



Helping your
clients establish
their living legacy

Introducing the new digital solution from HomeEquity Bank

HomeBridge is a tech-friendly, full-service CHIP Reverse Mortgage solution geared towards gift giving and early inheritances.

HomeBridge is like a living inheritance, with no monthly payments and no tax implications. Canadian homeowners aged 55+ can unlock their home equity in tax-free cash to gift some of it to their family.



Make a down payment on your children's home



Pay for your children's wedding



Pay off your children's student loans or debts



Pay for your grandchildren's education



Grow your family's business



Leave a legacy to a charity

HomeBridge Benefits

For You

- ✓ White-glove service via a dedicated HomeBridge Specialist
- ✓ An opportunity to open up inter-generational conversations
- ✓ A streamlined process (HomeBridge Specialist)

For Your Clients

- ✓ Establish their legacy by helping their family, with no impact to cashflow
- ✓ No tax implications
- ✓ Capitalize on their largest asset (their home)



Why HomeBridge and how does it work?

With HomeBridge, you get a dedicated team that provides a streamlined, digital process for clients who want to benefit from a CHIP Reverse Mortgage. HomeBridge specializes in gift giving and early inheritance strategies.

Dedicated Team

A dedicated HomeBridge Specialist is available to get you the answers you need and to assist you and your clients throughout the process. Whether on the phone or via email, our HomeBridge team will be the extension of your white-glove service. We put you and your clients first.

Streamlined digital process

HomeBridge consists of a fully digital application process. Clients are invited to our secure online application platform where they will easily enter their details and upload all their associated documentation, in one single place, for a smooth digital experience. HomeBridge provides a more efficient application process and way for your clients to gift.








Get started with your application

1. Tell us about yourself

Provide general information about yourself, your personal finances, and your home.

2. Gather required documents

HomeBridge requires specific documents for your application. Please have the documents below ready. You can step away to gather them prior, if needed.

-  Valid Government ID
-  Property Tax Statement
-  Mortgage Statement
-  Proof of Home Insurance
-  Void Cheque


3 Next Steps

Once you have entered your information and uploaded the required documents, your HomeBridge Specialist will review your application and contact you to discuss next steps.

How HomeBridge compares to other alternative gifting options

HomeBridge is like a living inheritance, with no monthly payments and no tax implications. Canadian homeowners aged 55+ can unlock their home equity in tax-free cash to gift some of it to their family.



Funding Source	 HomeBridge.	HELOC	2nd Mortgage	Downsizing	RRSP	Non-Registered Investments	TFSA / Savings
No monthly payments	✓	✗	✗	✓	✓	✓	✓
Stay in your home	✓	✓	✓	✗	✓	✓	✓
Tax-free proceeds	✓	✓	✓	✓	✗	✗	✓

For illustration purposes only.