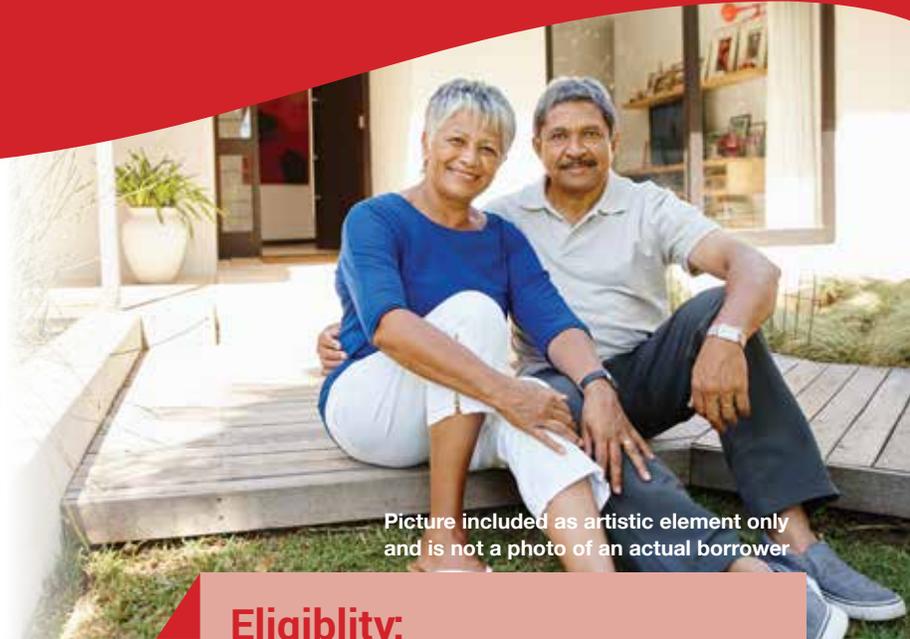


Access MORE with the **AAG Advantage** Jumbo Reverse Mortgage Loan

American Advisors Group's (AAG's) proprietary jumbo loan may allow you to convert home equity into more loan proceeds than a traditional reverse mortgage - that's the **AAG Advantage!**



Picture included as artistic element only and is not a photo of an actual borrower

With **AAG Advantage**, you have access to these great features:

- ✓ Get more cash! Jumbo loans are available for homes valued up to \$6 million – including Ginnie Mae-approved condos. The greater your home value, the more proceeds you may be able to access.
- ✓ No capital gains taxes.¹
- ✓ No monthly mortgage payments.²
- ✓ Access all of your loan proceeds in one lump sum.
- ✓ No mortgage insurance premiums (MIPs) means lower closing costs for you.

****SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION**

Eligibility:

Do you meet the following criteria?

- ✓ Age 62 or older. (All borrowers must be age 62 or older)
- ✓ Own your home and occupy your home as your primary residence
- ✓ Meet loan-to-value requirements
- ✓ Borrower must meet income and credit requirements
- ✓ Live in one of the states where **AAG Advantage** is currently offered (CA, CO, CT, FL, HI, IL, PA, TX, VA)


American Advisors Group
Bringing Stability to Your Retirement

**Talk to your loan officer
to find out more!**

¹Capital gains taxes are only due upon a sale. AAG Advantage is a loan, secured by a mortgage on your home, and does not require sale of the home. The proceeds of a loan are not taxable as income. ²If you qualify and your loan is approved, a Reverse Mortgage must pay off your existing mortgage(s). With a Reverse Mortgage, no monthly mortgage payment is required. Borrowers are responsible for paying property taxes and homeowner's insurance (which may be substantial). We do not establish an escrow account for disbursements of these payments. A set-aside account can be set up to pay taxes and insurance and may be required in some cases. Borrowers must occupy home as their primary residence and pay for ongoing maintenance; otherwise the loan becomes due and payable. The loan also becomes due and payable when the last borrower dies, sells the home, permanently moves out, defaults on taxes and insurance payments, or does not comply with the loan terms. Different from a HECM reverse mortgage loan, the AAG Advantage jumbo reverse mortgage loan is not insured by the government and does not offer non-borrowing spouse protections. Please talk to your loan officer for more detail.

NMLS# 9392 (www.nmlsconsumeraccess.org). American Advisors Group (AAG) is headquartered at 3800 W. Chapman Ave., 3rd & 7th Floors, Orange CA, 92868. AAG Advantage reverse mortgage loans are only offered in the following states: CA (CA Loans made or arranged pursuant to a California Finance Lenders Law license (603F324) and Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act (4131144)), CT, CO (Regulated by the Division of Real Estate; to check the license status of your mortgage loan originator, visit <http://www.dora.state.co.us/real-estate/index.htm>), HI, FL, IL (Illinois Residential Mortgage Licensee; Illinois Commissioner of Banks can be reached at 100 West Randolph, 9th Floor, Chicago, Illinois 60601, (312)814-4500), PA (Licensed by the Pennsylvania Department of Banking 28356), TX (Mortgage Banker Registration), VA (Licensed by the Virginia State Corporation Commission MC – 5134). AAG is an equal housing lender.

A reverse mortgage increases the principal mortgage loan amount and decreases home equity (it is a negative amortization loan). Borrowers are responsible for paying property taxes and homeowner's insurance (which may be substantial). We do not establish an escrow account for disbursements of these payments. A set-aside account can be set up to pay taxes and insurance and may be required in some cases. Borrowers must occupy home as their primary residence and pay for ongoing maintenance; otherwise the loan becomes due and payable. The loan also becomes due and payable when the last borrower dies, sells the home, permanently moves out, defaults on taxes or insurance payments, or does not otherwise comply with the loan terms. vJ09302016