

*St. Ignatius College Preparatory cordially invites you to attend*

# **In a Gold Mine Without a Pick:**

*Your home equity and your future*

Saturday, June 7, 9:30 a.m. to noon

*at the Doris Duke Wall Choral Room*

*(north west end of campus by the field: enter through the West Gates on 39<sup>th</sup> Ave.)*

OVER THE LAST SEVERAL YEARS, real estate values have made equity millionaires common in San Francisco, yet many of them seem pinched for funds and concerned about their futures. This seminar will help you understand what your choices are in preserving, transferring and extracting the wealth locked in your home. The speakers will cover:

- Receiving income from your home through a reverse mortgage;
- Is it worth it to hold your home in a living trust or is a will enough?
- How charitable remainder trusts bypass capital gains on real estate;
- How the way you hold title to your home may affect your family;
- The pros and cons of joint tenancy and community property;
- Giving your home away and keeping it, too: life estate agreements.

The seminar will feature a reverse mortgage counselor,  
an estate planning attorney and a charitable trust specialist.

*The seminar is purely educational and is part of the ongoing free educational services we provide to the friends and families of St. Ignatius.*

No financial services or products will be promoted or offered.

*Speakers:*

**Tricia Smith:** *Non-profit reverse mortgage counselor*

**Mike Stecher:** *Estate planning attorney*

**Phil Murphy:** *Charitable trust specialist*

For reservations call 731-7500 ext. 319  
or email [jvollert@siprep.org](mailto:jvollert@siprep.org)