

THE EQUITYKEY™ SOLUTION...



WHAT IS EQUITYKEY™?

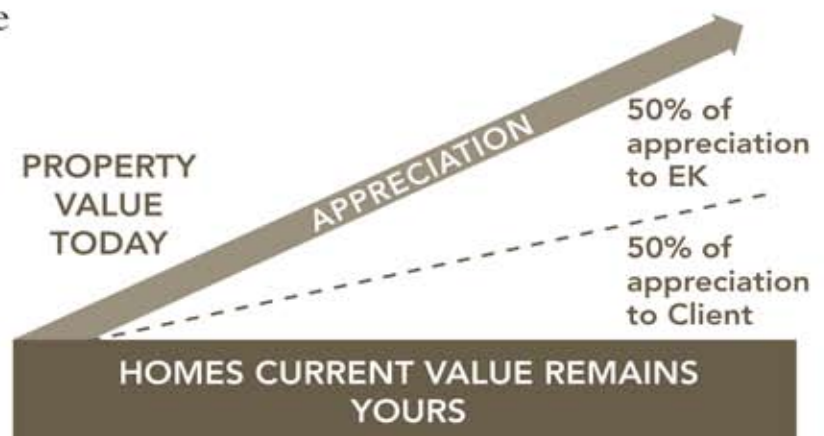
EquityKey™ is committed to revolutionizing the way that seniors fund an active life, retirement dreams, health care needs and estate planning goals. The EquityKey™ program gives you the opportunity to receive debt-free cash based on the value of your home. Discover an easy way to convert the unknown and volatile future appreciation of your real estate into dependable income today...without going into debt.

WHO CAN PARTICIPATE IN THE EQUITYKEY™ PROGRAM?

- Property owners 65-85 Years Old
- Property Value is \$500,000 or more
- Good Health
 - No Smokers
 - No Type 1 Diabetes
 - No Recent Bouts with Cancer
- Owe less than 70% of the home's value
- No Credit Check or Minimum Income Requirement
- Property Types Accepted:
 - Primary Residence
 - Rental Property
 - Commercial Property
 - Second Home

BENEFITS OF THE EQUITYKEY™ PROGRAM:

- Owners can receive debt free cash equal to 12-15% of home's appraised value, or 0.9-2.4% annually for life
- Does not create debt
- No Closing Costs, just a \$300 refundable application fee



Unlock THE FUTURE VALUE OF YOUR HOME TODAY™

For more information please contact:

(888) 801-2762 Ext 1

EQUITYKEY
CERTIFIED BROKER

FREQUENTLY ASKED QUESTIONS:

Who is EquityKey™?

EquityKey™ is a part of the KBC Group, one of Europe's major financial services institutions. KBC is based in Belgium, employs some 50,000 people and serves over 11 million customers worldwide. They are a publicly traded company with over \$450 billion dollars in assets. KBC is committed to the senior home equity market and sees the tremendous opportunity in helping seniors access some of the \$4.3 trillion of home equity currently held by people over age 62.

How much money will I receive from the EquityKey™ program?

For each qualified homeowner, the lump sum offered will be between 12%-15% of the home's appraised value (24%-30% if 2 qualified homeowners participate). The annual payment offers ranges from 0.9%-2.4% of the home's appraised value (1.8%-4.8% if 2 homeowners participate). You may choose either option.

Example: John and Irma Smith

Their home appraised for \$750k.

John qualified and was offered either a \$100,000 lump sum or \$10,500 annually.

Do I have to pay the money back to EquityKey™?

The money you receive from EquityKey™ is not a loan, line of credit, or debt of any kind. EquityKey™ is purchasing a percentage of the future and unknown appreciation of your home and the money paid to you is yours to keep. As long as you abide by your agreement with EquityKey™ you will not have to pay back the money paid to you.

How Does EquityKey™ make money?

EquityKey™ believes in the long-term growth of real estate and is willing to invest money today to participate in that growth. The risk for EquityKey™ comes in the form of an untimely death of our senior client, which would prevent EquityKey™ from realizing the long-term appreciation of the client's property. This is one reason why EquityKey™ owns and maintains a life insurance policy on all participants. This policy mitigates risk and provides EquityKey™ with the necessary cash to purchase the home upon a client's passing, if an heir is unwilling to do so.

