

# FITTING HOME EQUITY INTO A RETIREMENT INCOME STRATEGY

Meet Wade Pfau, Ph.D., CFA, RICP®  
Retirement and Income Planning Speaker



## About the Speaker:

Wade Pfau, Ph.D., CFA, RICP®, is the program director of the Retirement Income Certified Professional® designation and a Professor of Retirement Income at The American College of Financial Services in King of Prussia, PA, as well as a co-director of the college's Center for Retirement Income. As well, he is a Principal and

Director for McLean Asset Management and RISA, LLC. He holds a doctorate in economics from Princeton University and has published more than sixty peer-reviewed research articles in a wide variety of academic and practitioner journals. He hosts the Retirement Researcher website, and is a contributor to Forbes, Advisor Perspectives, Journal of Financial Planning, and an Expert Panelist for the Wall Street Journal.

## How can reverse mortgages be used to better secure retirement?

In the early days, reverse mortgages were generally treated as a last resort option after other resources were depleted, or as a way to obtain quick access to a large lump-sum of assets. This is not the appropriate way to think about reverse mortgages in a retirement income plan, especially in light of recent research.

The reverse mortgage option should be viewed as a method for responsible retirees to create liquidity for an otherwise illiquid asset, which in turn can create new options that potentially support a more efficient retirement income strategy (more spending and/or a greater legacy). Financial advisors must pay attention to their client's home equity, as this is a vital asset that can be used as part of a coordinated strategy to improve retirement outcomes.

## Call Today for More Information



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## In "Fitting Home Equity into a Retirement Income Strategy" by Wade Pfau, you will learn:

- ✓ An overview of retirement income planning, which sets the context for understanding the potential role of reverse mortgages
- ✓ The basics for how reverse mortgages work
- ✓ Potential uses for a reverse mortgage
- ✓ Ways to coordinate the line of credit use with distribution from the investment portfolio
- ✓ How to think about the reverse mortgage line of credit as a form of insurance to protect against market losses or declines in the home value



**Day:** Wednesday, May 18, 2022

**Time:** 11:00 am - 12:00 pm PDT

2:00 pm - 3:00 pm EDT

Click button to register

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