Ryan Chin CLU, CFP, is helping a growing number of clients reach their financial goals, and as he puts it, he's doing it with his eyes closed. **Kira Vermond** explains how one of Canada's only visually impaired advisors makes it happen

Man with a VISION

About five years ago, Ryan Chin set off to meet a hiring manager at Sun Life Financial to talk about his future with the company. Chin was brand new to financial advising, but was interested in breaking into the industry in his hometown, Hamilton. He thought he might have what it takes to succeed: drive, determination, professionalism, and a commitment to his clients. A perfect combo.

"He invited me in not knowing I had vision loss," says Chin now of the recruiter, Camilo Chacon. "But as I came into the office with my white cane, oh, to be a fly on the wall to see his face!"

At eight years old, Chin was diagnosed with Stargardt disease, which causes progressive vision loss that usually leads to blindness. Today he is considered legally blind. Yet despite the initial surprise that day, he says Chacon was all professionalism. They had a great conversation and the two hit it off. Soon, Chin was introduced to the higher ups.

Rick Prior, district director, remembers the moments before he met Chin that day. Chacon popped into his office. "I think I found your guy," he had told him. "He's amazing and I think he's going to kill it, but.…"

"Well, what's the but?" Prior had asked.

"He's blind."

"My immediate reaction was, 'I don't know how that will work, but let's have a conversation and see where it goes.' I never stopped to consider that we couldn't help him be successful," says Prior now.

He's glad he made time for that conversation. Prior soon realized Chin certainly did have a lot going in his favour: years of professional, management, and fundraising experience with what's now called the CNIB Foundation. Fundraising requires the ability to network and speak frankly about money with near strangers — an obvious requirement for financial planning. Chin also had an MBA from Athabasca University and relentless determination. Loads of it. Years before, Chin competed nationally and at the Olympic level in swimming, ultimately placing fifth in the world on the Paralympic stage in the Barcelona Games in 1992.

"And he genuinely just wanted to find a way to help people," says Prior.

MAKING OBSTACLES GO AWAY

Still, there were very real concerns. Traditionally, the financial services industry is incredibly reliant on paper, where important documents are printed and signed. And, pre-pandemic, client and prospecting meetings were almost always face-to-face. How would Chin travel to them if he couldn't drive? Then there was the matter of confirming client identity by examining identification like a driver's licence. How would he do that if he couldn't see? This was a compliance issue.

"But Camilo and I felt our role was to make obstacles go away because that's effectively what we do as planners anyway," says Prior. "Here's a problem. How do we get what we're trying to achieve? What's the solution?"

In the end, the solution was to allow Chin to team up with

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Chacon for 90 days and the two travelled all over southern and eastern Ontario so Chin could learn the ropes and navigate client meetings. Chin also had to commit to hiring a full-time assistant who could be his eyes when required.

"Coming into the industry without a promise of income, I had to promise someone else that I would pay them a salary, which was pretty scary," Chin remembers. "But I had to think, 'OK, I've got the tenacity and the work ethic. Let's just get it done.'"

To alleviate some of the financial uncertainty, Sun Life provided him with a small client base to start.

The gamble paid off. Chin completed and passed the Life License Qualification Program (LLQP) and hit the ground running. Soon, Prior realized that Chin wasn't only a natural with clients — he's warm, engaging, listens, and can tell a good story — but that he was also extremely process-oriented. For instance, every marketing piece, data analysis booklet, or piece of paper is placed in the same order each time (coded with raised braille dots on page corners), so he knows what he is passing to clients. His phone and computer utilize a text-to-speech screen reader allowing him to stay on top of all correspondence.

"Ryan could point to the middle of a page and talk about that section because he had memorized it. I swear, he must have a photographic memory because he knows where everything is," Prior says. "Everything is a system and it makes him productive. It allows him to spend most of his time in front of people."

Although Chin has been able to show Sun Life and the industry what is possible for advisors with disabilities, there is still learning to be done. Prior says the company has been working harder on accessibility in previous years, not simply because the *Accessibility for Ontarians with Disabilities Act* demands it, but because people now have a better understanding of how accessibility accommodation has an impact on employees like Chin. Something as simple as ensuring that charts and graphs are laid out with a descriptor so Chin's text-to-speech reading software can read it properly makes a difference. Adding descriptors to images and video is important, too.

IMPOSSIBLE IS NOTHING

For Chin, systems and processes are simply a way of life. And he's had years to find ways to hack the sighted world.

Born in Guyana, Chin grew up in Barbados with his mother. On a vacation in Canada is when he was diagnosed with Stargardt disease, the juvenile form of macular degeneration. With few opportunities in the country for children living with vision loss, and with his father living in Canada at the time, his parents enrolled him at the W. Ross MacDonald School in Brantford, Ont., the province's only school for blind and deafblind students.

"I have absolutely nothing but great things to say about the staff and teachers at the school. They believe the impossible is only the untried," he says. This is a motto Chin lives by every day.

He started swimming at the school and went on to train at the provincial, national, and international level. Chin still remembers the cheers of hundreds of spectators in Barcelona as he perched on the starting block ready to begin his 50-metre freestyle event.

Eventually, he went on to work in Toronto at the CNIB Foundation, and up at its Lake Joseph summer camp facility in the heart of swishy Muskoka cottage country. Soon he wasn't just running the facility, but networking with wealthy local cottagers and fundraising to help with a large redevelopment project. No easy thing when the area still only had dial-up Internet and faxes.

After a strong 2020 and 2021, Chin employs three staff and focuses more on the financial planning side with his wealth block growing by leaps and bounds. His clients are committed to him, too, erasing the worry he once had in the beginning that people would not take him seriously as an advisor.

After meeting a number of successful and driven professionals on Lake Joseph, he decided to sharpen his skills and get his executive MBA in 2.5 years while working full time. Chin admits the period was all a blur. But it turned out that MBA was a fortuitous decision. After years with his employer, he was restructured out of a job and needed to find a new opportunity. An idea hit him.

"For almost 20 years of my life, I've done fundraising and asking for charitable dollars. Now that I have an MBA, why don't I sit on

the other side of the desk on the philanthropic side?" he remembers thinking.

Yet, despite reaching out to a number of financial institutions, the interviews didn't pan out. He believes he got the initial job interviews because he was someone with vision loss asking for them, but ultimately, employers didn't want to take on an employee with a disability. That discrimination is more their obstacle than his though, he says.

"They were just not being totally aware of skill and were focusing on the disability, unfortunately," Chin explains.

Chin's familiarity with navigating the world with vision loss — and still coming out on top — is one of the reasons Keya Osborne is glad she's one of Chin's clients. The two met about four years ago at an event where Chin was at the Sun Life booth. He also came highly recommended from other people she knew.

"He has the best knowledge of both worlds. He understands the sight loss community and what our needs are, and he has the financial acumen to get us where we need to be," she says.

A program development team lead and program lead for youth empowerment at the CNIB Foundation in Toronto, Osborne also lives with vision loss. She feels a kinship with Chin because they are both traversing many similar challenges as Black Canadians in an able-bodied world. "When it comes to job stability or looking for work, we have to be extra cautious," she says. "Being Black, a person with a disability, and being a woman, I have to work three times as hard," she says. "I want to have financial security so if anything happens, I can still maintain my home and quality of life. Ryan understands all of that. He's walking the same walk."

Chin, who now has his CLU and CFP accreditations, helped Osborne rein in her spending and broke down how much she needed to save to reach her retirement goals. He also listened to her concerns about risk and helped her create a portfolio that included some growth funds, but nothing too volatile. At 49, Osborne wants to retire in about 15 years. He checks in with her every six months or more often, if needed.

That commitment to his clients helped him actually grow his business during a global pandemic. While many advisors were scrambling in the early days, Chin was already used to working from home. True, his calendar cleared as the world shut down, but instead of panicking, he simply turned to his clients and picked up the phone. "The question became, do I turtle and let the current situation take me over or do I pivot and create a new way?" he says. "My life's path has always pushed me forward so I leaned into it."

The calls weren't sales calls, per se. He says he was concerned about many of the clients he worked with and people he knew. How were they feeling? What were their worries? How could he help? "Honestly, it was just a genuine reach-out," he says. "I think in our industry we really have to understand that when you care — when you truly care about the people you work for and serve — it translates into them wanting to work with you even more."

After a strong 2020 and 2021, today he employs three staff and focuses more on the financial planning side with his wealth block growing by leaps and bounds. His clients are committed to him, too, erasing the worry he once had in the beginning that people would not take him seriously as an advisor.

"I'll tell you, not one person has ever said, 'Yeah, I don't want a blind advisor.' Never ever. Everyone has always been, 'I don't care. As long as you're able to tell me what I need to know, let's move on,'" he says. "I think that's so great. I love my clients for that."

Besides, sometimes vision loss has advantages. Unlike other advisors who might feel worried or stressed when they catch a client's eyeroll or stressed expression, Chin doesn't pick up on those visual cues. "I think that is truly one of the strongest tools in my arsenal," he says only half joking. "Because I'm not afraid of what needs to be said. As advisors, we know what's best for our clients and sometimes need to have the tough conversations. We want to make good, solid recommendations, but sometimes we get inhibited by our own fears."

Ultimately, vision loss has given him the ability to offer something special as an advisor, "with my eyes closed," as he puts it. Hardship and challenges can have a way of burnishing empathy and the ability to form bonds with deep caring and compassion. For some, like Chin, a life changing event can also develop a need to turn the impossible into possible. "I tell people this all the time," says Chin. "We all face hurdles in life. It's how we adjust our stride to clear those hurdles that defines us."

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MAKE YOUR COMMUNICATIONS ACCESSIBLE

Accessible written material gives every advisor the ability to do their job, serve clients, and have an impact on the industry. Wondering how to make your own firm's communication and information usable by everyone? Here are some tips from the AODA. To start, make a list of all the documents that reach advisors and staff each day. Accessible information can include:

- Company newsletters
- Health and safety information
- Announcements of policy updates
- Memos or word-of-mouth details about workplace social activities
- Presentations or videos
- Handouts or discussions at meetings
- Manuals, compliance materials, or guidelines

Consult with workers to learn what formats or supports are most helpful. Don't forget to find out if any grants are available to help the workplace purchase hardware, software, or services to get the job done.

Provincial organizations and government legislation, such as the *Accessibility for Ontarians with Disabilities Act* (AODA), offer examples, as well as useful advice, about how to present printed, written, or visual material so everyone can access it. — *K.V.*