

**Ep #338: Scaling to 100 Clients in 3 Years & Working  
3-Day Weeks: A Conversation with Ryan Greiser,  
CFP®**

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**Narrator:** [00:00:05] Welcome to your community of fee-for-service financial advisors who are successfully building profitable firms that serve the next generation of clients. You'll learn from innovative advisors whose unique stories will inspire you to dream big and take action on your goals. Are you ready to live your great life and help clients live theirs? Then you're in the right place.

**Alan Moore:** [00:00:31] Hello and welcome to this episode of #XYPNRadio. I'm your host, Alan Moore, and today I'm excited to welcome XYPN member Ryan Greiser, founder of Opulus, a financial planning firm based in Pennsylvania, on the show today. Ryan started his professional career as an athletic trainer before getting recruited by a client into a financial planning company, only to find out it was just cold calling and insurance sales. He lasted three years before moving to a broker-dealer, and while he got to do more planning there, he still had the expectation of selling a bunch of insurance. He ultimately launched his own firm back in 2019 and has been growing like crazy since then. Ryan's been building out a cryptocurrency offering to support his clients, which has become a big driver of new business. We talked extensively about that offering how they've built it, how they've designed it, and their long term goals for that. And without further ado, here is my interview with Ryan.

**Alan Moore:** [00:01:25] Thanks for being a listener of #XYPNRadio! We want to hear from you about what you want to hear from us. What types of guests do you want to learn from next? What topics or pain points are you craving insight on? Go to [xyplanningnetwork.com/radiosurvey](http://xyplanningnetwork.com/radiosurvey) to fill out a

[XYPN Radio](#) with Maddy Roche

## Ep #338: Scaling to 100 Clients in 3 Years & Working 3-Day Weeks: A Conversation with Ryan Greiser, CFP®

<http://www.xyplanningnetwork.com/338>

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**Alan Moore:** [00:01:52] Hey, Ryan, welcome to the show, man. Thanks so much for being on.

**Ryan Greiser:** [00:01:55] Alan. It's my honor to be here.

**Alan Moore:** [00:01:57] So super excited to talk today because you have just so much. One, you have a really cool career, career path. I think a lot of-a lot of listeners are going to connect with. And you've just been doing some really interesting, unique stuff in the firm that we've been able to chat about. I'm happy to be able to talk about with listeners, so just to kick things off, to sort of set the stage so our listeners sort of know who you are, just give me the back of the baseball card. So where's the firm located? When did you get started? Number of clients and then niche, market and sort of your typical client profile.

**Ryan Greiser:** [00:02:30] Yeah. So I started Opulus in 2019. We're located in Doylestown, Pennsylvania, which is a suburb of Philadelphia, about 30 miles north there. Again, I've been around since 2019. We currently serve just over 100 families within the firm, both locally here in Pennsylvania. And just because of our network, we serve people in actually 22 different states right now across country, obviously leveraging Zoom and all the great technology that that we have there right now. I'm a 35 years old, so our primary niche is high income earners that happen to be business owners like ourselves as well. Because of my background playing college football,

[XYPN Radio](#) with Maddy Roche

## Ep #338: Scaling to 100 Clients in 3 Years & Working 3-Day Weeks: A Conversation with Ryan Greiser, CFP®

<http://www.xyplanningnetwork.com/338>

we're fortunate to be working with some professional athletes in the NFL and retired NFL players as well, guys that I played with or got connected with and Division one coaches. So that's a little bit about us and who we're serving currently.

**Alan Moore:** [00:03:24] Awesome. So with the mix of some local but but a ton virtual, what percentage of your meetings are you doing in-person versus Zoom these days?

**Ryan Greiser:** [00:03:34] Yeah, even with our local client is 98% virtual because we have a lot of young working families. No one wants to take the time to swing by the office. Typically, it's a lot easier for them to jump on, zoom in the morning, afternoon, or between their own meetings at work to to get done what we have to get done since all of our stuff is virtual and tech focused anyway, it's a lot more convenient for-for our folks to do that. But-but we do see some more interest of wanting people to get together. So it has been so long since we've seen some of them especially locally.

**Alan Moore:** [00:04:05] Yeah. I mean if two years and two months ago from from this recording pre-COVID, we had, you know, we were having this discussion. I would have to pry a little bit more because I know that there's some listeners like really you're meeting that many clients virtually. I think it's it's awesome that that has now been normalized. But yeah, I mean, even back in 2012 when I was running my practice, I was meeting with local clients that live three miles away virtually because to your point, younger clients don't have a lot of time, and especially if you would like to meet during a reasonable working hours instead of doing late night meetings or super early or weekends that retired clients have nothing better

**Ep #338: Scaling to 100 Clients in 3 Years & Working  
3-Day Weeks: A Conversation with Ryan Greiser,  
CFP®**

<http://www.xyplanningnetwork.com/338>

to do than take longer to get to our office and come hang out. Yeah. You know, it's the highlight of their week to come see their financial advisor. Young couples. Young clients are not that way.

**Ryan Greiser:** [00:04:54] Yeah, right. And us having two kids and a third on the way. You know, if I was working with an advisor, I'm not trying to find a sitter to watch my three kids and, you know, get unless I really was trying to get out for it for a date night as well. On top of it, which I'm sure you can appreciate.

**Alan Moore:** [00:05:07] Absolutely. No, it's so true. Awesome. So, yeah, let's talk a little bit about sort of how you got into the industry, what you said you played professional, you're a professional, you were an athlete in college. Did you think you'd be a professional athlete or did you know that was not going to be your path?

**Ryan Greiser:** [00:05:22] Yeah, that was the hope, right? Wasn't quite good enough, so never quite worked out. I had to -

**Alan Moore:** [00:05:28] Well 99% of college student athlete athletes aren't so.

**Ryan Greiser:** [00:05:31] Right. So I play football at Liberty University. A Division one program down in Virginia had had a few workouts with some NFL teams after I graduated. Nothing really worked out with them. So actually that was 2008. So, you know, you're looking at the financial crisis

[XYPN Radio](#) with Maddy Roche

## Ep #338: Scaling to 100 Clients in 3 Years & Working 3-Day Weeks: A Conversation with Ryan Greiser, CFP®

<http://www.xyplanningnetwork.com/338>

just happening during that that time. So awesome timing to-to come out in the job world. So I had an offer to play in the Arena Football League, which at that time was like the next step down from the NFL for that. Played two years in Ohio and down in Louisiana had an absolute blast playing was getting played, paid to play football at 21, 22 years old. I'm like, I'm not going to go get a job. I'm going to keep this keep this thing rolling. And then because of the financial crisis and for some health issues, the league folded. And then it was time for me to go find a job. In the off season, I was a kinesiology and education major in college, so in the off season, I worked as a personal trainer and trained athletes in the off season, you know, loved it, but the hours were just ridiculous, right? You're working out with an early morning crew from 5 a.m. to 8 a.m. and then the late night crew. And then you got, you know, the people that come in during lunch. And it was fun, but absolutely not a career that I could sustain for for 30, 40 years.

**Alan Moore:** [00:06:43] That sounds grueling.

**Ryan Greiser:** [00:06:43] So yeah, yeah, it was-it was great, but it was just-just not sustainable. Especially, you know, I want to have a family one day and all this other stuff. Right. So, you know, coincidentally, one of I was voicing that right to a few-few of my contacts in the area. And one of my clients that I was training said, you know, why don't you come and work with me, right? I run a financial planning firm and we do planning for retirees and Medicare and all this great stuff. And, you know, the guy pulled up in a Porsche and a Ferrari, right, to every training meeting. I'm like, well, this this looks like a little better opportunity than what I have. I get like 22, 23 years old. I'm like, Well, what do I have to lose? I'm not sure what I have to do. I might as well try something. I got my insurance license, right? Be being ignorant. You kind of know where the story is probably going. I got

## Ep #338: Scaling to 100 Clients in 3 Years & Working 3-Day Weeks: A Conversation with Ryan Greiser, CFP®

<http://www.xyplanningnetwork.com/338>

my insurance license and they say, well get that, and then we'll figure out some of the financial planning stuff down the road. But come in and you can sell some of our products. Went through training, sat down the first day and he said, Hey, listen, here is a list of 300 names on an Excel spreadsheet. We're not going to ask you to reach out to your friends and family because they're-they're not retired. Here's a script. Get call in and, you know, touch base with me at the end of the day. Like, that's-that's it.

**Alan Moore:** [00:07:53] So, so gracious. They didn't make you call your friends and family. This is like-this is high society living for cold calling, right? That sounds like a brutal first day of work.

**Ryan Greiser:** [00:08:04] So, listen, as you can imagine, roll through 300 calls in a day, right? Hang up and hung up on cursed out this, that. And I'm like, what is going on? Right. What did I get myself into?

**Alan Moore:** [00:08:18] Where does the Porsche come in here?

**Ryan Greiser:** [00:08:19] Yeah, yeah, exactly. So I don't know if I was just dumb enough or stubborn enough, but I just kept on on showing up, kept on doing it. And of my recruiting class, they were the insurance agency that I joined, had recruited 30 people. They recruit about 30 people a month. Right. To do that. It was a major recruiting effort. It was really interesting to see on the back end how they actually did it just from a business structure, which really, honestly helped me out a lot from an organizational standpoint when I decided to launch my own firm. But-but after about six months, I was still there, but I was the only one left. So out

## Ep #338: Scaling to 100 Clients in 3 Years & Working 3-Day Weeks: A Conversation with Ryan Greiser, CFP®

<http://www.xyplanningnetwork.com/338>

of 30 people, I was the only one left making okay money and primarily selling Medicare insurance policies to people who were turning 65 years old. So definitely, obviously, people that age, they need that help. It was there. It filled a need. But I was like, man, this might not be sustainable, right? Long term, you know, we can dive into a more of a fast forward. I was at that firm for about two years, three years, actually became a manager. Right. Was one of the top managers in the country. But just absolutely burnout out working 40, 60, 70 hours a week and then just rolling through and just trying to make it. Right, making great money, really enjoying the grind side of it. But I started to realize that that was not what I was looking for, right? Long term, my goal was, Hey, find something that got me out of the fitness world, make some money, and then just-just figure it out. And I started to realize, well, maybe I shouldn't just be offering one company's products, right? Maybe I shouldn't be-be grinding like I am and cold calling people and door knocking right around communities, offering help to-to those who are looking for it. So it's a big learning experience.

**Alan Moore:** [00:10:03] So I'm ignorant on Medicare insurance. How did the commissions work there? Does that give you a sustainable long term income or is that mainly a point of sale when you're-when you're making your money?

**Ryan Greiser:** [00:10:13] Yeah. So-so this is going to be different, a little inaccurate cause that was there from 2011 to 14. So I'm going off of memory here a little bit, but I want to say whatever the annual premium was, which ranged from like 50 bucks to 100 to \$200, depending on the policy, I think it paid you like 30% or whatever the annual premium was for the first year and then 15% for the lifetime of the policyholder. So-so it was decent upfront money, right? As opposed to billing like a 1% AUM base



## Ep #338: Scaling to 100 Clients in 3 Years & Working 3-Day Weeks: A Conversation with Ryan Greiser, CFP®

<http://www.xyplanningnetwork.com/338>

rate, which is a slow, slow build, got me upfront cash. And then as long as you service those individuals, you got a decent amount, right? But if you're looking at a \$1,000 premium annually, 300 bucks, right. You do the math on that, right? Yeah. A lot of policies sell a lot of policies. And then at some point, you know, this it's that service model is not sustainable because you got to keep on selling and you get more and more and more and more and you hit ultimately hit a plateau that's not really scalable. So-so I figured that out pretty quick after I was realized, all right, make some money. Let's go. But yeah, but I think my first year, like, I sold probably like 100 policies just from-cold call. And that was like we were running 18 appointments a week. Nine people just didn't even show up. You present it to nine people and then three people said, Yeah, that this seems like a good fit, right for me. So it was just a grind compared to what what most RIAs are doing today in their weekly basis.

**Alan Moore:** [00:11:38] Yeah, but I mean, you do learn a lot. I never had the pleasure of working in that-in that environment. But you learn a lot about sales. You learn a lot about sales process and honestly how to grind, how to just go out and actually and hustle and make it work. Because I know there are plenty of advisors that launch a firm and sit around waiting for the phone to ring. Yeah, which is not what we recommend, but it's hard to get folks out there doing the work sometimes, even though when you did it, you're sort of like, Wow, this is like 90% less effort than what I used to do. That effort that you probably put in is still a lot more than what most advisors are putting in if they haven't lived in that world, so.

**Ryan Greiser:** [00:12:16] Yeah, I wouldn't wish that world upon anybody in one vein, right? But on the other side of things like man, to your point, the sales processes, the systems and-and just me training other people on, on

## Ep #338: Scaling to 100 Clients in 3 Years & Working 3-Day Weeks: A Conversation with Ryan Greiser, CFP®

<http://www.xyplanningnetwork.com/338>

how to do it. And if you follow a streamlined process, you can get great results out of it. And I wouldn't change anything for it. But I also wouldn't encourage my sons to do what I did either, right. Once they're my age, looking to get into a business.

**Alan Moore:** [00:12:43] So you're there three years and then what was the next transition?

**Ryan Greiser:** [00:12:47] Yeah. So at that point I had built up a team because of the turnover, right? I had recruited about 10 to 12 agents that were doing quite well, right? Right, alongside of me. And then a few of the people in the management team there had left. So I inherited a team about 15 to 20 agents. I was running a team about 30, 30 agents in the Philadelphia region. We were rocking and rolling. We were a top five team in the whole country. We were doing great. And then my regional manager, the guy who recruited me, who taught me so much, so much stuff, but he sat me down and said, Hey, listen, I think you guys should be doing better. I think I'm going to replace half of your team and reassign them to somebody else. And at that point, right, like most management positions now you're managing, you're doing very little personal production and the majority of your revenue is based on how your team is producing. Well, you take away half of my team. You take away half of my revenue. And that was my next learning experience at that point was like, well, I got to get out of here because I literally have no control over what I'm doing, what I'm making. I'm just showing up and literally just reporting to-to somebody else. Right, for that. So so at that point, I reached out to some other contacts I met in the community. And one of my-my good friends was, was also right looking around. It was talking to some people. And then I end up going to another another agency that was insurance based broker-dealer. So more

## Ep #338: Scaling to 100 Clients in 3 Years & Working 3-Day Weeks: A Conversation with Ryan Greiser, CFP®

<http://www.xyplanningnetwork.com/338>

so out of the pure insurance agency side to a more insurance based BD because they did focus on planning more. But as that story goes, right, still insurance sales minimums did have insurance products or excuse me, investment products and AUM based. But at the end of the day, they still want you to sell a certain amount of life insurance, which again me being ignorant to that somewhat wasn't really, really the pitch that I got right going in there is that, hey, we're going to do planning or do retirement planning this, that and go ahead. And we're doing everything in the best interests of the client and turns out that, well, hey, well, where's your-where's your life insurance sales at? You know, where where's your estate planning that you're doing? Where's your annuity sales? And that's something that I got into really kind of for the next three years for-for that.

**Alan Moore:** [00:15:00] You-you stick with some jobs that that most of us would make about I don't know two weeks in so. Yeah, that's pretty. Is that just your own grit and determination?

**Ryan Greiser:** [00:15:12] Yeah. Well, I think that, like, I didn't have a choice at that time, right. So-so I was just getting married as I was leaving the other job. Right. And I got trapped a little bit. Right. So, so I bought a house, right. Had a rental property, had bills to pay, got a wife to support now and then the first year that that that financial planning firm that was insurance based went great because they really didn't bother me about any insurance minimums or productions. It was all really what I wanted to do is like good holistic financial planning and they had a financial planning department and they really did a good job, but it was still like, Hey, make sure you get your insurance production in. And that really didn't pop up till the end of my first year. So I thought things were going great and at the end of that year now I got my first kid on the way and, and I'm listening to

## Ep #338: Scaling to 100 Clients in 3 Years & Working 3-Day Weeks: A Conversation with Ryan Greiser, CFP®

<http://www.xyplanningnetwork.com/338>

XYPN podcast about how other advisors are doing it and everything else, right? So about six months, a year in I said, okay, well this is a step in the right direction. I'd love to be fee-only RIA, but-but I got too much personal responsibility to-to drop everything that I had and I felt, okay, I could drag this out for another year, year and a half, two years, if things don't get better, that I could slowly start to transition and build my book of business. Now, the big benefit. I made sure I had no non-compete as I was there. So I knew that if I'm building my advisory business and my financial planning business, that at any point in time, if I need to jump ship, if the timing is not quite right, at least I had the ability to do that. So, so grit, ignorance, how to know whatever you want to call it. I just knew I had to push push through. And that was going to be the best thing for my family. I could suck it up long enough to make that work and be-be there for three years until I was ready to make that transition.

**Alan Moore:** [00:16:49] No, I mean, it makes sense because I think there's sort of two components here I want to call out. One is that there was light at the end of the tunnel. You knew. It sounds like you knew you had control and the ability to leave when you wanted, which is really great foresight that a lot of advisers miss. And particularly lately, I'm seeing some really, really aggressive non competes that if you breathe basically if you breathe within 100 yards of a prior client, you know, you're going to you're going to get a note from a lawyer. But you knew that was out there. And it is amazing how-how much of a drive that can be just knowing you can do a lot. You can be in pain for a long time if you know there's the end. It's like running a marathon in the end, like no one's happy during 26.2 miles, but you know that at 26.2, it's done. The other thing that you mentioned was talking about locking yourself in with some personal expenses. And I think that's a good thing to call out that I think it's Kitces actually, who says that his first boss, basically the whole thing was like, go buy as big a house as you can afford

## Ep #338: Scaling to 100 Clients in 3 Years & Working 3-Day Weeks: A Conversation with Ryan Greiser, CFP®

<http://www.xyplanningnetwork.com/338>

and get a really expensive car because nothing's going to make you more motivated than those payments. Don't do that. That may work, but it is a good call that like right, wrong. Otherwise, in the end it's not the business expenses that get you, it's the personal side and trying to maintain that flexibility while also you want to live your life, you don't live like a broke college kid forever. And that's tough. It is a tough sort of balance. So I appreciate you sharing that. That sort of felt trapped in a way.

**Ryan Greiser:** [00:18:19] Yeah. And that was exactly it. Right. My-my original boss that recruited me in that was riding that Porsche and a Ferrari said, hey, once you hit this spot where I go get you a mercedes and I'm like, I come from humble beginnings, right? Like I come from my grandfather was a janitor, my mom was a secretary. My dad was working the local power plant like we never wanted for anything, but we never had money. I'm like, All right, like this guys obviously got it together. I'll just follow whatever he did, and if I work hard enough and grind, like, I'll have that one day. Not that I want a Porsche and a Ferrari, but financial security. Right. And I got locked up in that and that that caused some delay for me to be where I ultimately wanted to be. Right. Because I didn't have my own good financial foundation in place. And I learned that the hard way.

**Alan Moore:** [00:18:59] Yeah, no, that makes sense. So. All right, so you're there for three years knowing that that the ability to launch your own firm is out there. What what ultimately was the what pushed you what pushed you out of out of the nice, warm bed and blankets under the cold, concrete floor of entrepreneurship?

## Ep #338: Scaling to 100 Clients in 3 Years & Working 3-Day Weeks: A Conversation with Ryan Greiser, CFP®

<http://www.xyplanningnetwork.com/338>

**Ryan Greiser:** [00:19:18] Yeah. Well, it was literally two, about a year and a half of listening to podcasts and just planning. Right, planning that I know if I get to this point, I'll listen and reading your content, other advisors that are out there, how they did it, mistakes they made of really charting and exactly what I needed to do. And I knew once I hit a certain amount of assets under management and I knew I had kind of a pipeline of younger clients that my prior firm really didn't want because they didn't have enough money. I just like talking and brainstorming with them. I knew I could make the transition right. I have enough to pay my bills. I had a young intern that had come work with me, a dear friend, Fran Walsh is my business partner today. That was similar, right? Intern with me, liked it, but knew that wasn't quite it. And I'd known him since he was like 17 years old. So we kind of were planning some of this stuff together towards the end there. When I let him know about two months before I was about to bounce, then I was ready to you want to come on board? So I had a junior advisor that could help me grow and build. I had enough AUM and enough pipeline of retainer based clients that I knew would be interested in to give me the financial security, to not make another financial mistake and strap myself again because I was ready to make that jump.

**Alan Moore:** [00:20:31] Awesome. All right. So this was 2019 when you decided to make that?

**Ryan Greiser:** [00:20:36] Yeah, yeah, yeah, yeah. 2019 when we decided to-to make the jump. August, September is when we officially launched, got our all of our registrations and stuff done a little bit before that and made-made the transition, told the clients we thought we were a good fit for us that wanted to come with us, that we were we're making the move, right. The other clients were making sure we coordinate with our prior firm to get

## Ep #338: Scaling to 100 Clients in 3 Years & Working 3-Day Weeks: A Conversation with Ryan Greiser, CFP®

<http://www.xyplanningnetwork.com/338>

them reassigned accordingly. And we were off to the races really in the fourth quarter of 2019.

**Alan Moore:** [00:21:07] What-what percentage of clients that you wanted to come with you, came over?

**Ryan Greiser:** [00:21:13] All but one right. There-there's only one client that that did not want to come over with us. And anyone who's familiar with the insurance broker-dealer world, there's just so many add ons on top of fees that are added on with really. No, not a lot of value. Right. So, so we actually ended up using the exact same investment platform and the exact same approach. We just got it at a much lower cost. Right. So same custodian, lower cost, literally the exact same stuff, exact same offering at a minimum, right? A better offering really, but at a minimum, the exact same offering at a lower cost. And we had great relationships, right, with my clients. So for I wasn't surprised that-that-that many came over, but that was really nerve racking along the way. Oh yeah. Right, right. Like because I had it on paper, it looked right on my spreadsheet. But if it didn't, we didn't execute on it the right way. And people didn't like our service as much as I thought they did, in my own mind. We would have been in some trouble. But we're very fortunate and very grateful for-for the trust in us and the clients that did did make them move when they did right here in the fourth quarter of 2019.

**Alan Moore:** [00:22:23] Yeah, that's awesome. What-what-what was the time frame for when you told your clients this is happening to win? They they all got moved over. Was that like weeks, months?



## Ep #338: Scaling to 100 Clients in 3 Years & Working 3-Day Weeks: A Conversation with Ryan Greiser, CFP®

<http://www.xyplanningnetwork.com/338>

**Ryan Greiser:** [00:22:33] Yeah. So, so weeks for the most part for those that got the paperwork back to us pretty quickly. Right. So-so we let-we let our regional director know very gracious about-about the move maintain a relationship with them till this day. So that's we were very fortunate in that that we had a great manager that that really helped oversee that facilitation for us, which was awesome. Yeah. And since everything was at the same broker-dealer that we were, we're using the same custodian that was there. It was really just kind of a change of rep code, essentially, right? We just had the client say, Hey, we're going to go from this broker-dealer to my RIA, this rep code to that rep code. If you're good with it, sign off here. And it was-it was a quick, quick and easy process, right. For-for that to happen. So-so that part was seamless and easy, which really lightened the lift that we had.

**Alan Moore:** [00:23:24] Really a couple of weeks of stress of are all my clients moving over 25% of my clients moving over somewhere in between? Okay. So talk to me a little bit about sort of your your core market. It sounds like you have about 100 relationships now, 100 families. So what percentage of those sort of fit into that business owner niche versus the sort of NFL players, coaches, or professional athletes and coaches and such?

**Ryan Greiser:** [00:23:51] Yeah. So like our high income millennials and business owners represent probably 80% of our business that are there. And the other 20% is football coaches and professional athletes that we represent.



## Ep #338: Scaling to 100 Clients in 3 Years & Working 3-Day Weeks: A Conversation with Ryan Greiser, CFP®

<http://www.xyplanningnetwork.com/338>

**Alan Moore:** [00:24:05] Are you looking to grow both of those segments or are you trying to focus on one or the other?

**Ryan Greiser:** [00:24:11] We're looking to grow both of them, right. So the challenge with the-the NFL players is there's not a lot of them. All right. You got-you got about 50 players per team across 30 teams. Right. You do the math on that. That's not a lot of prospects. And every single, not every single advisor, but the Morgans, the Merrill's, the Wells Fargo's, they are all going after those guys left and right for it. So we're looking to-to build on that. But it's really through personal relationships that we're developing, through our current players, through agents that we know, through coaches that we know, that know us and trust us. It's the way that we're set up, right? We don't have mahogany office that we're going to bring them to in the middle of of New York City and wine and dine on this. It's just not us. So it's not what we're going to do. But the guys that trust us know us, that we're going to do a quality job. We're looking to build on those relationships. So, you know, but the other challenge with-with that demographic is you got guys that are making great money, right? Millions, multi millions of dollars, but maybe only for three or four years. Yeah, right. And then it presents a unique challenge at that point, which we can bring an absolute ton of value to if they go about executing and planning that the right way. But it's just a difficult market. Right. And during the season, right. We're not talking to them at all. They got a lot of people in their ear. So it's a challenge. So we're definitely doing it. But, you know, you asked me, you know, five, ten years from now is 20% of our business NFL athletes, probably not. Right? Just because of our relationships and as-as they kind of age out of-of that, we probably won't be growing that list if it does awesome. But we're looking really for from a business model standpoint, people that can earn great money for an extended period of time. Right. And do it that way. And it's the NFL side is challenging, but the NFL or the

## Ep #338: Scaling to 100 Clients in 3 Years & Working 3-Day Weeks: A Conversation with Ryan Greiser, CFP®

<http://www.xyplanningnetwork.com/338>

NFL and the Division one coaches that that we have worked with and do work with. That's a great segment of the market for us because these are guys that same thing. They probably stay in a spot for maybe three or four or five years and then they're transitioning up because the team's doing really, really, really well, or they're transitioning down because the staff just got fired and they got to move to some ho bucktown at a lower division level that they're not too excited about. Right. Like, for example, one of the guys I played with, he played in the NFL and first job out of college or out of the NFL is getting paid 30 grand, you know, went from making \$600,000 a year as a specialist on the team to making 30 grand and now at a power five school may as a position coach making 300,000 again but the team doesn't do too well. Guess what? He's back to making 30 or 60. So there's a lot of unique, unique challenges to working with that demographic that unless you really work with those individuals and or just like have been in it yourself, it is a tricky, tricky market to navigate. And those guys just work in all sorts of hours and have everybody coming at them left and right with another great idea.

**Alan Moore:** [00:27:10] I was talking to a guy locally that has a ring from, I don't know, maybe ten years ago, won it with the Colts. And he said the NFL stands for not for long. Oh, yeah. And it was just like one day he's at the top of his game and the next day he was fired and there were just no other jobs. And so that is a super interesting market that requires I can't just walk in the door of some of an NFL complex and talk to athletes like I wasn't I was not a college athlete. I don't have those connections, don't have that trust, don't know. I really don't understand the pain points. I mean, I conceptually understand they make a ton of money, pay a ton in taxes, do a ton of stupid stuff with with the money if they're not careful. Got a lot of people, you know, they're like, again, they're not going to hire me because I say that as the as the generalist advisor. One question maybe

## Ep #338: Scaling to 100 Clients in 3 Years & Working 3-Day Weeks: A Conversation with Ryan Greiser, CFP®

<http://www.xyplanningnetwork.com/338>

this is it's a little bit of a tangent, but the rules have changed so dramatically for college students. Now, two years ago, you couldn't get paid. I mean, that's how you got kicked out of school and had your team not be able to go-to go to the to a bowl game for five years with the new with the influx of money into the colleges, is there an opportunity to work with the kids? A little. I say kids with these young men and women a little earlier on or I don't know what I don't know if there are rules around that from an advisor standpoint.

**Ryan Greiser:** [00:28:35] Yeah. Yeah. So like the NIL, the name, image and likeness rules that came out that allow college athletes to profit right off of their name, off of their image and off their likeness, whether it be through selling cards, doing advertisements or local advertisement, the car dealership down the street. So yeah, there's huge opportunities. There is a few coaches that I know in the Power five conferences, the-the SEC, the Big Ten and the like. You're like, hey, if you're starting on one of those teams, you're making six figures, right? So if you're a start on Alabama, like they have deals like you are making 100 grand as a 18, 19, 20, 21 year old. I mean, I remember what I knew about money at 18, 19, 20, 21. Right? I knew a cheap spot to get a burger and a beer. Right. And and you throw 100 grand at me. I'm probably making some bad decisions that are there. So a lot pretty much all the major programs have symposiums and have focus groups. I'm going down to-to speak at one here over-over the summer at a Division one program just to talk about those exact things, because these guys are getting money that's coming in. And the athletic departments, at least that I've talked to, they're just trying to figure it out themselves. Right. Like how much advice do they provide? How much guidance do they provide so they don't get too close to it? Right. And provide the players enough freedom, but also protect them so they understand that, hey, you got to pay some taxes on this money, too, right?

## Ep #338: Scaling to 100 Clients in 3 Years & Working 3-Day Weeks: A Conversation with Ryan Greiser, CFP®

<http://www.xyplanningnetwork.com/338>

How is this money coming into you? Is it coming to you directly or is it coming through an LLC for. So there's a lot of complexities that that's going on there. And you're looking at about 100 kids per division one football program specifically. So like you're not just talking about five, ten, 15, 20 players, you're talking about hundreds of players. And then you add in basketball, softball, soccer and all these other programs. You know, it's a big, big deal at the college level for this. So it is a huge opportunity. And that's where a lot of advisors that are trying to get the NFL athletes are saying, okay, how can I develop relationships with agents, with coaches, with local family members before they go off to college, even end that we're providing the athletic department some value as an option for players. So that's what I'm doing, right? We're going down right, going down to the school to build a relationship there and say, hey, if you're interested in any of our services, we can help. We can do that for you today.

**Alan Moore:** [00:30:51] I mean, I was looking up a quick statistic because Bryce Young, the quarterback at Alabama, has an almost \$2 million contract. So he's making more money this year than a lot of NFL players. I mean, we always hear about the big contracts. You don't hear what the left guard's making.

**Ryan Greiser:** [00:31:08] It's about a half a million dollars. Right. So you got some guys that are big time players that at Alabama and Clemson, just because they are at Alabama and Clemson, they're going to make more money in college than if they're the seventh round draft pick making, you know, half a million bucks or 400 grand on-on the practice squad.

## Ep #338: Scaling to 100 Clients in 3 Years & Working 3-Day Weeks: A Conversation with Ryan Greiser, CFP®

<http://www.xyplanningnetwork.com/338>

**Alan Moore:** [00:31:26] Exactly. That's, I mean, I was reading the other day that Alabama signed a kid out of high school, I will say kid there. And he's got an \$8 million contract, up to \$8 million over the course of his cut. Like it's incredible money you at 18 to 21 years old. And so I do hope that and I don't know I'm assuming the NCAA. Will-will try to support and find ways to help, because I've never met an 18 year old who could manage that amount of money well. One of the things that you and I were talking about before we kicked off the call was was a really interesting sort of new initiative that you have around crypto. So can you talk to me a little bit about just sort of what-what you're working on there and sort of where this idea came from?

**Ryan Greiser:** [00:32:12] Yeah, well, you can't turn on the TV without or read an article without hearing about crypto somewhere, right? We're in Philly. We're huge Sixers fans. Unfortunately, not in the playoffs now, but you know, on their jerseys it's crypto.com. The Lakers now play in the Crypto.com arena and every advertisement you turn on CNBC is sponsored by grayscale or somebody else, Coinbase. So I've been interested in the crypto asset space really kind of since 2018, 2019 personally. And then just as we launch the RIA, we're getting more and more questions about, well, how could this crypto thing work? And we're like, Well, let's look at TD or Schwab. We really can't do too much of it. And then some of Grayscale's over-the-counter products kind of came to the table and we ultimately decided to poll our clients to say, Hey, how many of you have personally invested in crypto or are interested in it? And about 75 to 80% of our clients said they currently own some sort of crypto but never told us about it. Right, because they just said, Well, Ryan handles my financial plan, he handles my stocks and my bond portfolio. Yeah, they brought it up, but not really. And we were kind of shocked by that. And just as more and more research comes out, we think that's software that the

## **Ep #338: Scaling to 100 Clients in 3 Years & Working 3-Day Weeks: A Conversation with Ryan Greiser, CFP®**

<http://www.xyplanningnetwork.com/338>

blockchain brings with crypto and digital assets will be hugely impactful in the future as this third iteration of the Internet comes through. Is that a year, five years, ten years? We don't really know, but we think it's going to have a huge impact in the future. So we start to explore options and say, okay, how could we protect our firm and provide advice on this? How could we protect our clients so that if they're doing it anyway, they can do it intelligently and securely? And then also, how can this potentially be a good investment opportunity that could just differentiate us from other firms that are out there if we're early to the game? Right. So that was the framing around it is clients were talking about it, asking about it. They were already doing it on their own, but they didn't trust themselves to do it. A few of them did, but most of them, like, I don't know what I'm doing. Right, I got some dogecoin. Is that a good thing or a bad thing? Probably a bad thing, but good recently, right? Depending on how you take a look at it long term. Don't know what the utility is there, but I'll digress on that. But but ultimately, we-we did a lot of due diligence research and said, hey, Coinbase, can we do anything with you? The answer was kind of no, unless we had trillions of dollars, right, to do something with them, reached out to some of the other custodians. So we knew, like a direct custodial relationship with a qualified digital custodian wasn't an option. And then we-we only stumbled upon a group Onramp Invest, right. Led formerly by by Tyrone Ross, now Eric Ervin, the two co founders that are there. And they built this really slick software overlay to connect with qualified digital custodians so that we can, as an RIA, invest our client's assets bill on them on AUM basis, just like any other asset that's out there and have them be securely held at a qualified digital custodian with use an on ramp software technology as a-as a solution to complement a traditional portfolio for those clients that are interested in it. And honestly, we're already doing it anyway.



## Ep #338: Scaling to 100 Clients in 3 Years & Working 3-Day Weeks: A Conversation with Ryan Greiser, CFP®

<http://www.xyplanningnetwork.com/338>

**Alan Moore:** [00:35:17] Awesome. So I'm not certainly not a crypto expert by any stretch. So does each coin need a different digital custodian that you're mentioning or like they're just there's just so many of them that clients are putting their assets in a much different places? Or is there one that you really like or prefer?

**Ryan Greiser:** [00:35:35] Yeah. So our primary custodian today is Gemini is one of the leading qualified digital custodians that are out there led by the Winklevoss twins. So right now Gemini has 60, 70 plus digital assets in token. So not unlike TD or Schwab, which pretty much, hey, if it's a listed security, you have access to it. The digital asset platforms are not like that yet. So they have to pick and choose what-what are they comfortable listing and having on there and where are they not? So the way that it works ultimately is, is we manager our clients have have our digital custodial accounts and then within those accounts, those assets are held in the specific wallet of the token in which we-we own for them, which they can do wallet to walley. It transfers directly from Gemini to Coinbase or completely off chain into a hot wallet if they'd like to.

**Alan Moore:** [00:36:25] A hot wallet? What is that?

**Ryan Greiser:** [00:36:27] Yeah. So a hot wallet is just a wallet that's connected to the Internet or right. Compared to a cold wallet, which is something that's connected to a USB that's completely held offline inside a glorified USB.

## Ep #338: Scaling to 100 Clients in 3 Years & Working 3-Day Weeks: A Conversation with Ryan Greiser, CFP®

<http://www.xyplanningnetwork.com/338>

**Alan Moore:** [00:36:42] That's what they call cold storage so you can hold store disconnected which is has advantages and major disadvantages when your USB ends up in a landfill somewhere.

**Ryan Greiser:** [00:36:51] Yeah, right. You're not going to get hacked, but if you lose that USB, you got issues or if you get your password, you've got issues, right? And then everything in between. But it's definitely not going to-going to get hacked.

**Alan Moore:** [00:37:00] So how have you been able to sort of ramp up your own knowledge to be able to make? Because it sounds like you're making recommendations on which coins they should be or that they should be investing in. So I guess, how have you been able to build and maintain your knowledge there?

**Ryan Greiser:** [00:37:15] Yes, it's a great question. And it kind of comes back to how can we protect our clients and our firm. So we knew we had to know what we were talking about and or surround ourselves with what we were talking about, not just going on crypto Twitter and trying to figure it out on our own. So Ric Edelman has a great certificate program right there that I went through as a first step to-to do that. And actually part of that was, was through through XYPN that I heard about that-that program as we were doing some of our own research. So got that certification done in the process of getting the next designation now. Through the digital as a digital crypto asset advisor through the DCAA is the next step that we're taking along that. But the real benefit that made us comfortable with actually offering this and making recommendation was that partnership with Onramp. So Onramp has their academy, which is has a plethora of



## Ep #338: Scaling to 100 Clients in 3 Years & Working 3-Day Weeks: A Conversation with Ryan Greiser, CFP®

<http://www.xyplanningnetwork.com/338>

information and research on all of these items that you could imagine from compliance to account, opening to methodologies and research and all that. But ultimately, why we decide to move forward with it is because they have models that are built right so that we can be the advisor and say, Yeah, you know what, it isn't an intelligent investment option for you, right? Here's a reasonable allocation based upon your risk tolerance and your time horizon. And we're going to employ this model provider for you, whether it be Onramp building their own models. A WisdomTree has a few crypto index models, which is designed just to get broad based exposure to the entire crypto ecosystem so you can participate in it and not rely on just Bitcoin or Ethereum, for example, and some other models are coming out. So-so that gave us the comfort to go into it and actually make recommendations and trade on the accounts based on their research and the due diligence of people that are at an institutional level and around the world. But that's the other challenge. Alan Right. It trades 24 seven 365 for a firm of two people. I like to spend time with my family, right? I work like three and a half days a week within my firm right now. Like, you know, I don't want to trade this stuff on the weekend or midnight or Luna does go to zero, right? Waking up at at 6:00 in the morning trying to figure out, hey, what do I do? So-so that gave us the comfort to say there is an opportunity here. Let's surround ourselves with the right team, the right processes and Onramps giving us all those tools and resources to feel comfortable with doing that and assigning these models to clients in small allocations where you're looking at 1, 3, 5%, depending on whether nothing significant.

**Alan Moore:** [00:39:47] That was going to be my question is, what size allocation? So-so 1 to 5% depending on client situation?

**Ryan Greiser:** [00:39:54] Yeah.

**Ep #338: Scaling to 100 Clients in 3 Years & Working  
3-Day Weeks: A Conversation with Ryan Greiser,  
CFP®**

<http://www.xyplanningnetwork.com/338>

**Alan Moore:** [00:39:54] I think zero to five, I guess.

**Ryan Greiser:** [00:39:56] Yeah. 0 to 5. Yes. So I was like, hey, this I'm just not interested in it right at all. Grayscale put out some research that showed up to a 20% allocation can continually increase Sharpe ratios. That's not something we're really comfortable with.

**Alan Moore:** [00:40:08] Right. That is a really high.

**Ryan Greiser:** [00:40:10] You know, but on the flip side, it's really interesting. We had one one of my-my old friends back from-from college I talked to in years two saw on Instagram that we were launching this-this crypto platform and said, Hey, I got some crypto like I bought a while ago. I was hoping like you could help me out because I have no clue what I'm doing. Well, here they bought bitcoin at like practically nothing and they had like 120 grand in crypto, right? Just because it's like went through the roof on them. So, so that that 20% allocation, we're saying, well, how can we unwind, get back to that that 20% from like being 80% of your net worth today just slowly drifting it back. So that's much, much more reasonable as we reallocate things. So-so that's what we've seen. We've seen this barbell approach with people like they want to be in one, three, five percent's reasonable depending on time horizon and risk tolerance. And then other people that just bought it in 2015, 16, 17, 18, and it's just appreciated so much. And how do we manage taxes along the way to get them back to the more reasonable to-to have a more balanced plan for themselves? Right.

## Ep #338: Scaling to 100 Clients in 3 Years & Working 3-Day Weeks: A Conversation with Ryan Greiser, CFP®

<http://www.xyplanningnetwork.com/338>

**Alan Moore:** [00:41:12] Very cool. One question I hear about crypto when it comes to being an advisor is like how to manage E&O insurance because I know our E&O insurance policy through XY Planning Network does not allow for-for or it doesn't cover crypto. And I think quite frankly, I think the underwriters are still trying to get their heads around like what are the risks and all of that. So have you been able to find coverage or give yourself the the I guess the peace of mind that that it's okay without coverage?

**Ryan Greiser:** [00:41:39] Yeah. Personally, I would say it's not okay without coverage if you want to protect your firm appropriately. And we I was able to-to get coverage to your point. I did have a review of our policy. We did have with XYPN. We weren't able to get an endorsement on it and just it didn't cover it the way that we felt comfortable with it. So we did have to go outside to to get separate coverage through-through our insurance broker. We were able to shop it and get something custom made for it. It did increase, not quite double, but it was like a 50% increase in our premium to do it. So it's definitely not cheap. And if you're going to do it and get E&O, you know, you'll definitely want to make sure it is going to be a growing portion of your business because the economy just won't work out if it's-if it's not so. But yeah, we were able to get it securely so it was a weren't short for any errors or omissions out that we make along with crypto, especially with it just being such an emerging asset class too. It was important that that we got and Onramp connected with us with the great insurance broker that they knew that could could fulfill this policy for us because they just had the underwriting connections and also the platform that was there. And I think that was the biggest thing the underwriters were concerned about is the questions you answered asked. Right. Well, where is it going to be held? What's your process, what's due diligence look like? How are the models being constructed? How are they being traded? And that's just something that would take me way too long to build on my own.

## Ep #338: Scaling to 100 Clients in 3 Years & Working 3-Day Weeks: A Conversation with Ryan Greiser, CFP®

<http://www.xyplanningnetwork.com/338>

So all these pieces just kind of came into play and was just a just a math equation increase E&O, software fee. And what's the-the market space opportunity?

**Alan Moore:** [00:43:11] Okay, very cool. So yeah, do you see that as a big driver of clients coming in the door in the future? Like, is that-is that the plan? Is this just a, I guess is this intended to grow the practice or is this intended to be just something that you're offering to help clients that that need it?

**Ryan Greiser:** [00:43:26] This definitely going to grow the practice? And it already has. So we did like a beta launch in the first quarter and really rolling out to all of our clients here during our search process in May. And what we found is that as we're rolling this out and posting about it on Instagram and what we're doing and how we're doing it and our thoughts behind it, and even on our own podcast, we've been getting clients prospects excuse me, I should say, prospects that have reached out to say, hey, I have some crypto like my advisors just kind of telling me 1 to 2%. We can't really talk about it, right? Or just do your own research before hand. But you're actually doing this right? Like, well, yeah. And then that maybe one, three, 5% allocation they want to have towards crypto, but they don't know how to do it on their own or maybe that they already have. They don't feel that they're managing it appropriately. Well, this is offering up than the other 95% of their other portfolio that they'd like reviewed. Whereas, you know, like how many financial advisors actually do good financial planning, right? So that one, three, 5% is attracting them to have a conversation with us because not too many other advisors are willing to have it or have it in a deep and an intelligent way like we are with the resources that we have behind us. And that's offering up a whole nother opportunity for us that

## Ep #338: Scaling to 100 Clients in 3 Years & Working 3-Day Weeks: A Conversation with Ryan Greiser, CFP®

<http://www.xyplanningnetwork.com/338>

honestly, otherwise, we probably never would have piqued their interest on of-of reaching out to our firm.

**Alan Moore:** [00:44:43] Okay. Very cool. So I guess what, when you look out over the next six, 12, 24 months, like, what is the big focus for the firm? Is it really doubling down on on where you already at? Do you have any other big, big projects in mind, things you want to be working on?

**Ryan Greiser:** [00:44:58] Yeah, I got enough projects. So-so no new ones. Just-just, you know, really building our-our pipeline through-through marketing, right through social and Instagram, through our podcast is the biggest issue that we have really onboarding all of our clients. I'd like to have access to cryptos, really our primary focus over the next quarter and six months and we got a pipeline of prospects that are interested in it. So-so that's really going to be our focus is just building the firm, building our crypto, building our planning and then just-just getting outreach. Well, we're really excited about the crypto side. To come back to it is that we're finding that there's a lot of advisors that want to partner with us because they have no interest in it. Right. So-so they don't want all the headache of crypto for a 1 to 2% allocation. Right, right. And right now, honestly, like the Morgans, the Merrills of the world and most boards and other areas out there, they don't even they can't get access to it because their firm won't let them. Right. I got a buddy who's got a his brother works at Morgan Stanley. Like I'm never getting his traditional assets, but he wants it on crypto. Great. Like now I'm his crypto advisor and I'm coordinating with his brother and Morgan on how we can make sure we're building a responsible, holistic plan for him. So-so I'm really curious just to see how that piece plays out because something I really wasn't expecting to come about is how we could attract clients even that are working with other advisors and build

## Ep #338: Scaling to 100 Clients in 3 Years & Working 3-Day Weeks: A Conversation with Ryan Greiser, CFP®

<http://www.xyplanningnetwork.com/338>

really good relationships with them. Now does that involve to like us having our own white labeled SMA that we all from provide right as like a third party provider to other RIAs that are out there, you know, maybe, right. We're looking to take care of our house first and then really say, hey here if you want access to it, your clients are already doing it on their own. Let's make sure they're doing it the right way. And it's coordinated with a holistic financial plan, and we are coordinating it with your other advisors. So you do this intelligently.

**Alan Moore:** [00:46:47] No, that makes sense. You mentioned earlier you're a dad, a husband, a business owner. You're trying to maintain balance and not work eight days a week, like many entrepreneurs. Can you talk to me about that side of-of your life and how you-how-how you're structuring your time and business in order to be able to support the life that you want to be able to live?

**Ryan Greiser:** [00:47:11] Yeah. Yeah. It kind of comes back to the transition I made originally. So when I was at my-my prior firms, my oldest son, who's going to be turning four here in July, was-was born and my wife was at home with him is I'd leave before he woke up in the morning. Right. And I would get home maybe a half hour before he went to bed right during the week and then I'd even go in on Saturday. So I'd miss that side of things, too. And at the time, I was just so focused on supporting my family and doing that. And as I look back on that, I don't say I regret it, but I'm like, Man, I miss so much. During that period of time when when my son was as young as he was. So when I went to to launch my-my firm, I said, you know, I don't want to make that mistake again. If we have-have more kids. Right. So coming back to processes and systems right now, I'm with my boys all day Monday. Right. So-so I don't work on Monday I guess I've



## Ep #338: Scaling to 100 Clients in 3 Years & Working 3-Day Weeks: A Conversation with Ryan Greiser, CFP®

<http://www.xyplanningnetwork.com/338>

done during their nap. Right. For prep. I'm in the office Tuesday, Wednesday, Thursday and I work a half day Friday and I pick up my-my four year old from school right when he's there. And for our our second guy, that's a year old now, I see him every morning when he wakes up and I get home for plenty of time to hang out and play with him when we get home and a whole full day with them. Right. That that's just me while well while mom gets, gets to go to work and have some sanity in her life too. So, you know, it's something that I wouldn't trade for the world and that, you know, I-there's no shot. I would have been able to negotiate that at my prior-my prior employers. So it's something that's really special and important to me and having great resources like-like you guys. Right. And listen to you and other advisors, what they've done, how they've managed it is awesome. Right. And the only because of the community, that's the only reason why I'm really able to do this. I'm not that smart, but I know a good idea when I see it and I know I can execute on things very, very, very well given the right amount of time and opportunity and really being able to grow the practice at the rate that we have with really working three and a half, four days a week on, it has been been a true blessing and it really kind of unique time in history. I think they were able to do this.

**Alan Moore:** [00:49:16] Absolutely. And really it's that it's why most of us started a business in the first place was so that we had the flexibility to live the life that we wanted to live. And I wish I could tell you that I've been able to do that every day for the last eight and a half years. I have not. But I think it's important to be to really be clear on on the goals that you have. And the beauty of financial planning is that especially if you-if you choose to go down this journey of starting your own firm, which, again, I'm not here to tell you that's easy. I'm not here to tell you it's a guaranteed success. However, it does provide the flexibility to-to allow you to stay home on Mondays and work half day Fridays. If that's what you choose to, and

## Ep #338: Scaling to 100 Clients in 3 Years & Working 3-Day Weeks: A Conversation with Ryan Greiser, CFP®

<http://www.xyplanningnetwork.com/338>

you're taking an income hit because of it, you could be making more money if you wanted to. But that's-that's the decision. And that's what I love about this profession, is that we you can make a lot of money, you can have a lot of flexibility, and you can help people, which you don't get to say that very often. The helping professions tend to be 80 hour a week jobs or you don't make any money like it's a really cool balance, just being really intentional. I really appreciate and admire the fact that you-that you are so intentional about the way you want to be spending your time. And I think that's huge.

**Ryan Greiser:** [00:50:28] Yeah. And-and I go back to like the rough times that, that I did have getting to this point and I don't know if I would appreciate it or have that same perspective, right? If I didn't go through through some of the stuff that I did previously or met some of the people that I met. Right. So there's no shot. I would be able to do that three and a half days a week without my business partner, Fran. Right. We have this thing balanced out where when I'm out he covers and vice versa for it so that we're always providing a top notch service to-to our clients on it. So yeah, without, without the vision, without the right people and the right partnerships, there's no-no shot. My-my football coach in college, Danny Rocco, he always said, hey, leave nothing to chance. Right? It was kind of his thing. Leave nothing to chance. And if you plan and you prepare the right way and you know exactly what you want, you can make it happen. Or someone else is going to have a different plan for you that you're going to fall into. Right. And that's always kind of stuck with me that if you work hard enough and you leave nothing to chance and you have a plan and a vision, you execute on it, you know, and you can really accomplish anything. And it's-it's just a blessing to be in this space that honestly, I kind of got into by accident, just by being the places that I did, which I'm really, really fortunate.



## Ep #338: Scaling to 100 Clients in 3 Years & Working 3-Day Weeks: A Conversation with Ryan Greiser, CFP®

<http://www.xyplanningnetwork.com/338>

**Alan Moore:** [00:51:47] For sure, no I love that that quote. That's a that's amazing. So as we're coming to the end of the episode, if there's one thing that you wish you could go back and tell your younger self, you know, one thing that you've learned over the years, what do you think that one piece of advice would be?

**Ryan Greiser:** [00:52:04] Don't be afraid to take the chance sooner. Right. I think that. I have a tendency personally to-to and I think everyone in our profession is we want to see it look really nice in our spreadsheet. Right. We know the math makes sense and have all the analytics work out. I think if I were to talk to-to my younger self, that just take more chances, right? Early on in my career, I kind of just said okay to everybody like like they knew exactly what they were talking about and they were the guru in the industry and everything. And younger on my career, I didn't challenge everything quite as much. I kind of just fell in line. Which taught me a lot. But I think I could have got to this spot a lot sooner if-if I really took a step back, took some more chances on myself and followed my gut compared to what a manager right. Kind of told me or what what I perceived as a guru in my company told me compared to what my gut was kind of telling me all along. So it took me a little while to get there. Right. But I think trusting my gut a little bit more would have gotten me more success quicker and launch my firm quicker if I would have had a little more confidence in what my gut was telling me when I was younger.

**Alan Moore:** [00:53:16] All right. Thanks for sharing that. All right Ryan. Listen, thank you again so much for taking the time to come on the show and share about your journey and the really interesting, cool stuff you're doing around crypto just with a business. I love it, so thank you for coming on and sharing your wisdom and paying it forward since it sounds like you

## Ep #338: Scaling to 100 Clients in 3 Years & Working 3-Day Weeks: A Conversation with Ryan Greiser, CFP®

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benefited from the show in early days. And so I appreciate we've come full circle.

**Ryan Greiser:** [00:53:38] Yeah, absolutely. I really appreciate you having me. It's a pleasure to finally do this with the after listening to you probably for four more hours than I care to admit. So I appreciate it. Obviously, if I can help anybody out in any other way, don't hesitate to reach out.

**Alan Moore:** [00:53:56] Thanks for being a listener of #XYPNRadio! We want to hear from you about what you want to hear from us. What types of guests do you want to learn from next? What topics or pain points are you craving insight on? Go to [xyplanningnetwork.com/radiosurvey](http://xyplanningnetwork.com/radiosurvey) to fill out a short survey telling us what—and who—you want to hear on #XYPNRadio. That's [xyplanningnetwork.com/radiosurvey](http://xyplanningnetwork.com/radiosurvey).

**Alan Moore:** [00:54:23] Also, be sure to go to [XYPlanningNetwork.com/VIP](http://XYPlanningNetwork.com/VIP) to join our private Facebook group for fee-for-service advisors. It's the community you've been looking for that's there to support you no matter where you are in your journey—best of all, it's free. Again, that's [XYPlanningNetwork.com/VIP](http://XYPlanningNetwork.com/VIP).

**Narrator:** [00:54:42] Thanks for listening to #XYPNRadio. If you enjoyed the show, please be sure to leave a review that will help grow the movement of fee-for-service advisors, serving next gen clients and building the firms of their dreams. That's all for today's episode, until next time.