

The Secret to Capturing Money in Motion: Start with Life in Motion

Presented by

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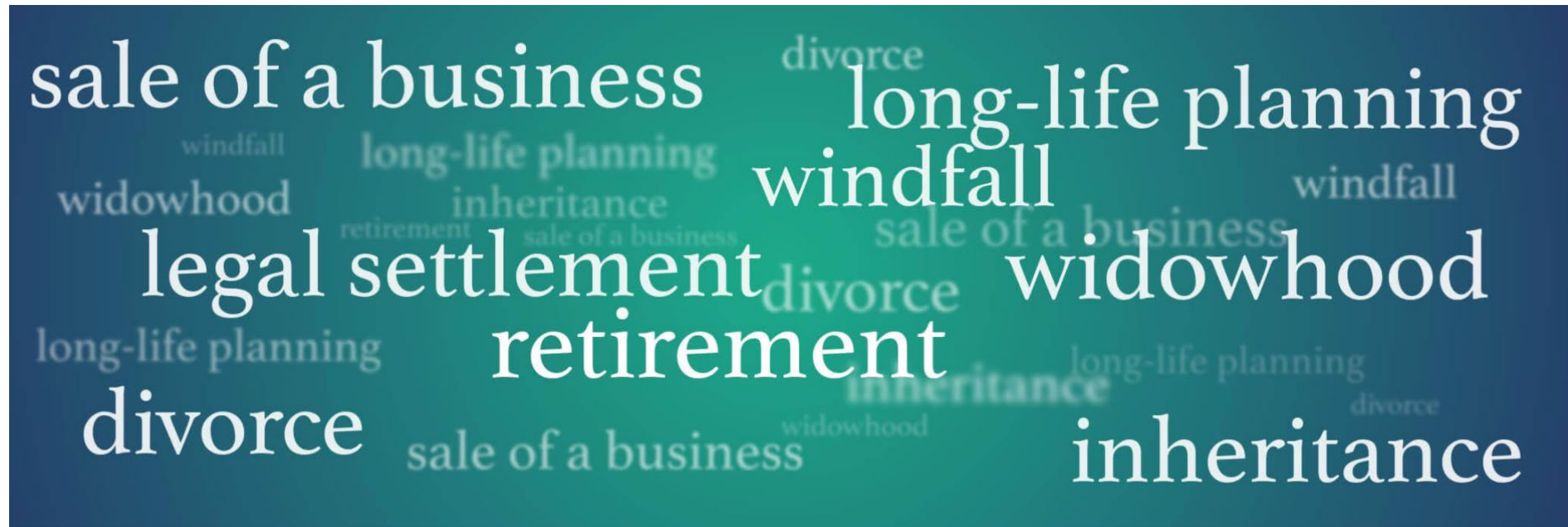
New Frontier Workshop

May 1, 2025

Boston, MA



*When life changes money changes,
when money changes life changes.*



Marriage, Re-Partnering, Career Change, Moving, Health Change,
Pandemic, Because ...



Meet MJ

Settlement Money to Invest
Exhausted
Wants to Move On

A Decision Free Zone (DFZ)

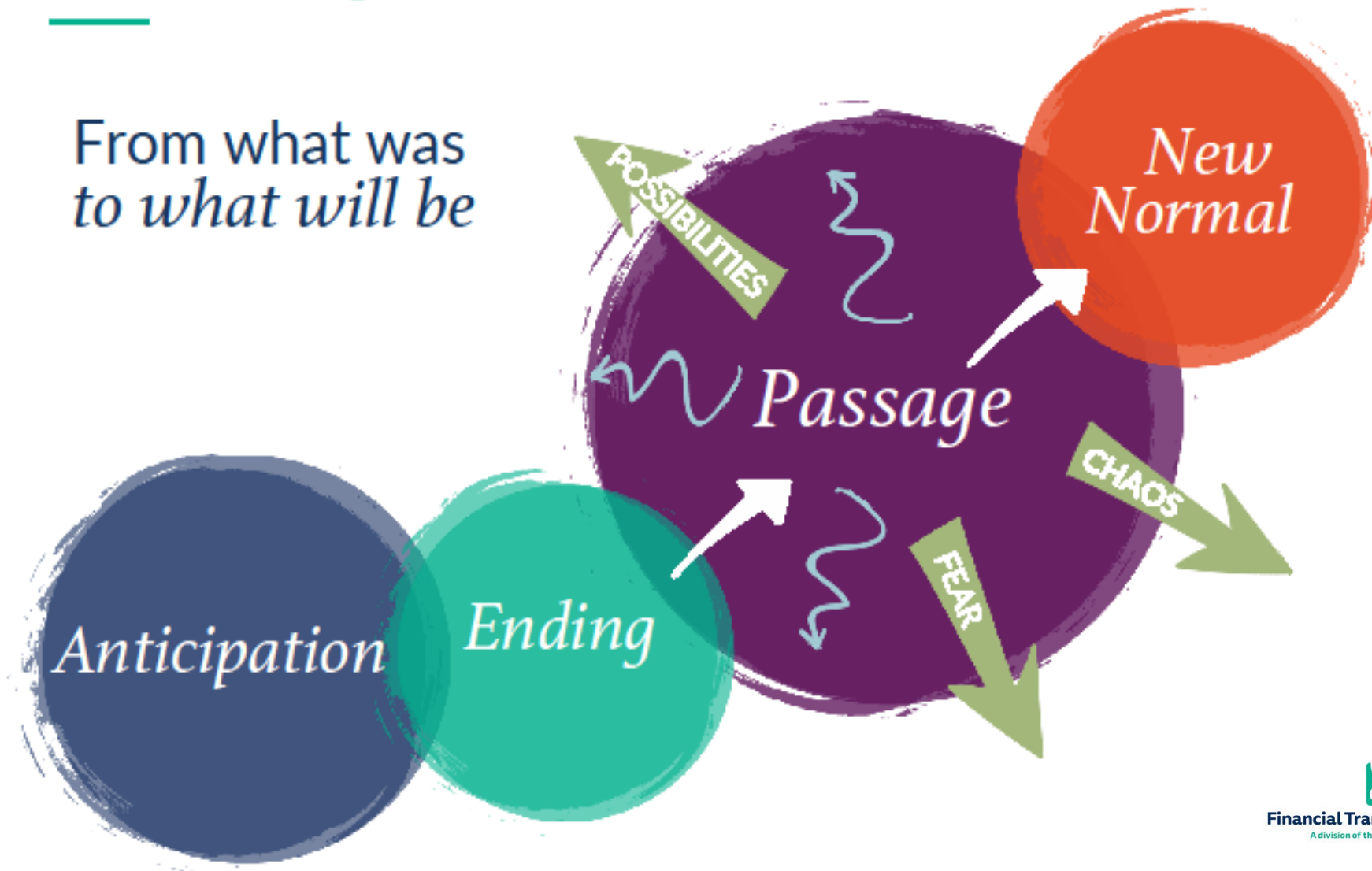
A proactive time out from making any non-essential decisions. The idea is to isolate the few decisions that are time sensitive and most pressing. All others are divided into the Soon or the Later categories.

NOW - Urgent and Important	SOON – Important not urgent	LATER – Need more time
Close on Parent's home Hire Lawyer to finalize divorce Deposit check Pause on buying nursery	Rollover 401K Meet with commercial RE managers Create short term financial plan Visit and explore options for relocation	Renovate house or Relocate Change career or buy the nursery



Four Stages of Transition

From what was
to what will be

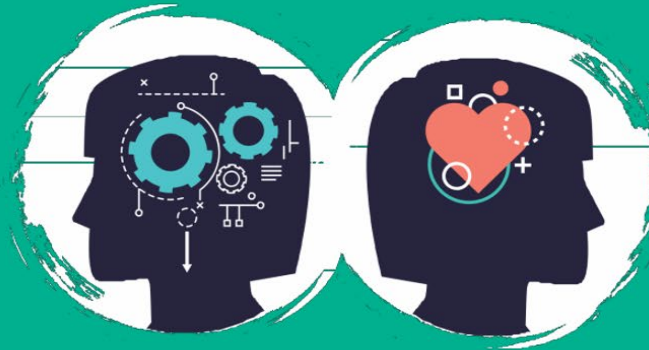


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Two sides of money

Technical

Taxes
Investments
Estate Planning
Cash Flow
Risk Management



Personal

Relationships
Emotions
Hopes & Dreams
Self-Esteem
Sense of Well-Being

Both sides are equally *important* and *complex*...but it is the *personal side* that drives decision-making.

FLOW

Identity Intact	Open/ Collaborative
Clarity	Focused/ Attentive
Hopeful/ Resilient	Consistent Behavior
Realistic About	Composed
Possibilities	Connected
Refreshed/ Energized	Confident
	Control

STRUGGLE

Identity Compromised	Numb/ Withdrawn
Confusion/ Overwhelm	Frozen
Hopeless	Narrow or Fractured Focus
Invincible	Inconsistent Behavior
Mental & Physical Fatigue	Combative
Lost/ Frozen	Isolated



Retention = Growth

Two-year relationship with 2 million AUM

VS

Six-year strong relationship with 12 million AUM



Bias Blind Spot

Planners consistently gave themselves higher marks than their clients did for every communication topic category.

Developing and Maintaining Client Trust and
Commitment in a Rapidly Changing Environment
FPA and partners Feb 2022





John and Carol

Just sold their business
Expect to close in 8 months

Mid forties

Married 15 years, two kids

They see a “big life” a head of them

Looking for an advisor to their go-to



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What is your Communication Preference?

Please circle the communication preferences you would like your spouse to be aware of and remember. Only circle the ones that strongly apply to you.

- | | |
|---|---|
| <input type="radio"/> Encourage my input. | <input type="radio"/> Be an active listener. |
| <input type="radio"/> Remember my need for control. | <input type="radio"/> Give direct answers; get to the point. |
| <input type="radio"/> Move quickly to the bottom line. | <input type="radio"/> Offer options so I can decide. |
| <input type="radio"/> Allow me time to process my response | <input type="radio"/> Tell me who is involved. |
| <input type="radio"/> Use logic summaries and key points. | <input type="radio"/> Soften the tone of communication. |
| <input type="radio"/> Slow down the pace of communication. | <input type="radio"/> Look for ways to minimize the risks. |
| <input type="radio"/> Use graphics and verbal communications. | <input type="radio"/> Remember my need to analyze. |
| <input type="radio"/> Invest time in building the relationship. | <input type="radio"/> Expect me to ask you to provide facts. |
| | <input type="radio"/> Do not mistake my lack of response for inattention. |

Think about how you would explain what you mean with each selection. What is difficult, what could be better, and what changes you would like to see.



Structured Conversation

- Give each person their own copy.
- Allow each person their time without interruption.
- Use deep listen skills to stay present and curious.
- Use this whole page, avoid short cuts.

Communication Preferences

Financial Transition Life Events are by themselves stressful times that temporarily dilute many of our normal life skills, including communication skills. Yet these are times when we may need to have critical conversations that lead to decisions that will impact us for decades to come.

Personal finance is a very private topic, one we usually do not share with many people in our life outside of our spouse and financial advisor. Because it is private, it is also an infrequent topic and we do not get many opportunities to discover how to have comfortable and productive money conversations.

We all have a preferred style of communicating when we are talking about our money and key commitments. Finance related discussions are more productive and less emotional when we know one another's communication styles. The following exercise is designed to allow you to quickly identify your primary communication preferences when meeting with advisors, receiving information and making decisions.

*Please circle the communication preferences you would like me to be aware of and remember.
Help me understand how I can help you feel comfortable and productive in meetings.
How do you like to receive information and recommendations?
And how I can support you when you have decisions to make?*

Only circle the ones that strongly apply to you.

Encourage my input.	Be an active listener.
Remember my need for control.	Give direct answers; get to the point.
Move quickly to the bottom line.	Offer options so I can decide.
Allow me time to process my response.	Tell me who is involved.
Use logic, summaries and key points.	Soften the tone of communication.
Slow down the pace of communication.	Look for ways to minimize the risks.
Use graphics and verbal communications.	Remember my need to analyze.
Invest time in building the relationship.	Expect me to ask you to provide facts.
	Do not mistake my lack of response for inattention.

Agreements

Meetings and phone calls:

Information and recommendations:

Decisions:

Other:

When you work with me as my Financial Transitionist® please remember my tendency to _____ and my need for _____.

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Current Research

1. Average 36 transitions in a lifetime*
2. 5 to 6 are the big ones*
3. Nonlinear experience*
4. Uncertainty has value*
5. Adaptive change skills are equally important as technical skills
6. Transitions take an average of five years
7. Life events have a stressful impact**

* Life is in The Transitions - Bruce Feiler **Holmes-Rahe Stress Inventory

FTI Three Protocols



- Keep the client safe
- Get on the balcony
- Give the work back



Behavior:

Short attention span

Poor follow through

Inconsistent behavior

Depleted

Client Says

I hardly understand a word they say

I forget everything right after the meeting

I hope they know what they are doing, I am afraid

How will I ever to be okay

Communication Preference Choices

Remember my need for control

Slow down pace of communication

Soften the tone of voice



Adherence & Implementation Tips

- Keep meetings short
- Stick to one or two topics
- Say the most important things first
- Have a handout to take home
- Avoid jargon
- Establish more frequent contact



Moira Somers, Ph.D., C.Psych.

Know when to stop talking!!

Avoid the Triple Loss



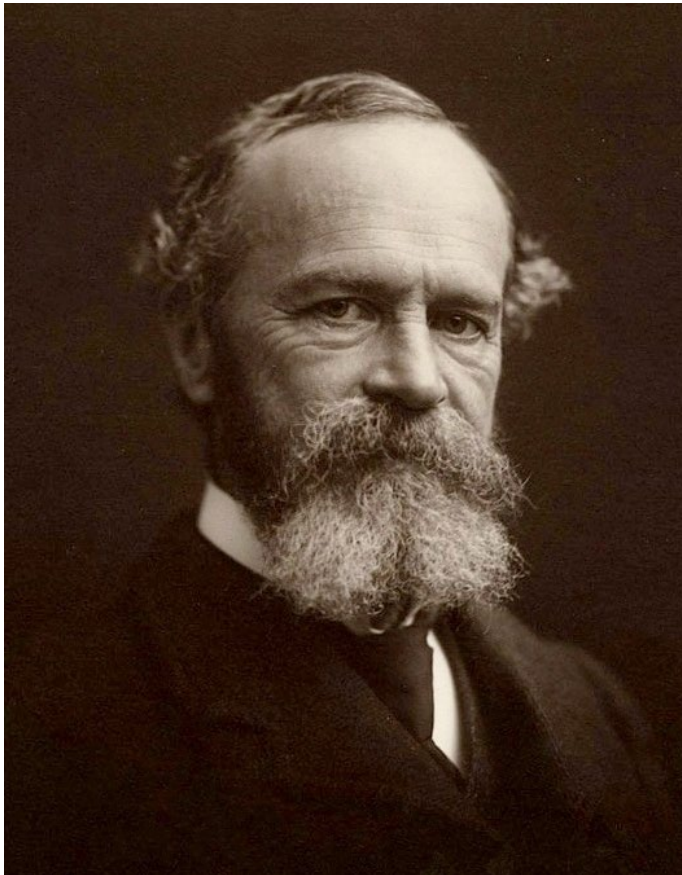
Client leaves

Referral does not happen

Future referral do not happen

We did not invent life transitions.

We just built the Financial Transition Planning Model for our modern world to thrive while life happens.



William James said it best a century ago:

“Life is in the transitions.

We can’t ignore these central times of life;
we can’t wish or will them away.

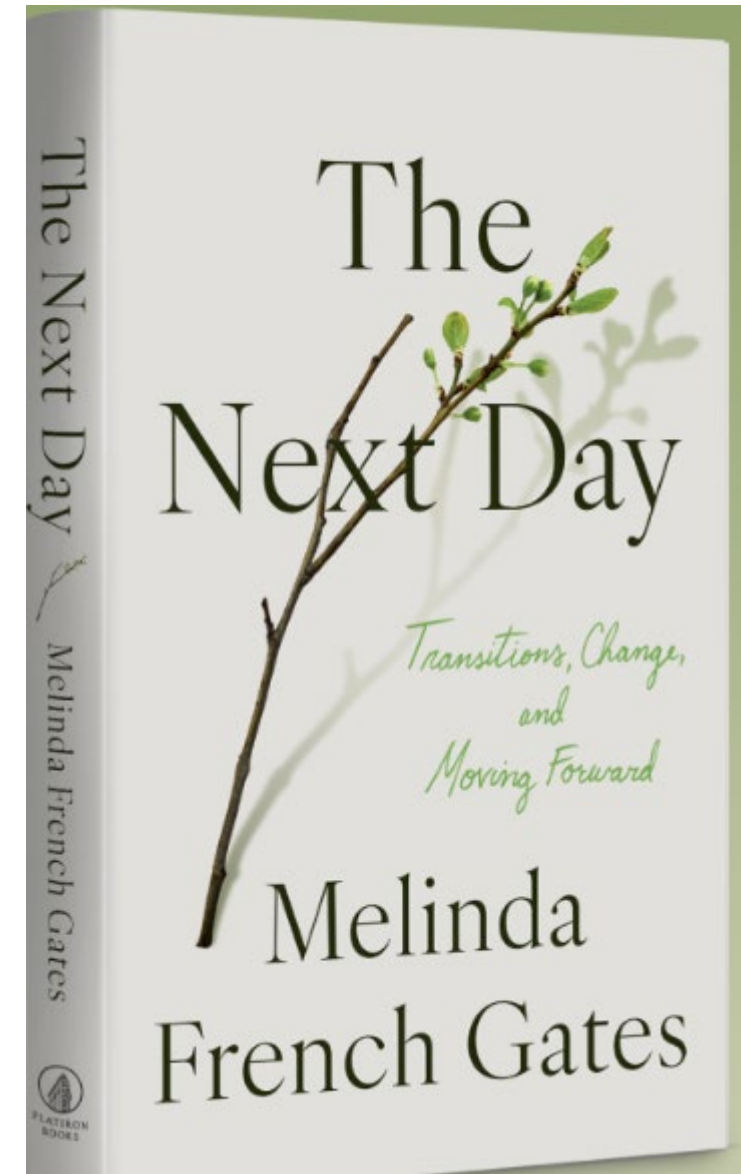
We have to accept them, name them, mark them,
share them, and eventually convert them into fuel
for remaking our life stories.”



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Moments of transition can be hard, yes, but they have a lot to teach. That truth is at the heart of *The Next Day*. “The more often you can practice being in that uncomfortable space, the more you learn.”

The key to successful transitions is people who support you, encourage you, remind you who are and your capabilities.

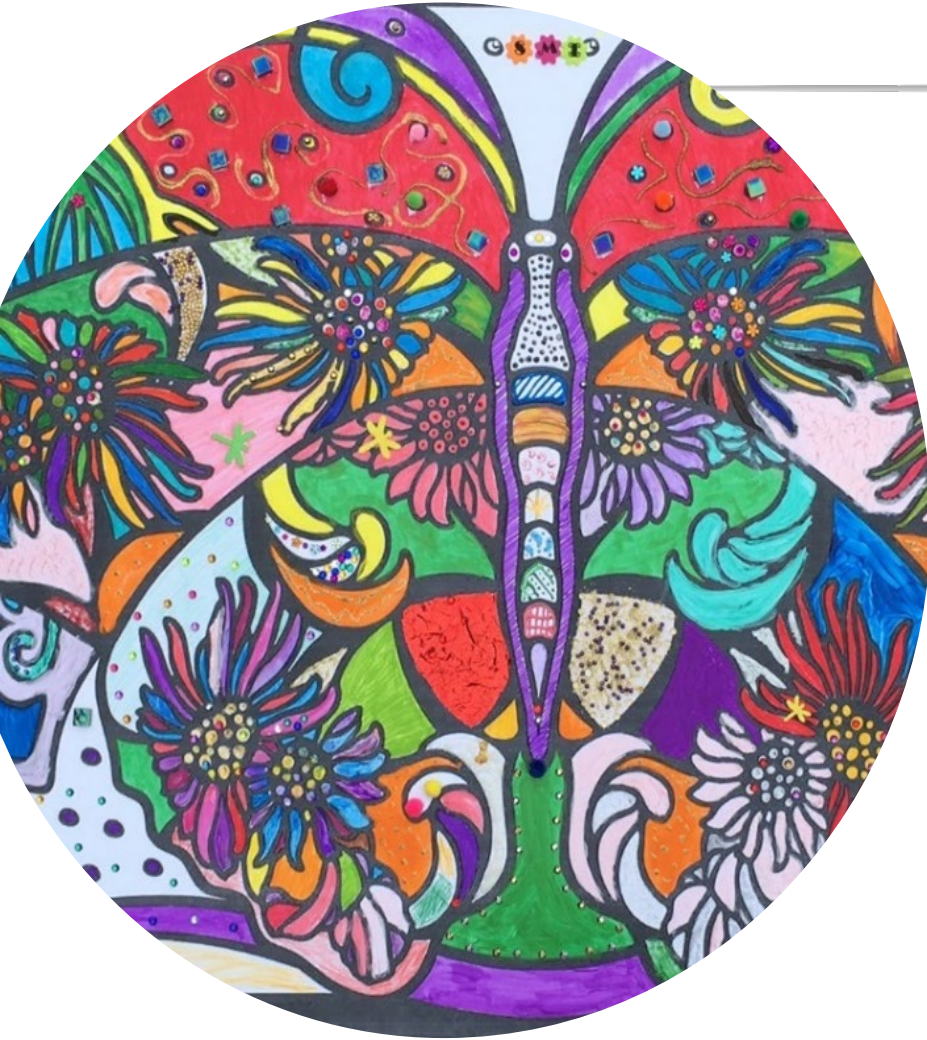


Thank You

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Use the QR code to:

To register for:
FTI 20 Minute Webinar and Q & A
1:00PM ET, May 28, 2025

Advanced Training in Life Transition
Planning- FTI CORE Training