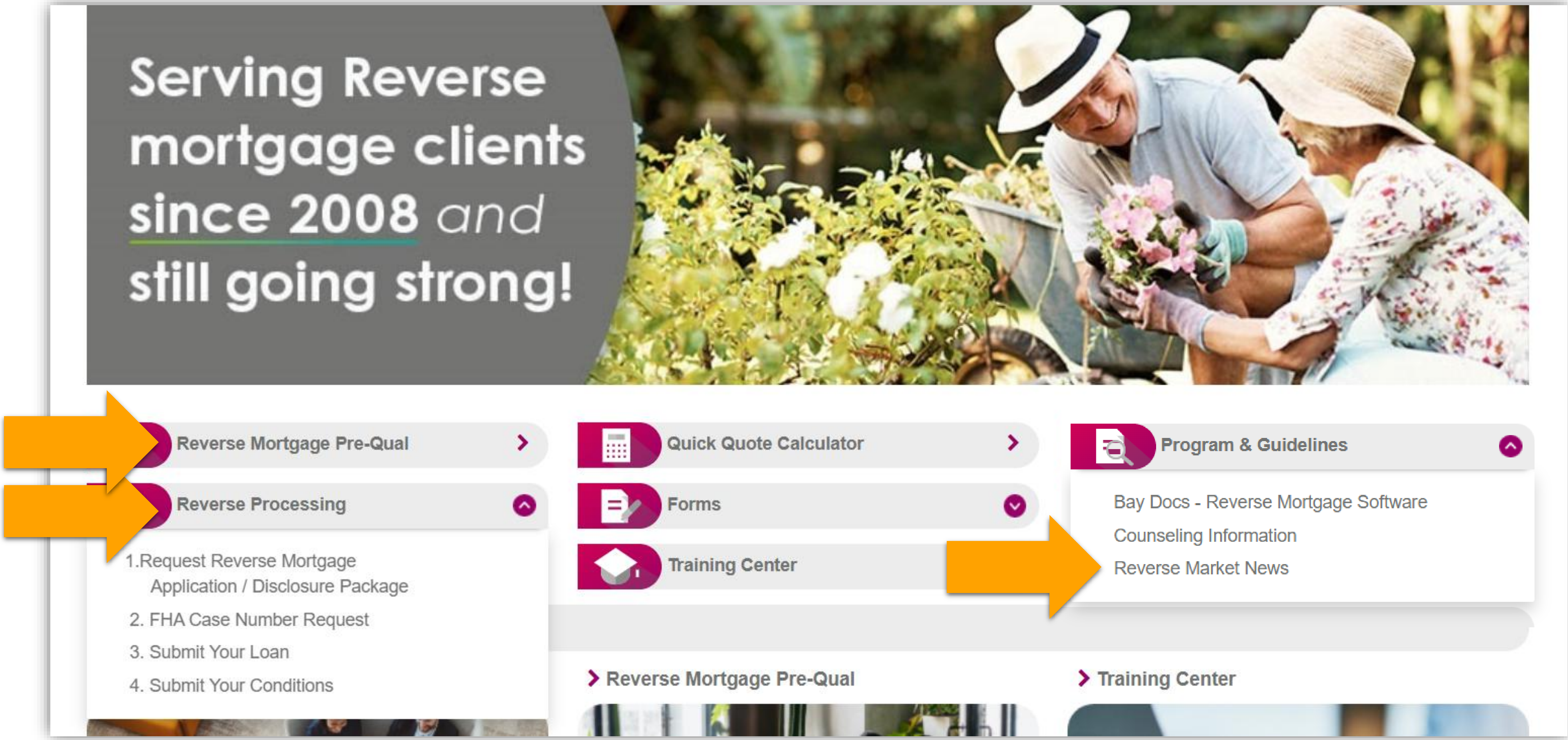
Plaza's Ready Reverse™ is a streamlined process makes your entire reverse origination journey super simple and super quick. Here's why you'll love it:

- No set-up fees
- Speedy Pre-Quals and closings
- Webinars and videos to guide you through the process of this unique loan program
- Manage title and closing services to ensure conditions and demands are met
- Experienced guidance from our reverse mortgage pros who specialize in introducing reverse mortgages to traditional originators
- Support for compliant counseling, application, redisclosure and closing packages so you can focus on the most important thing – your borrowers!
- Manage all appraisal ordering

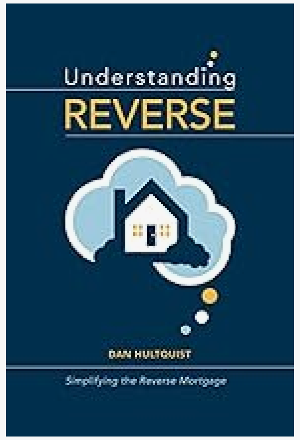
ReadyReverse™

PlazaHomeMortgage.com

Plaza's Reverse Mortgage Website



Suggested Resources – Books



Understanding Reverse: Simplifying the Reverse Mortgage
by Dan Hultquist | Feb 1, 2024
★★★★★ 13

Paperback

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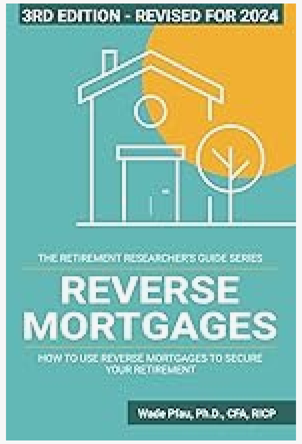

Reverse Mortgages: How to use Reverse Mortgages to Secure Your Retirement (The Retirement Researcher Guide Series)
Part of: The Retirement Researcher Guide Series (4 books) | by Wade D. Pfau Ph.D. | Feb 24, 2022
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- Retirement Strategy
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If you have any questions or comments, please feel free to contact your Plaza Account Executive or mark.reeve@plazahomemortgage.com.