SmartLock™

STRUCTURED INCOME · MORTGAGE QUALIFICATION

A Y-UFinancial® Strategy

You have the assets. Don't let your file stall.

What if your assets could efficiently qualify you for a mortgage, and protect it too?

A large balance sitting in savings or a retirement account can be invisible to a mortgage underwriter, leaving otherwise qualified buyers and homeowners stuck on paper. SmartLock™ repositions a portion of those assets into a documented income stream a lender recognizes, on purchases, refinances, and reverse mortgages alike, while building a protection value that stands behind the mortgage and your family if something happens to you.

THE PROBLEM You have the assets. Your file still stalls.

DOCUMENTATION GAP
A large balance is invisible or inefficient to an underwriter when trying to qualify for a mortgage.

THE WEAK FALLBACK
Asset depletion or dissipation is the standard workaround, but it's a limited formula, not a strategy.

UNANSWERED TAX TRAP
People often try to solve this by cashing out a pre-tax account, with no answer for the tax bill or lost growth.

THE MISSED PROTECTION
A stagnant asset does nothing to protect the mortgage for your family if something happens to you.

HOW SMARTLOCK™ WORKS

1

Reposition a portion
Move part of your qualified or non-qualified savings, via a single transfer, into an irrevocable annuity.

2

Documented income
The system shows income lenders can document under standard forward and reverse mortgage guidelines.

3

Fund income tax-efficiently
If done as a direct rollover, there's no taxable event on transfer, and post-tax income can be grossed up.

4

Protect the mortgage, too
The system builds protection your family can use toward the mortgage if something happens to you.

QUALIFYING	TRANSFER	MORTGAGE	GROWTH	ACCESS
Documented, lender-ready	No taxable event on rollover	Protected against risk	Guaranteed cash value	Cash value available

THIS MAY BE RIGHT FOR YOU IF

Who Structured Income is built for

- ✓ You have assets but not enough documented income to comfortably qualify for a mortgage.
- ✓ You're pursuing a purchase, refinance, or reverse mortgage and need a stronger file.
- ✓ You want to avoid a one-time tax hit from cashing out a pre-tax retirement account.
- ✓ You want your mortgage protected for your family, not just your income qualified.
- ✓ You'd rather reposition a portion of your assets than liquidate your whole plan.

QUESTIONS TO ASK YOUR ADVISOR

Start the conversation

- → Would documented income help my file clear a debt-to-income or residual income threshold?
- → How does this compare to an asset depletion or dissipation calculation?
- → Can I fund this without triggering a taxable event on transfer?
- → How is my mortgage protected if something happens to me?
- → Which of my existing accounts could fund this strategy?

Y-UFinancial®
LET YOUR WHY EMPOWER YOU