**Seeking-Indrika.mp3**

**Intro** [00:00:28] Welcome fellow seekers of the extraordinary. Welcome to our shared quest. A quest not for a thing, but for an idea, a quest not for a place, but into deep, inner, unexplored regions of ourselves. A quest to understand how we can achieve our fullest potential by learning from others who have done or are doing exactly that. Extraordinary stories of overcoming anguish. Every single one of them had lost somebody from their family. I will never give up on trying to lessen that harm to people who have stood up to challenges with true courage. Do something in life. Did you have a passion for something that you enjoy and you find fulfilling? That's where you'll have the greatest success. Stories that will enlighten and inspire. What I said to them is absolutely a cliché, but the journey is more important than the end result. May we always have the courage and wisdom to learn from those who have something to teach. Join me now in seeking the extraordinary. I'm Michael Nathanson. Your chief seeker of the Extraordinary.

**Dawn Doebler** [00:01:36] For today's episode, our chief speaker of the extraordinary Michael Nathanson has again turned the mic over to me. I'm Dawn Dobler and I'm a senior wealth advisor and principal at the Colony Group. As we celebrate Women's History Month, sponsored by Her Wealth by Colony, will highlight some of colony's extraordinary women and their unique and in some cases, unexpected journeys that led to careers in finance. Her wealth empowers women with tools and resources needed to gain confidence and take control of their wealth. Our guest today is also a senior wealth advisor and principal at the Colony Group. Her journey to the wealth management industry is anything but ordinary. She grew up in Sri Lanka, moved to the United States and found a life of meaning and joy in her career, all because she took a chance on an opportunity that came her way. Please welcome the extraordinary Andrika Arnold. Hi, Andrika. Thanks for joining me.

**Indrika Arnold** [00:02:38] I'm honored to be here.

**Dawn Doebler** [00:02:39] I briefly mentioned in the introduction, but will you expand a bit on your very interesting background?

**Indrika Arnold** [00:02:46] So I was born and I grew up in Sri Lanka. It's a little island. A little. I'm very close to the equator south of India. My childhood, my dad died when I was 11, so I'm from for the most part of my life. My mom was a single parent, so that had quite a big impact on my life as well. And despite the fact that I was a third world country and people have preconceived notions about what that means, and also the fact that the country was at most of the time that I grew up there, I still have very happy memories of my childhood. I grew up in a happy household and lots of friends, and at some point in my mid-twenties I decided to come to the U.S. and that was the reason for that is twofold. One is because of the war. Colleges were closed on and off, so there was no continuity in education there. So what a career. I wanted to finish my finished my college degree, but also wanted to, you know, look at careers outside of the U.S. But also my husband and I were on the opposite sides of the war. So it seemed increasingly difficult for us to be together. So the two reasons, the main reasons I decided to come to the U.S. was were those two. So in my mid-twenties or by chance and came to Keene, New Hampshire, to start a new life.

**Dawn Doebler** [00:04:02] So I can only imagine moving from Sri Lanka to New Hampshire was quite a change for you. So let's talk a little bit about when you arrived in the States, what you found to be different and maybe some of the things that you really liked and some of the things that were maybe a bit more challenging for you as you made that transition to the United States?

**Indrika Arnold** [00:04:22] Yeah. So an island close to the equator, to New Hampshire. So you can imagine what a shock that was to your system. I had not seen snow. The only snow I had seen in Christmas movies and Christmas cards. So that was a hole getting used to the weather and oh, even like layering your clothes and different. It was just a whole new experience. But my husband also shared this, though. The first thing that we realized when we came here and this is such a silly little thing, is we realized how big everything is in the U.S., whether it's dollhouses or cars or refrigerators. Portion sizes, What what it just that was what hit us was it's such a silly little thing. But we were still talk about that, that everything is so big in the U.S. But as far as the life is concerned, when you come back, coming to the U.S., especially as an immigrant and especially as a student, you know, you live behind everything that's familiar to you. You know, come to everything that's new, you kind of building a new life round up. So it's hard. It is. You you learn a lot of things about yourself, about other people. For me, I just felt I was self-conscious about how I looked different. Skin was not a very diverse place, so, you know, I always looked nice. I spoke different. I had an accent for the most part, the first few years, I just kind of wanted to blend in the background and not not do anything that made me sit out, come out of my shell quite a bit in the last 23 years, I have to say. But but yeah, it was it was a real learning experience. Everything was new and everything that was familiar. You'll leave behind at home.

**Dawn Doebler** [00:06:10] So tell us a little bit more about when you first arrived here. I guess you were a student. So what were you studying and then how did you transition and land in in a wealth management position?

**Indrika Arnold** [00:06:22] Yeah. So that was chance. So when I decided to come to the U.S., obviously we when you are in another country, you kind of think about what's what is the best industry that you're probably going to be able to succeed in, what's going to get you a good job easily. And so computer science was like a thought but subject at that time. And I was like, Oh, I can do that. So I just kind of it wasn't until we thought about it a little bit, but it kind of was an obvious choice, especially South Asia, where you are that a lot of high tech computer science people come here to that kind of industry. So it was kind of an obvious choice. So I decided to get a degree in computer science. I'm fortunate that there was an opportunity to minor in business, and so I did that as well. And. That led to an introduction to one of my mentors in college, as well as a business professor, who when I graduated college, I didn't really have any contacts. I didn't even know how to look for a job. So I went into his office one day and I said, Dr. P, I need a job. Can you help me? And you literally had a Rolodex on his desk. I remember it so clearly. You looked through all that and he said, I know exactly who I should talk to. And he had a connection with a wealth management in this company, Aria in Waltham. And he wrote to the founder and the CEO of that and said he has a student. You want to consider her application and you want to hire her. I didn't realize at the time, I didn't know until much later that he had actually guaranteed that if it didn't work out after six months. I mean, what being in that company, that he would actually pay back my salary. So he he literally guaranteed like pay, which I didn't know at the time. I worked in that in that organization. I started off because I didn't have any experience. I didn't know the industry at all. I have any qualifications. I started out paying bills, were very wealthy, the largest client that they had, and it was such a great learning experience for me coming from Sri Lanka. I didn't really know how the wealthy people in America live and I learned so much paying bills for one year. Well, for that family, what where do people shop? What do they AEDs? What does it mean to on a yacht, an airplane and, you know, alio payroll? I learned so much in my first year paying bills. And that was that was kind of my segueing to the the wealth management industry. And then from there on, they changed my role to become a financial planner, panel planner. And then I honestly got my CFP designation and my master's in financial planning while I was working in that company. I worked with them for ten years and then moved to Harvest Capital and then the company.

**Dawn Doebler** [00:09:16] Well, it's certainly a great story about how one person can make such a big difference in someone's life. And obviously that professor was that person for you? Have there been other people along the way? I would imagine both in college as well as here at the Colony Group, there are some key players and key mentors for you. Can you talk a little bit about that and how that's affected your journey?

**Indrika Arnold** [00:09:40] Oh, absolutely. When you're you know, when you are when you leave behind your family or friends and come to a new country, you you don't realize how willing people are to help you and to be able to accept that help is is it was huge for us. So many people along the way helped us not you know, it doesn't always mean financially. It's sometimes just helping you to think something. Role of learning the ways of a new country. My colleagues at Harvest Capital, Marshall Road, Jim Fitz, John Weeks, they really helped me become the advisor and the person that I am at the Colony Group right now. They really supported my career growth and and really made me step outside my comfort zone in a lot of ways. So I'm really grateful to them for that. My husband has always been my strength and my guide. We have had such a great relationship. So he's all women and my mom. So she supported me by helping in taking care of my daughter where I needed to work. And so so yeah, we we received so much help from so many people along the way. And and I'm really grateful for that. Even Penn State, my final year of college, I didn't have I had I had I had used up all the money that I brought from the state and I was ready to have to leave it to go back to Sri Lanka. But lo and behold, I got a full year of scholarship. Well, it paid for my final year will be paid for with a queen and diamond funds. And to this date I'm very grateful that our.

**Dawn Doebler** [00:11:14] Wow. Wonderful. You know, can you point to any one specific accomplishment that you're particularly proud of? There's certainly a lot there in Jamaica, but is there any one thing that really stands out for you that really brings you the most pride?

**Indrika Arnold** [00:11:30] Sure. I got that. Well, because they're not equally but different. So personally, the moment I became a mom is the moment that was the most special for me. I think any any parent can feel that. But if you have been through IVF and three rounds of eggs and you almost given up hope of becoming a mother, and then when finally that baby, they lay the baby on your chest and you're like, Oh, my goodness, this actually happened. This is a miracle. So that was one time when my world like, stop. And that's something that to this day I have an amazing daughter, so proud of her. So. So that is one one accomplishment for me. And the second one is last year when Michael and Ron and Marshall and all you got on the phone surprised me and said that I had become a part of the Colony Group. I, I honestly can tell you that I'm not exaggerating. I just sat there after the call for a good 5 minutes and I was like, Wow, really? 20 years ago. And I started paying at the bottom, paying bills for that clients. And now I'm the cardinal of a one of the best wealth management firms in the country. Yeah. It was just a moment that I just had to stop and kind of relive those 20 years and how I got there. So those two are pretty, pretty big moments in my life.

**Dawn Doebler** [00:12:54] Well, having worked with you, it was certainly wonderful to welcome you to the partnership Indrika. We're so, so glad that you're part of the partnership. Tell us a little bit more about your daughter.

**Indrika Arnold** [00:13:04] Sure. So she's she just became she just turned 13. So the teenage years are approaching, but she's she's incredibly she's a very smart kid. But what I am really most proud of about her is that she has a huge heart and she is the kind of kid who will baby said all this so that she can buy Christmas presents for her friends, all give it all away. So I'm a little as a wealth advisor. I'm a little nervous about the fact that she'll give it all away. But but I'm also very proud of what a kind and good human being she has. She gets recognized in school for her kindness as she spends time in gym class with special needs kids to help them. So that's the kind of kids that she is. And so that it gives me a lot of pride that she's a good kid.

**Dawn Doebler** [00:13:56] Let's close with some advice that you would give to others. I think there's so much that the listeners can learn from your story. So how about some parting advice?

**Indrika Arnold** [00:14:05] Yeah. I would say give at least a passing glance. So any opportunity that comes your way, consider it, even if you don't take it. And if you do take it, be willing to work really hard at it. The other thing I would say is if you need help and this is something I learned very recently to be open to accepting help needs no shame in that. Whether it's financial of an emotional support, be willing and humble, you know, to accept help. And then when you're in a position of privilege, make sure you give back. So in short, be humble and be kind.

**Dawn Doebler** [00:14:43] And that is the extraordinary Andrika Arnold. Thank you, Andrika.

**Indrika Arnold** [00:14:48] Thank you for having me, Dawn.

**Dawn Doebler** [00:14:50] I'll end today's show with a theme of courage, as you heard from Andrika. She left her home of nearly 25 years to start a life in the United States. She took a chance outside of her comfort zone and started a new career focusing on her core values, a sense of community, staying true to yourself, reaching out to others for help. Those all guided her journey and continue to do so even today. Thank you again to our sponsor. Her Wealth by Colony. To learn more, visit thecolonygroup.com. You can also follow the Colony Group on LinkedIn and on Twitter. Thank you for tuning in to today's episode celebrating Women's History Month. And thank you again to Michael Nathanson for sharing the mic with me. I'm Dawn Doebler and I look forward to joining you again soon.