

The logo for REFRAME LAB features the word "REFRAME" in a large, white, sans-serif font, with "LAB" in a smaller font below it. The text is enclosed in a white rectangular frame that is partially open on the top and right sides. An orange L-shaped line is positioned to the left of the frame.

REFRAME  
LAB

FOR AGENTS WHO SERVE THE 65+ MARKET

# The 65+ Client Starter Kit

---

The first-meeting playbook for agents who want to support the senior market.



**from Lance Pendleton**  
*author of The Senior Partner*

A decorative orange L-shaped line is located in the bottom right corner of the page.

# Read This First

The client who thanks you years later, sends their kids to you, invites you to Thanksgiving, names you in the kind of handwritten note agents hang in the office — that client is, more often than not, a woman in her seventies or a couple in their eighties. You notice that pattern, and if you are paying any attention, you reorganize your business around it.

**There is a place in this work for precision, and there is a place for pulling up a chair and letting a client cry for ten minutes.**

## WHAT THIS IS NOT

This is not legal advice. It is not tax advice. It is not medical advice. I am none of those things, and neither are you. Part of serving the senior client well is knowing who to call.

# The First Meeting

Ten questions that produce more useful information in ninety minutes than any presentation. Use them verbatim, or in your own language — the essential thing is that you ask all ten.

**1 “Tell me about this home.”**

Tells you everything about the pace and care the transaction will need.

**2 “What is driving the thought of a move right now?”**

The trigger. The first answer is often the surface; the real one comes later.

**3 “Who is on your team right now?”**

Maps the bench the client has — and the gaps where you introduce someone new.

**4 “What does your ideal next home look like?”**

The client’s actual vision — often different from what the children assume.

**5 “What worries you most about the move?”**

The named worry is already smaller than the unnamed worry.

**6 “How are you doing with all of this?”**

The emotional check-in. Ask it early and often.

**7 “Have you talked with your CPA about the tax implications of selling?”**

Surfaces whether the CPA needs to be involved before the listing.

**8 “Have you talked with your attorney about how the home is titled, about powers of attorney, and about the trust?”**

Gaps here become urgent during closing if not addressed now.

**9 “Who should I keep in the loop on communication, and is there anyone you specifically do not want me to share information with?”**

The single most protective thing you can do in a blended-family engagement.

**10 “Is there anything else I should know that I have not asked about?”**

About half the time, the client tells you the thing that matters most.

**REMEMBER** Skipping the tenth question is where agents lose the ballgame.

# Things to Practice Saying

These are real situations and real things to say when they come up. Take what works. Leave what doesn't.

## FOR TAX

*"I am not your CPA. Some of what we talk about has tax implications I am not qualified to handle. I will flag them and route them to your CPA."*

## FOR LEGAL

*"I am not your attorney. Some of what we talk about has legal implications I am not qualified to handle. I will flag them and route them to your attorney."*

## FOR EMOTIONAL SUPPORT

*"We do not have to decide anything today. Tell me how you are doing."*

## FOR THE PARTNER INTRO

*"I want to introduce you to the elder-law attorney I work with most often on transactions like yours. She can look at your trust and POA before we go to market so we avoid any surprises at closing."*

## FOR THE WALK-AWAY

*"I have concluded that I am not the right agent for this engagement. I would encourage you to consult with your attorney before moving forward with anyone. I wish you well."*

# Ten Red Flags

These are the ten things to be aware of when working with seniors — patterns that could signal a difficult transaction, a problematic client, or something more serious like elder abuse. Know them before the first meeting.

- 1** A new helper who appeared in the last twelve months.
- 2** Insistence on being present at every meeting.
- 3** A POA that nobody will show you.
- 4** A rushed timeline with no apparent reason.
- 5** A sale to an acquaintance at below market.
- 6** Isolation from longtime professionals.
- 7** The “Mom only talks through me” communication lockdown.
- 8** Mismatched stories between meetings.
- 9** Cognitive fragility masked by a confident family member.
- 10** The voice in your gut that says this is off.

---

**One is a reason to pause. Two is a reason to consult.**  
**There is a reason to walk away.**

---

**KNOW YOUR APS REPORTING PATH**

Eldercare Locator — Adult Protective Services & state referrals. This is the starting number.

**1-800-677-1116**

# Your Partner Bench

The ten you should be able to call today, before the next senior client walks through the door.

- Elder-law attorney**  
Trusts, POAs, capacity, Medicaid & estate planning.
- CPA with senior-client experience**  
Section 121, stepped-up basis, 1031, cost-basis.
- HECM-specialist loan officer**  
Reverse mortgages, HECM for Purchase, lending options.
- Fiduciary financial advisor**  
Post-sale cash flow, rebalancing, withdrawal sequencing.
- Senior move manager (NASMM)**  
Project management of the actual move.
- Estate-sale specialist**  
Appraisal, sale, or donation of household contents.
- Geriatric care manager (ALCA)**  
Assessment of care needs and care planning.
- Aging-in-place contractor**  
Grab bars, ramps, zero-threshold showers, rails.
- Senior-friendly primary care physician or geriatrician**  
For referral awareness, not direct referral.
- Clergy or chaplaincy contact**  
Pastoral, spiritual, and emotional support.



TAKE THE NEXT STEP

# You're great with people. Let's handle the rest.

Calm clarity for high-pressure decisions — the field guide that maps the work, and the lab where agents keep getting better at it.

## THE BOOK

### Get The Senior Partner — Agent Edition

A field guide for supporting the real estate needs of clients 65 and over.



#### Scan to order

Point your phone camera at the code.

## THE COMMUNITY

### Join the Reframe Lab

Behavior-driven systems for agents and entrepreneurs — so performance stays consistent.



#### Scan to join

Point your phone camera at the code.

**Lance Pendleton**

Creator of Reframe Lab · TEDx Speaker · Keynote & Workshop Leader

[lancependleton.com](https://lancependleton.com)