[Your Name]
[Your Company]
[Your Phone Number]
[Your Email]

[Date]

[Recipient Name]
[Recipient Address]
[City, State, Zip]

Dear [Recipient Name],

I am writing to you because property values in [Neighborhood Name] have reached historic highs. While many see this as an increase in net worth, few homeowners realize how to turn that stagnant home equity into a consistent stream of monthly retirement income.

If you are planning for retirement or are already retired, your home is likely your largest asset. Currently, that wealth is "locked" in your walls. I specialize in helping homeowners transition from high equity to high cash flow through strategies such as:

- Downsizing to a lower-maintenance property while investing the surplus.
- Strategic refinancing to fund income-producing investment portfolios.
- Utilizing equity-release programs designed for seniors.
- Relocating to tax-advantaged areas to preserve your wealth.

You have worked hard to build the equity in your home. It is time to make that equity work for you. I would like to offer you a complimentary "Equity-to-Income" assessment to show you exactly how much monthly income your home could generate.

Please call me at [Your Phone Number] or email me at [Your Email] to schedule a brief, no-obligation consultation.

Sincerely,

[Your Signature]

[Your Printed Name]
[Your Title]