

Getting them “OFF THE FENCE”.....

Sure fire ways to motivate Seniors to action.

1. Fear of being **HOMELESS** - just remember that the AARP says the number one desire of any senior they ever asked – is to live out their life in the home they **love**, with dignity. They have two primary fears. Being Homeless, or having to go through changes they cannot seem to embrace. Here’s some ways to find out if this is the fear you are facing. “Are you worried about losing your home?”.....”

I can fix that for you guaranteed – so you will never have to worry about that again!”....DOOR WIDE OPEN.

2. Fear of **FRAILITY** (Aging Badly) –
Concept - “We are not promoting a major change in lifestyle, but small changes that can make a difference, even encouraging a loved one to walk more in their homes every day. A few hundred extra steps can make a big difference. A major movement in walking was born several years ago around the concept of 10,000 steps. While I am not encouraging this as a goal, I believe that a little extra walking is all that is needed to prevent frailty, to keep the bones stronger and prevent muscles from atrophy.”..... A medical professional said this a few years ago. Here’s what you

ask if you detect this fear. “Do you notice any changes in your physical health?”.....
”Have you looked into what you could do to reverse your aging?”.....”Have you thought about joining the gym or **hiring a training companion?**”.....”I realize that companions like this cost money, **what if I could show you how to pay for that?**”.....DOOR IS OPEN.

3. Fear of negative **CONFRONTATION** –
“Don’t you hate it when you get those pesky calls from (whomever)?” “Are you getting any of those kinds of calls right now?”.....”What do you tell

them?”.....”***If I could make them go away***, would that help you?”.....DOOR WIDE OPEN.

4. Fear of being **ALONE** – Many seniors have watched their friends die or move away. It is a sad situation to be alone. So you probe by asking questions like this, and then show them how the HECM can bring them back into a social circle so they aren't afraid of being alone. “Do you have people who check on you to see how you are doing?”.....”How about the kids, do they check on you?”.....”Where do most of your good pals live?”.....”Yeah, we

hear that lot. The kids don't come around too much and all your pals have moved way. Get's lonely doesn't it?"....."**We can fix that**. The money from a reverse mortgage *can allow YOU to travel* to see family, see old pals, make new ones.....new people who can help to keep an eye out for your well being!"
..... DOOR IS OPEN.

5. Fear of **LOSS OF BENEFITS** - On Tuesday August 3rd 2011 - President Obama raised the stakes on the debt ceiling debate when he told CBS News Scott Pelley that Social Security checks may not go out August 3 if an agreement

on the deficit is not reached. He said **“I cannot guarantee that those checks go out on August 3rd if we haven't resolved this issue....because there may simply not be the money in the coffers to do it.”** CBS News.talk about letting the house give them the backup plan that no one, even Obama, can take away.

Remind them - **“Worst recession since the 1930's”**.....keep mentioning that. **“There are NO GUARANTEES on SS or Medicare”**.....mention this and then say

“We can fix this so that when you get up in the

*morning what Congress did
last night won't matter,
because you have your own
plan working”DOOR*

OPENING FAST

6. **Fear of not leaving anything for the**

kids.....With this one, you have to be a bit blunt. 90% of the time, the concern is because the kids are greedy, rely on the parents for support, or have pressured the parents. So ask questions like this.....”I understand how you feel, but are they helping you out at all? “.....”Whose

house is it, anyway, did they help you pay for it?”.....”Can’t they provide for themselves?”.....”***If I could show you how to be sure there is equity left for them when the time comes, will you listen?***”.....DOOR IS WIDE OPEN.

Remember, most seniors HATE confrontation, especially with their kids.

The solutions can be term life, or **taking**

part of the cash from the fixed rate and

putting it into a CD in the kids name (a

REAL WINNER), or making an

intervivos (fancy word meaning while you are alive) gift of some of the property in

the house NOW, which disarms the kids and takes off the edge.

You can also ***ask the kid who promises to pay your senior's mortgage, to assume the senior's note in writing***. Most of the time the kids run for the hills. And the senior is speechless. Now they are FREE to get their reverse mortgage, and the self serving child is out of the picture.



Bonus!

***Here are several catchy lines for advertising
which work very well.***

“You’ve paid for your home....now let your
home pay YOU”.

“Federally Insured Home Equity Line for Seniors
– no monthly payments...MORE FOR YOU!”

“If you had no mortgage payment to make,
would your life be better? ASK ME HOW”

“FHA Home Equity Line for Seniors – no
personal guarantee! PEACE OF MIND!”

“Use your Home Equity without making ANY
monthly payments....ASK ME HOW!”