

THE TRUST ADVANTAGE

By Colin Ryan

How to Build Authentic Relationships & Win Clients for Life

CONSIDER THIS...

To win people's business, you have to create trust. And there are all kinds of ways to do that. The key? Get them to trust you by **being you**. Business often encourages us to leave our personality at the door. We become overly polished and “business-like.” Finances make this even more extreme. But what if we rejected this? What if we leaned into **authenticity, relatability, and honest conversations**?

WHAT IF OUR END GOAL WAS TO GET THEM TO THINK:

*“This isn't just a person I want to do **business with**—this is a person I actually want to **talk to**.”*

THE CHALLENGE:

😞 “What is a financial professional's biggest challenge to finding more prospects and making more sales?”

😞 The biggest challenge is that **Clients don't trust easily and don't enjoy talking about money**.

Makes sense, right? But what if that's not the whole story?

💡 Here's what I know:

- **TRUE... some people don't trust easily and don't enjoy talking about money.**
- **BUT... most people are *wired* to relate to each other.**
- **AND... all people do want to talk about money—without feeling bored or judged.**

THE SOLUTION:

😊 **Positively reframe** financial conversations. Instead of selling, make them feel **safe** talking about money and **safe** being themselves! That's what separates you, and that's **The Trust Advantage**.

Below, you'll find:

A Simple Framework to Embody Trust Trust-Creators & Curious Questions and Trust-Breakers to Watch Out For!

All so you can build authentic connections and win clients for life!

A Simple Framework to Embody Trust and Intrigue Your Ideal Clients

Example: Think of the last time you met someone and instantly felt, "I trust this person." What made that happen?

Explanation: Trust isn't just built through knowledge—it's built through **presence, clarity, and consistency**. Here's a simple 3C Framework:

- 1) **Curiosity** – Ask deep questions and listen without rushing to a solution.
- 2) **Clarity** – Explain things in simple, confidence-inspiring ways.
- 3) **Consistency** – Show up as the same person every time (no "salesy" mode).

Trust-Creating Phrases & Questions:

These help open financial conversations and build authentic relationships:

- *"I promise, you're not the only one with money questions. It's kinda my whole day."*
- *"Money is one of those things no one teaches us about, but we're all expected to know how to manage perfectly. Weird, right?"*
- *"This is more than numbers; it's about making sure you feel good about your money. That's what matters."*
- *"Talking about money can be awkward, but there's no judgment here."*
- *Throw in good-natured personal examples, like: "I once bought a \$500 drum set that I never used." "Hey, I used to not know what a 401(k) was or why it had a K in it." "When I learned what amortization meant, I suddenly felt 15 years older."*
- *"I tend to think, if someone offers free advice on growing my money, I'm at least gonna listen!"*
- *"Honestly, I wish more people took advantage of these conversations. There's no pressure, just information."*

Curious Questions to Start Conversations:

Memory & Experience-Based Questions:

- “What’s the first thing you ever saved up for?”
- “What’s a money lesson you learned the hard way?”
- “Growing up, what was the best (or worst) financial advice you ever heard?”
- “What’s something you bought that was worth it?”
- “If you found \$500 on the ground today, what would you do with it?”

Future-Oriented & Imaginative Questions:

- “If money wasn’t a factor, what might you do differently?”
- “What’s something you’d love to spend more money on?”
- “Imagine you’ve just retired. What’s the first thing you do?”
- “If you could take a one-year sabbatical and money wasn’t an issue, how would you spend it?”
- “What big goal would you love to hit in the next five years?”

Personality & Values-Based Questions:

- “Are you more of a ‘save for a rainy day’ or ‘enjoy it while you can’ person?”
- “If you got \$10,000 to spend guilt-free, what would you do with it?”
- “What’s something that brings you joy to spend money on?”
- “Do you like planning your financial future, or does it stress you out?”
- “Would you rather have more money or more free time?”

Comfortable Icebreakers for Financial Conversations:

- “What’s something you wish they taught about money in school?”
- “What’s the best financial decision you’ve ever made?”
- “If you could give your younger self one piece of financial advice, what would it be?”
- “What’s a small money habit that’s made a big difference for you?”
- “What’s your favorite way to treat yourself without feeling guilty?”

Avoiding Trust-Breakers: What NOT to Do

While building trust is key, avoiding behaviors that can **erode trust** before it even starts is just as important. Here are some common trust-killers:

🚫 Overly Complex Jargon – Speaking in industry terms that confuse instead of clarify. Simplicity wins.

🚫 Pushing a Sale Too Soon – If people feel like they’re being sold to instead of heard, they shut down.

🚫 **Lack of Follow-Through** – Do it if you say you'll send resources, follow up, or check in. Reliability builds trust.

🚫 **Talking More Than Listening** – The fastest way to lose trust is by making it all about you. Be genuinely curious.

🚫 **Shifting into “Sales Mode”** – People notice if your tone, language, or demeanor changes when discussing money. Stay consistent.

🚫 **Ignoring Their Emotions** – Money is emotional. If someone expresses stress or worry, acknowledge it before offering advice.

Thank you for reading this guide! I hope it helps you succeed and impact your world, simply by being you! In support,

Colin

About Colin:



- **Author of “A Comedic Guide to Money”**
- **Author of “Epic Tiny Victories: Hopeful Stories for Mental Health”**
- **Named USA Top Ten Financial Speaker**
- **Certified Financial Counselor (CPFC) and Executive Coach**
- **Spoken in front of nearly 1 million people**
- **Award-winning comedic storyteller**

Colin Ryan, CPFC, ACC, is on a mission to connect essential messages to the audiences who need to hear them. As a comedic financial speaker, Colin's fusion of stand-up comedy, storytelling, interactive discussion, and genuine authenticity has drawn national attention, putting him on stage in front of half a million students and adults. He has spoken at universities like Duke, Purdue, and The New School and keynoted conferences like the National Jumpstart Conference, the Collaborative, and the National AFCPE Symposium. His true stories have been featured on PBS, NPR, The Moth Radio Hour, and Reader's Digest.

Drawing on 10+ years of experience bringing the dry subject of personal finance to life, Colin trains leaders and speakers to create genuine connections, earn trust, and drive results. He has coached over 100 business leaders and aspiring speakers to tell memorable stories, make meaningful connections with clients and audiences, and be an unforgettable ambassador in their field.