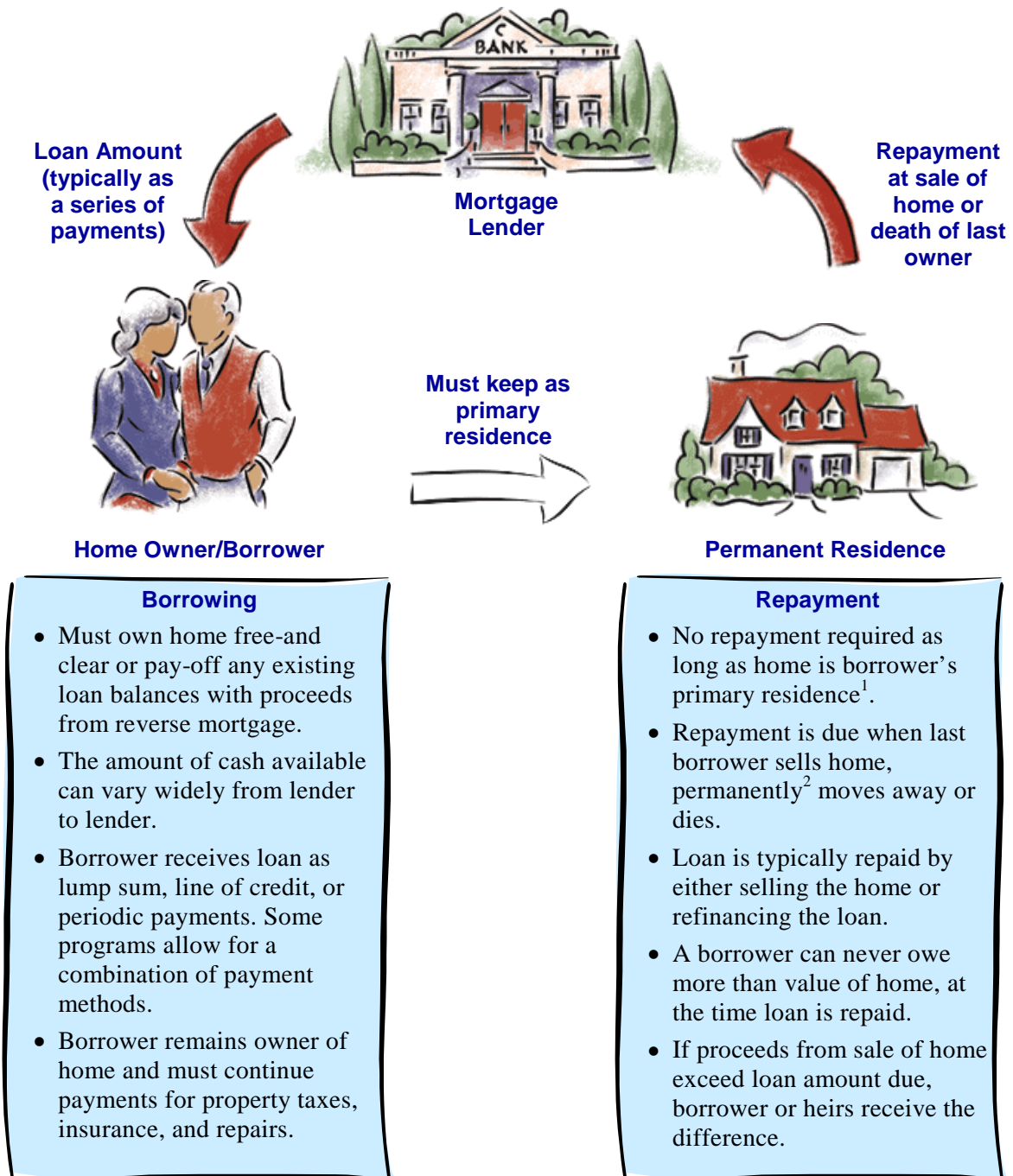


How a Reverse Mortgage Works



¹ Primary residence is typically defined as where an individual resides at least six months of the year.

² Permanently moving away generally means not residing in the home for at least 12 months or more at one time.