THE FOLLOW-UP PROCESS

Phase 1: Initial Call (Day 1)

Goal: Build trust, ask the 3 questions, gather basic facts (age, home value, goal), and set the expectation that you will run their numbers through the HECM Tool.

Closing line:
"I'm going to plug your numbers into our HECM Tool this afternoon. I'll send you a quick email with a few next steps, and I'd like to schedule a 20-minute Zoom where I can share the screen and walk you through exactly what this looks like for you. Does Tuesday or Wednesday work?"

Phase 2: Same-Day Email (Within 1 Hour)

Subject: Quick recap from today + your HECM Tool report

Hi [Name],

Great speaking with you today. I enjoyed learning about your [remodel/retirement goal/cash-flow goal].

Here is what I heard:
• Goal: [Recap in their words]
• Home value: $[Amount]
• Next step: Run your numbers and book a time to review

I am building your customs report now. I will send you a calendar link shortly so we can review the results together on Zoom. The whole review takes about 20 minutes.

Talk soon,
[Your Name]

Phase 3: The HECM Tool Run (Day 1–2)

• Input home value, ages, estimated closing costs, expected draws
• Prepare a one-page summary for the advisor if applicable

Phase 4: Schedule the Zoom Review (Day 2–3)

Subject: Your HECM Tool numbers are ready - let's review

Hi [Name],

Your HECM Tool report is ready. I want to walk you through it on a quick Zoom so you can see the exact numbers and ask questions in real time.

Here is my calendar link: [Link]

If you already have a financial advisor on this, feel free to invite them. I speak their language.

Best,
[Your Name]

Phase 5: The Zoom Meeting (Day 3–7)

Agenda (20 minutes):

1. **Confirm the goal** (2 min) "Last time you said the main goal was..."
2. **Screen share the HECM Tool** (10 min)
   • Show home value → Principal Limit
   • Show the $40K draw (or their specific need)
   • Show remaining LOC and projected monthly availability ($1,300)
3. **Connect to their problem** (5 min) "So this gets you the remodel and reduces your portfolio pressure by $X."
4. **Next steps** (3 min) Application? Advisor review? Spouse discussion?

Phase 6: Post-Zoom Email (Same Day)

Subject: Your HECM Tool summary + next steps

Hi [Name],

Thank you for taking the time to review the HECM Tool report with me today.

Your snapshot:
• Estimated home value: $[Amount] \bullet AvailablePrincipalLimit:$[Amount]
• Recommended initial draw: $[Amount] \bullet RemainingLOCmonthlyavailability:$ [Amount]

Next step: [Customize — e.g., "I will send this summary to your advisor for their Monte Carlo review" OR "Let me know when you are ready to move to application."]

I will check in early next week. In the meantime, reply or call with any questions.

[Your Name]

Phase 7: The Soft Check-In (Day 10–14 if no reply)

Subject: Quick question

Hi [Name],

I wanted to follow up on the reverse mortgage report we reviewed. Have you had a chance to discuss this with [your advisor / your spouse]?

I am here if any new questions come up.

[Your Name]

PART 3: RE-ENGAGEMENT EMAILS (The "Ghosted" Sequence)

The Classic 9-Word Email

Subject: [Name], quick question

Are you still interested in improving your retirement success?

[Your Name]

Alternative 9-Word Variations

For the remodel-focused lead:
Subject: [Name], quick question
Are you still planning to move forward with the remodel?

For the advisor-referred lead:
Subject: [Name], quick question
Did the Monte Carlo results make sense to you?

For the cash-flow-focused lead:
Subject: [Name], quick question
Are you still looking to reduce your monthly spend?

The "Second Chance" Value Email (Send 3–5 days after the 9-word email if no response)

Subject: One thing most retirees miss about home equity

Hi [Name],

I know timing is everything. When you are ready, here is the one thing I want you to remember:

A HECM Line of Credit does not require monthly payments, cannot be frozen by the bank in a downturn, and the unused portion grows over time.

For homeowners like you with significant equity ($500K+), it often serves as retirement insurance not a last-resort loan.

If the timing makes more sense next quarter, I will be here. If you are no longer interested, reply "STOP," and I will close your file.

[Your Name]

The "Break-Up" Email (Final attempt, ~30 days later)

Subject: Should I close your file?

Hi [Name],

I have not heard back from you, so I assume your plans have changed or the timing is off.

I am going to close your file for now. If you ever want to revisit the HECM Tool numbers, just reply to this email, and I will reopen it immediately.

No pressure — I am here when you need me.

[Your Name]