







# Which Is Right for You?





## A Reverse Mortgage vs HEI Decision Guide

Answer each question to see which product aligns better with your situation. Track how many answers point to each option.


### Your profile

Question	If this is you...	Points toward
Are you 62 or older?	Yes	 Reverse Mortgage (required for HECM)
Are you 62 or older?	No	 HEI (no age requirement)
Do you plan to stay in your home for 10+ years?	Yes	 Reverse Mortgage (designed for aging in place)
Do you plan to sell or refinance within 5-10 years?	Yes	 HEI (defined settlement timeline)

### How you need the funds

Question	If this is you...	Points toward
Do you need ongoing access to funds over time?	Yes	 Reverse Mortgage (line of credit option)
Do you need a single lump sum for a specific purpose?	Yes	 HEI (one-time payout)
Would you like unused funds to grow and remain available?	Yes	 Reverse Mortgage (credit line growth feature)
Do you want cash quickly (2-4 weeks)?	Yes	 HEI (faster funding than HECM process)

### Your financial situation

Question	If this is you...	Points toward
Is your home in a rapidly appreciating market (8%+ per	Yes	 Reverse Mortgage (you keep all appreciation; HEI



Question	If this is you...	Points toward
year)?		cost rises with appreciation)
Is your home in a stable or slow-growth market?	Yes	💰 HEI (lower appreciation share cost)
Is protecting your heirs' inheritance important to you?	Yes	🏠 Reverse Mortgage (FHA non-recourse protection; heirs never owe more than home is worth)
Do you have credit issues that make traditional loans difficult?	Yes	💰 HEI (more flexible credit requirements, scores as low as 500)

## How to read your results

- **Mostly 🏠 Reverse Mortgage:** A HECM is likely your better option. The flexible draw structure, FHA protections, and aging-in-place design align with your needs. [Check if you qualify for a reverse mortgage.](#)
- **Mostly 💰 HEI:** A home equity investment may be the better fit. Compare current offers from [top HEI companies](#) and review the [full HEI guide](#) before committing.
- **Evenly split:** Your situation has elements that could work with either product. Get quotes for both: [check reverse mortgage eligibility](#) and explore [home equity loan options](#) so you can compare real numbers side by side.