

Trust in the Tension: How to Build Client Confidence Amidst Conflict and Broken Relationships

Presented by Leah Hadley, AFC®, CDFA®, MAFF®





Meet Your Presenter

Leah Hadley, AFC®, CDFA®, MAFF®

Leah Hadley, Founder of Intentional Wealth Partners and Intentional Divorce Solutions, helps clients navigate sensitive and often difficult financial changes. With specialized credentials (AFC®, CDFA®, and MAFF®), she combines financial knowledge with a strong understanding of human emotions, especially in areas like divorce, inheritance, and complex family situations. She empowers individuals to regain control and rebuild financial confidence, even when facing conflict or strained relationships.

Why Trust Matters in Financial Planning

Trust is Currency

Without trust, clients withhold critical information, resist recommendations, and abandon the planning process when they need it most.

Vulnerable Populations

Clients in crisis have often experienced betrayal by those closest to them, making professional relationships feel inherently risky.

Healing Opportunity

Financial planners can become part of a client's recovery journey, helping them rebuild confidence in both money and relationships.

Today, you'll learn practical tools to recognize broken trust, communicate with compassion, and create planning processes that empower your most vulnerable clients to move forward with confidence.

Understanding the Trust Breakdown

1

Divorce Scenarios

Financial infidelity, hidden assets, or years of being excluded from financial decisions leave clients feeling deceived and powerless.

2

Betrayal Situations

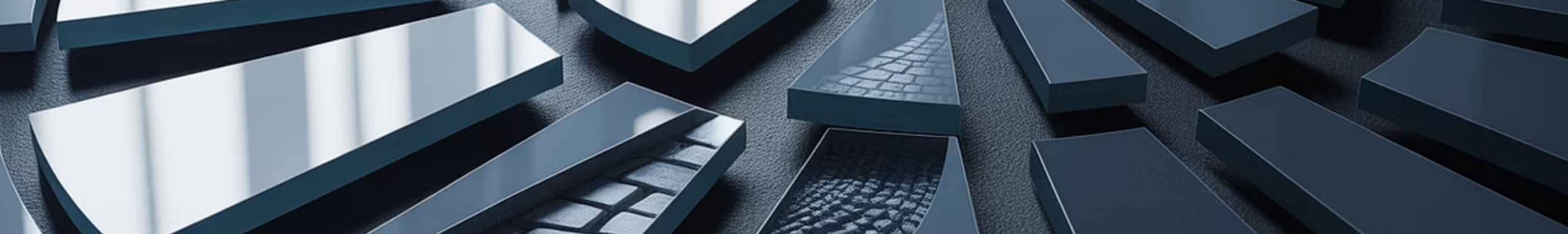
Discovery of secret accounts, undisclosed debts, or fraudulent activity creates deep questions about who and what can be trusted.

3

Family Conflict

Inheritance disputes, elder financial abuse, or business partnership breakdowns strain family relationships and financial security simultaneously.





Recognizing Signs of Broken Trust

Emotional Indicators

- Hypervigilance about documentation and processes
- Excessive apologizing or self-blame
- Difficulty making decisions, even small ones
- Emotional volatility or sudden mood changes
- Fear of being judged or criticized

Behavioral Signs

- Bringing support persons to meetings
- Recording conversations or taking excessive notes
- Asking for multiple references or credentials
- Postponing decisions or canceling appointments
- Testing your expertise with detailed questions

Understanding these signs helps us respond with appropriate sensitivity and patience, recognizing that these behaviors stem from protective mechanisms rather than difficult personalities.



The Planner's Role in Vulnerable Moments

Professional Anchor

You become a stable, trustworthy professional relationship when personal relationships have failed. Your consistency and competence provide security.

Educational Guide

Many clients have been excluded from financial decisions. Your role includes patient education and empowering them with knowledge and understanding.

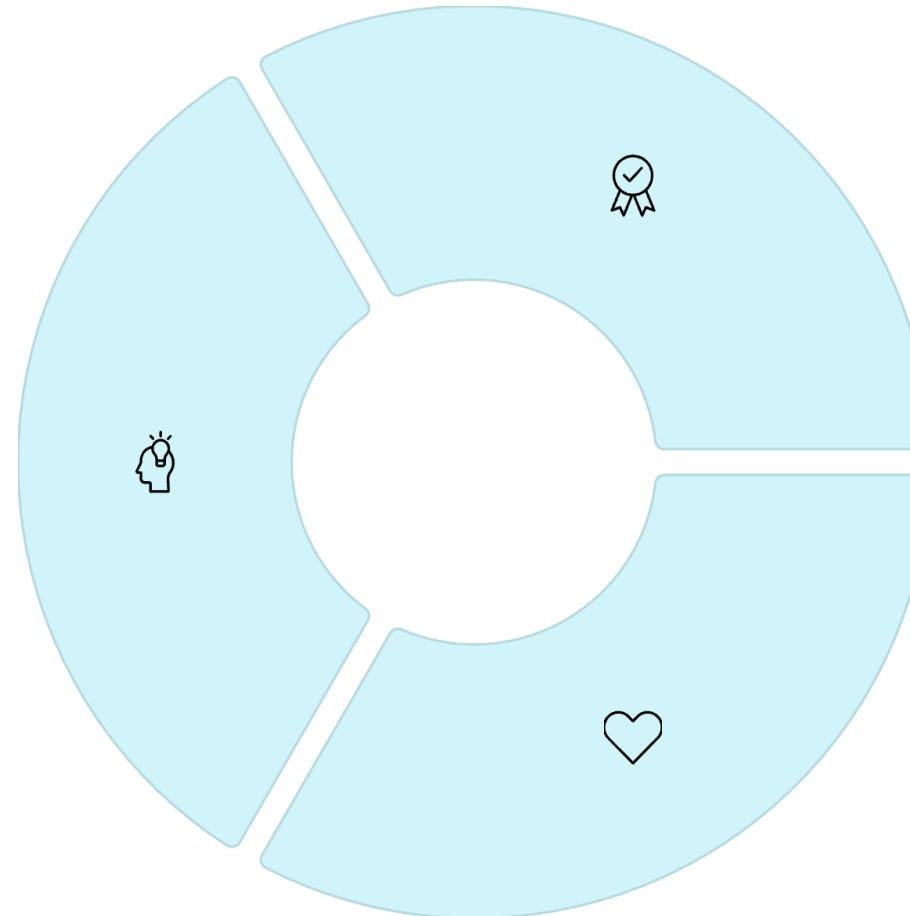
Emotional Container

While not therapists, planners often hold space for intense emotions while maintaining professional boundaries and appropriate referrals.

The Trust Triangle Framework

Competence

Demonstrate expertise through clear explanations, accurate information, and confident guidance. Clients need to believe you know what you're doing.



Consistency

Follow through on commitments, maintain regular communication, and provide predictable processes. Reliability builds safety.

Care

Show genuine concern for their wellbeing, listen actively, and demonstrate that their success matters to you personally.

All three elements must be present to build trust. Competence without care feels cold. Care without competence feels unprofessional. Inconsistency undermines both competence and care.

Avoiding Emotional Landmines

DON'T Say

- "You should have known about this"
- "Why didn't you ask questions before?"
- "This is pretty straightforward"
- "Just trust me on this"
- "You're overreacting"
- "Let's just focus on the numbers"

DO Say

- "This is a lot to process. Let's take it step by step"
- "Your questions are completely understandable"
- "I want to make sure you feel comfortable with this"
- "Let me explain exactly why I'm recommending this"
- "Your feelings about this make complete sense"
- "How can I help you feel more confident about this decision?"

Language matters deeply when working with traumatized clients. Words that seem supportive can inadvertently blame or minimize their experience.

Practical Trust-Building Strategies

01

Create Transparent Processes

Explain every step of your planning process upfront. Provide written summaries of meetings and clear timelines for deliverables.

02

Offer Multiple Communication Channels

Some clients prefer email for documentation, others need phone calls for reassurance. Adapt to their communication comfort zone.

03

Build in Safety Checks

Regular check-ins asking "How are you feeling about this process?" and "What questions can I answer?" create opportunities for course correction.

04

Document Everything

Detailed meeting notes, decision rationales, and action items help clients feel secure and provide reference points for future discussions.

05

Empower with Education

Explain financial concepts without condescension. Help clients understand the "why" behind recommendations to build their confidence.



Your Next Steps

Immediate Actions

Review your current client onboarding process. Add trust-building elements and emotional safety considerations to your initial meetings.

Develop Your Skills

Consider trauma-informed training or continuing education in emotional intelligence. These skills benefit all client relationships.

Build Your Network

Establish relationships with therapists, divorce attorneys, and support groups for appropriate referrals when clients need additional help.

Remember: In moments of broken trust, you have the opportunity to be part of someone's healing journey. Your compassionate expertise can help clients not just rebuild their finances, but restore their faith in professional relationships.

Thank you for your commitment to serving clients with both competence and compassion.



Questions?

Keep in touch! Connect with me on LinkedIn at

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