

About Don Graves

Don Graves, RICP, is president and founder of the HECM Institute for Housing Wealth Studies and an adjunct professor of Retirement Income at The American College of Financial Services. Don has a skill for common-sense analysis and application, a strategic focus on advanced HECM education, as well as more than 16 years of experience in the Home Equity Retirement Planning space.

As a Retirement Income Certified Professional (RICP) and a Certified Home Equity Retirement Specialist, Don has a keen understanding of the powerful principles and strategies about how and where housing wealth/reverse mortgages intersect with retirement income planning.

For more than 16 years Don has been both a consultant and educator for advisors to the senior population: (financial planners, attorneys, realtors etc.) on the prudent use of reverse mortgages and how the proper placement of the tool can absolutely revolutionize retirement for many seniors.

Don has been quoted in Forbes Magazine as coining the Reverse Mortgage a “Swiss Army Knife” of retirement planning. He was featured on PBS sponsored shows as well as other venues and programming. He is a sought after professional speaker regarding the changing face of reverse mortgages – and how they can seamlessly integrate with a comprehensive retirement income plan.

Furthermore, he serves as Principal for the **HECM Mortgage Advisors Group and President of the HECM Institute** – an education and consulting practice devoted to honest and transparent dialogue and training. Don and his colleagues provide the institutional and advisor communities a trusted resource for accurate and current HECM Reverse Mortgage data.

In 2001, Don created and hosted the Financial Freedom Today Radio Broadcast. His show broadcast for four years on a 50,000-watt station that reached listeners in 21 counties across four states.

Recently Don’s work focuses on implementing research published by thought leaders Barry Sacks J.D., Ph.D., Jack Guttentag Ph.D., Professor Emeritus at the Wharton School, Harold Evensky, CFP® and Michael Kitces, CPA CFP and others. These

leaders have proved that the conservative use of housing wealth mitigates volatility risk in retirement distributions.

Don's office works with institutions and individuals who advise those in or close to retirement. These include banking institutions, financial planners, attorneys, accountants and wealth managers. Don's group is adept at helping these advisors slow investment portfolio depletion with the prudent use of the housing asset.

Don has been a featured presenter and educator regarding Reverse Mortgages at the prestigious American College for Financial Services. He holds an undergraduate degree in Finance from Temple University as well and graduate studies in Economics at Eastern University. Don resides in Greater Philadelphia, is married and has three children.