

**Andrew Cairns**

National Lead - Wealth Management, HomeEquity Bank

Andrew Cairns is a veteran Toronto based Business Development Manager for the CHIP Reverse Mortgage offered by HomeEquity Bank. Andrew is a 30-year veteran of the Wealth Management industry with a track record of providing great service and opening new distribution channels. Andrew has spent the past 7-years at HomeEquity Bank helping to educate advisors nationally about powerful financial tax-free planning applications utilizing CHIP Reverse Mortgage for retired Canadians.