



HELOC

Access Financial Flexibility with a Home Equity Line of Credit (HELOC)

A strategic lending solution delivered through your financial advisor and nesto.

What is a HELOC?

A Home Equity Line of Credit (HELOC) is a revolving credit line secured by the equity in your home. Unlike traditional loans, you can borrow as needed, repay on your terms, and pay interest only on what you use.

A Strategic Tool in your Financial Planning

With your advisor, a home equity line of credit enhances your strategy by offering flexible and affordable credit.

Emergency Liquidity

Immediate access to funds for unexpected expenses, without disrupting your investments.

Strategic Cash Flow Management

Stabilize income, pay for tuition or taxes, or build a cushion if you're self-employed.

Debt Optimization

Consolidate high-interest loans or credit cards into a single, lower-interest line of credit.

Investment Support

Enable investments in your portfolio or business projects when the timing is right.

Because your home secures a HELOC, interest rates are significantly lower than those of personal loans or credit cards. It's a responsible and effective way to borrow when aligned with your financial goals.

Why nesto?

nesto is one of Canada's leading digital mortgage lenders, built to simplify and improve the borrowing experience. In partnership with your financial advisor, nesto offers:

- Highly competitive rates with full cost transparency
- Expert mortgage guidance from salaried advisors focused solely on your best interest
- A streamlined digital process for speed and convenience
- Aligned advice through a direct partnership with your financial advisor to ensure your lending strategy supports your overall financial wellness

How to Take the Next Step

1 Speak with your financial advisor

Discuss whether a home equity line of credit fits into your overall strategy.

2 Get a referral to nesto

Your advisor will connect you with a dedicated mortgage advisor at nesto.

3 Receive personalized support

Access a lending solution tailored to your financial goals.

Note: To ensure you benefit from the exclusive advantages of this partnership, always go through your financial advisor.