Reverse Mortgages Gain Momentum Among Financial Planners as Strategic Retirement Tool

ORANGE COUNTY, CA, UNITED STATES, July 1, 2025 /EINPresswire.com/ -- A growing number of financial planners are rethinking traditional retirement strategies and turning to reverse mortgages as a powerful tool to help clients achieve long-term financial security. Once viewed as a last-resort option, reverse mortgages are now being embraced as a strategic asset that can help retirees unlock home equity, preserve investment portfolios, and manage tax exposure.


Miniature House with keys

“Retirement income planning today is about coordination—not just accumulation,” said Paul Scheper, a Certified Reverse Mortgage Professional (CRMP), Certified Senior Advisor (CSA), and Senior Real Estate Specialist (SRES). “When used strategically, a reverse mortgage can reduce tax liabilities, delay asset liquidation, and give seniors the financial flexibility they need to thrive in retirement.”

> “When done right, a reverse mortgage can extend the life of a retirement portfolio, reduce tax burdens, and create flexibility for seniors who want to preserve their investments and lifestyle.”
>
> *Paul Scheper*

Financial professionals across the country are adopting a more integrated view of home equity. Victoria Leonard, a licensed financial advisor, said, “We’re no longer looking at reverse mortgages as emergency cash. Today, we see them as part of a proactive retirement strategy, enabling clients to tap into tax-free housing wealth, hedge against inflation, and avoid drawing down investment assets during market downturns.”

Rick McKinley, another respected financial planner, described reverse mortgages as a “buffer asset" that complements other core income sources. "We advise clients to coordinate their home equity with Social Security, retirement accounts, and portfolio income. This 'four-basket approach' can enhance financial longevity and reduce risk."

Loangevity Mortgage

Industry research and retirement simulations increasingly support this holistic strategy. Studies show that incorporating home equity into a coordinated withdrawal plan can reduce sequence-of-returns risk, optimize tax efficiency, and stretch retirement savings over a longer period.

John Faris, CPA, emphasized the tax-planning benefits. "Reverse mortgages offer a way for retirees to avoid triggering capital gains taxes or higher Medicare premiums from large taxable withdrawals. They're not about adding debt—they're about gaining control over your financial options."

Scheper noted that each case must be carefully evaluated, but he is encouraged by the shift in industry perception. "Reverse mortgages aren't a one-size-fits-all solution, but when coordinated with other income sources, they can become a critical tool for retirees looking to protect their lifestyle and legacy."

As more financial professionals recognize the value of housing wealth in retirement income planning, reverse mortgages are gaining broader acceptance as a mainstream, strategic solution—not just a last resort.

Learn More

For more information about reverse mortgages, visit www.ScheperPaul.com or contact PaulScheper@Live.com. For more free educational information like this, check it out here - www.ReverseTube.TV.

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