

TEMPLATETITANHQ

Client Referral Engine

Turn happy clients into your best lead source

2026 EDITION

Professional Templates. Zero Guesswork. More Closed Business.

Start Here

Your happiest clients are your cheapest, highest-converting lead source — but only if you ask, and only if you ask at the right moment. This kit gives you the system and the exact words so asking never feels awkward.

The one rule that makes referrals work:

Ask right after the client recognizes the value — just after an annual review, a solved problem, or a smooth onboarding. A referred prospect arrives pre-trusted, which is the exact wall a cold lead can't get past.

What's inside

- The Referral System — the three moments to ask and how to set them up.
- Referral scripts — in person, phone, text, email, and post-review (copy/paste).
- A hand-to-client Referral Card.
- A Referral Tracker — never lose a warm introduction.
- Thank-you messages for when a client refers someone.

How to use it

1. Replace [BRACKETS] once; save as your master.
2. Pick your moment (after a review / solved problem / onboarding), use the matching script, and log the lead in the Tracker.
3. Always thank the client who referred — it's how you earn the next one.

Compliance note — important for Medicare.

Do NOT offer cash, gift cards, or anything of value to a Medicare beneficiary in exchange for referrals — beneficiary-inducement and CMS marketing rules prohibit it. Keep it a simple, sincere ask. A genuine thank-you (a card, a call) is fine; payment/gifts for referrals are not. Follow CMS rules + FMO approval. Not legal advice.

The Referral System

Don't ask randomly — ask at the three moments a client feels best about you.

The moment	Why it's perfect	Use
Right after the annual review	They just felt taken care of	Post-review script
Just after you solve a problem	Gratitude is at its peak	Phone / text script
End of a smooth onboarding	They're excited and reassured	In-person / email script

The mindset:

You're not begging for business — you're offering to help someone they care about the same way you helped them. Framed that way, the ask is a gift.

Referral Scripts

Copy, personalize, deliver. Keep it warm and pressure-free.

In person / phone (after a review)

POST-REVIEW ASK

"[First Name], I'm really glad we got everything squared away today. Can I ask a quick favor? Most of my clients come from people just like you. If you know a friend, neighbor, or family member who's turning 65 or feeling unsure about their Medicare, I'd be honored to help them the same way — no pressure and no cost just to talk. Who comes to mind?"

Text

REFERRAL — text

Hi [First Name], glad we got your plan sorted! Quick favor — if you know anyone turning 65 or confused about their Medicare, I'd be glad to help them like I helped you. Feel free to share my number: [Phone]. Thank you! — [Agent Name]

Email

REFERRAL — email

Subject: A quick favor, [First Name]

Hi [First Name], it's been a pleasure helping you with your Medicare coverage. If you've found it helpful, the biggest compliment you could give me is an introduction. If a friend or family member is turning 65, new to Medicare, or just unsure if their plan still fits, I'd be glad to help them — no cost just to talk. You can share my info below or send them my way anytime.

[Agent Name] • [Phone] • [Email]

Thank-you (when they refer)

THANK-YOU — text / card

[First Name], thank you so much for thinking of me and introducing [Referral Name]. It truly means a lot that you'd trust me with someone you care about. I'll take great care of them. — [Agent Name]

Referral Card

Print, cut, and hand to clients so they always have your info to pass along.

< REFER A FRIEND — cut & hand to client

KNOW SOMEONE WITH MEDICARE QUESTIONS?
I'd be glad to help them the way I helped you — no cost just to talk.
[Agent Name], your Medicare agent
📞 [Phone] ✉ [Email]

Referral Tracker

Referred by	Referral name	Contact	Date	Status	Thank ed?
[]	[]	[]	[]	[new / talking / enrolled]	[]
[]	[]	[]	[]	[]	[]
[]	[]	[]	[]	[]	[]
[]	[]	[]	[]	[]	[]
[]	[]	[]	[]	[]	[]
[]	[]	[]	[]	[]	[]

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- **Income & Ops Suite** — Commission, lead ROI, 1099 bookkeeping & chargebacks.



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