Synergize Podcast Transcript – Grace Arnold Episode

Guest: Grace Arnold, Vice President & Wealth Advisor at Greenup Wealth Management
Host: Ryan Neal (Editorial Manager), TradePMR by Robinhood

Ryan Neal: Welcome back to the Synergize Podcast. I'm Ryan Neal, Editorial Manager at TradePMR by Robinhood. If you're a regular listener or watcher on YouTube, you'll notice things are a little different today — we're coming to you live from the Synergy26 stage. You'll also notice my co-host, Bill Coppel, isn't with me today; he's on assignment. So I'm flying solo, but I've got an awesome guest with me: Grace Arnold. She's a Vice President and Wealth Advisor at Greenup Wealth Management. Grace, thanks for joining me on the Synergize Podcast stage.

Grace Arnold: Thank you for having me, Ryan. It's so good to be here.

Ryan Neal: You write a fascinating Substack focused on financial education, Girl Math with Grace. Can you share with our audience — both here at the conference and at home listening — what Girl Math with Grace is, and what was the inspiration for starting it?

Grace Arnold: Yeah. I want to take a minute and talk about the perspective I'm sharing in that Substack before I get into the overall mission. I've been in financial services for over 15 years. For the majority of my career I was actually on the corporate side — I led strategy for a large organization. And the reason I bring that up is, similar to a lot of the conversations we've been having at Synergy, we talked a lot about how to segment, how to deliver value, education, product, and solutions to large segments of the population — whether that's millennials, women, or pre-retirees. The job was: what do people want, what do they need? So I came at this from that analytical way of looking at population segments.
Greenup Wealth brought me on as an advisor a couple of years ago. It was a huge pivot for me from the world of boardrooms and broad-based corporate strategy. But what it taught me, once I got into those rooms and started having conversations with real people — mostly women, because I think a lot of women look to a female advisor for help, questions, or guidance — was that there was an enormous gap in financial confidence, comfort, and literacy with a really important group of clients. And that gap was ultimately harmful to them.
I'd get a lot of people coming to me saying, "I messed up. I didn't do enough. I started too late. I don't know any of this stuff." And frankly, that really bothered me. I don't think this stuff is that complicated. I think it's the right of everybody to fully understand their finances and money and all the things we're talking about in this room. So I created Girl Math with Grace as a Substack to put out educational content that reflected a point of view that was more approachable to a female audience.

Ryan Neal: That's great. I can totally empathize with the career pivot — I was a journalist for a long time and pivoted over to TradePMR and now Robinhood, and I'm still getting used to it. Compliance review is wild; not something you have to do as a reporter. I love that inspiration for the Substack. Can you talk about the other side of it — how has it been beneficial for you as an advisor to grow your brand and connect with clients?

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Grace Arnold: Yeah. I'd love to say I had some master strategy as I put this together, but honestly, it was just one of those things that sounded fun, and I wanted to try it. But an unexpected benefit that's come out of it is that I've created a bit of a brand that's shareable with people in a tangible way. My practice has gone from zero to close to a hundred client relationships in the course of two years. I've talked with hundreds of women in that process, understanding what they're looking for and what they need.

One of the things I know — especially if you're working with younger clients — is that a lot of times the first interaction is digital. I do most of my meetings on Zoom. After that first call, think about it as a consumer: you have the call, it goes great, seems legit — well, next you're going to go research everything you can find about that person before taking another step. So think about your own digital footprint as an advisor. An unexpected benefit of putting out educational content is that you get the opportunity to showcase who you are and your personality. If you read some of my pieces, they're pretty personal, and they let me show, "This is what you're getting if you work with me." I'm not trying to be some watered-down version of a financial advisor. So when I meet with somebody, they either gravitate toward that or they don't, and it ends up connecting me with really good long-term relationships. It also creates something very shareable for referrals — I have clients who'll share an article with their mom or their sister and say, "This same exact thing happened to my friend, I'm going to pass this along." So you're cultivating this ability for your voice and your brand to be shared more broadly, and hopefully grow your business.

Ryan Neal: Yeah, that's great. And honestly, I didn't plan this, but that's almost exactly why I launched RIA Reflections. During my time as a journalist, I met so many advisors and people in the community — tech executives, consultants, you name it — who had really interesting backgrounds and great stories they'd share with me personally, on the conference floor or over a drink after networking hours. But they're hard to tell, and as a reporter, if someone pitches that story, we usually have to say no because it's not news — it's kind of fluff. But they're great stories. So I wanted to launch RIA Reflections as a chance to let people tell those stories in their own words — and you did that for us. I'm going to give a little self-plug here: Grace's is our most recent story, published online today, and it's on the cover of our print edition here. Can you talk about the story you told and why you shared it with us?

Grace Arnold: Yeah, so this was so fun. If you're ever fortunate enough to be tapped by Ryan to be interviewed for RIA Reflections, I highly recommend going through that experience — he held my hand through the process, helped me get inspiration for what I wanted to write. I'll let everybody read it; I think it's in our swag bags. But it's a letter to my daughters. At the end of the day, that's my inspiration — what do my daughters need, what do I want them to know about life, about money, about making it in this world and proceeding with confidence. That's what's reflected in there — sort of a nod to how we can all claim our own paths and move forward with ownership.

I'll also say, just as a comment on the process — being here, it's been so great to interact with other advisors. We're all going through the same thing, in different versions of it. We all like talking to people at these events and understanding what works for them, what doesn't, what challenges they face. It's really nice to have that community, so you don't feel like what's going

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on in your world is necessarily that unique. I think RIA Reflections does a good job of that — I really enjoyed reading the other stories too, to feel that closeness and understand other people's paths to getting where they are.

Ryan Neal: Well, thank you — I'll enjoy the compliment on stage. We'll move on a bit, because you mentioned working with younger clients, and that's certainly been a major theme of this conference — the wealth transfer, next generation, using technology to reach those folks. Is that a big focus of your individual work with clients, or Greenup as a whole? And what are you doing to work with next-generation clients?

Grace Arnold: Yeah, I mean, here's the thing — I've been moving through this industry for a long time now, and we've been talking about the great wealth transfer for a very long time. It's not going to be a sudden explosion; it's already happening in certain parts of the demographic. It's so important. Greenup in particular — the firm has built the model to be there for that client. And I think the important thing we're doing is we're not waiting until the transfer occurs. If you're doing that, you might have some success, but for a lot of it, you'll be a little late to the game.
I think the opportunity is to earn loyalty, to earn trust from people that honestly need it. I think of my own situation — these are tough times. You're in your late 30s, early 40s, young kids, life's insane. I have a soccer tournament this weekend and I have no idea who's driving or where it is — I think it's an hour away. All these priorities are in your head, meanwhile your career is starting to become more complex, earnings are starting to get higher, and you're trying to make the right decisions, but costs are also higher with it. So with all that happening, I'm like — this is when you need a financial advisor. It's not necessarily when, "I'm 65 years old and I've inherited two million dollars." This is the moment — if somebody came to me and said, "I can help you," I would love that person for the rest of my life.
So at Greenup, one of our foundational principles, for example, is that we don't establish fee minimums — that's up to the advisor to create within their practice. A lot of firms might say, "We don't take anything below $500,000," or "We don't take anything below a million." And that keeps creeping up, by the way, from an industry perspective — leaving more people essentially isolated. But the people you're isolating are the recipients of the great wealth transfer in the future. So how can we create alternative fee models, alternative delivery mechanisms, while still operating at scale, in order to be there for those people in a meaningful way? That's the long-term mindset I think you need to take on.

Ryan Neal: Yeah, that makes a lot of sense — build those relationships now, be that trusted partner, guide them through the complexities of building wealth, and then be that trusted partner if a wealth transfer comes.

Grace Arnold: Exactly.

Ryan Neal: Right. Well, I know we have a lot of time left in our session, but we're going to wrap up the podcast — we try to keep these to about ten minutes; if you go over ten minutes, people stop listening to your podcast unless you have a celebrity on. But what we like to do to wrap up is leave listeners with one piece of actionable advice — something our audience back home, or anyone here in the audience, can take with them and implement in their practice. We've talked about a few different things today, but if you had one piece of actual advice or insight, what would you say?

Grace Arnold: I would say: be you. I know it's cheesy, but I think it's important. There are so many people out there who need somebody, and I think where we do ourselves a disservice in this industry is by trying to be everything to everyone, when there are a lot of people who really just want you, specifically, and that you could help. So my piece of advice would be to really think about how you can create a personalized brand that's reflective of who you are as an individual. Bring your story into the mix. The more we talk about AI and the dehumanization of a lot of our products and commodities, the more important it's going to be to create and share these authentic experiences with clients. I think we all have something unique to offer in that way.

Ryan Neal: Yeah, I couldn't have said it better — that's exactly how I think about it. AI is a great tool; it can help you be super productive and get more work done. As a writer, I'm probably biased, but I think if everyone just starts using AI to write, you lose that authentic experience. Being your authentic self — telling your authentic story, showing who you are, what you believe in, what you're passionate about, what your hobbies are — that's only going to become more important to separate yourself and make you seem human in a world where investors can get advice from a lot of places.

Grace Arnold: Right.

Ryan Neal: Well, Grace, thank you so much for joining the podcast. For everyone listening at home and here in the audience, thank you.

Grace Arnold: Thank you, Ryan. This was really fun.

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