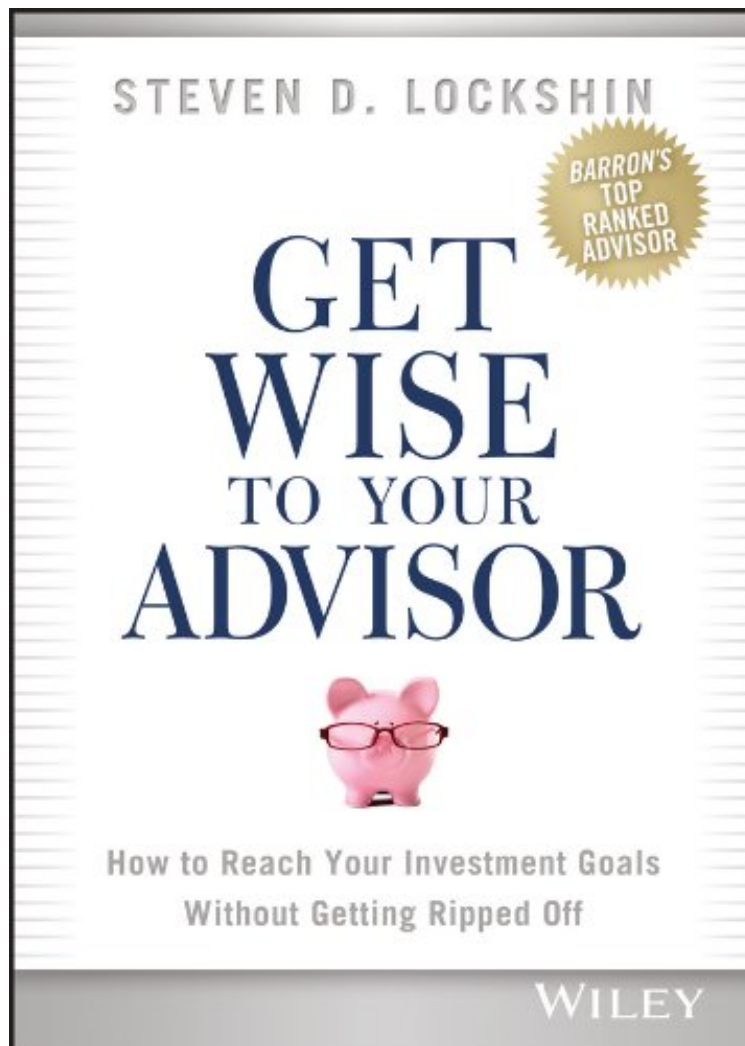


(Mobile book) Get Wise to Your Advisor: How to Reach Your Investment Goals Without Getting Ripped Off

Get Wise to Your Advisor: How to Reach Your Investment Goals Without Getting Ripped Off

Steven D. Lockshin

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Steven D. Lockshin : Get Wise to Your Advisor: How to Reach Your Investment Goals Without Getting Ripped Off before purchasing it in order to gage whether or not it would be worth my time, and all praised Get Wise to Your Advisor: How to Reach Your Investment Goals Without Getting Ripped Off:

2 of 2 people found the following review helpful. Excellent insider info for anyone with a financial "advisor"By KCDC"Get Wise" is for you if you want to be educated about the financial industry, empowered about personal wealth, and entertained while doing it. I understand how those in the biz can write debating reviews: You know the ins-and-outs. But the truth is--the average American does not. "Get Wise" is an easy read with wit sugarcoating heavy

facts. Lists of key points and interview questions give action-strategy ideas. Bottom line takeaways: 1. There is no better financial fiduciary for you than yourself. 2. This book will help you make informed decisions with intent. Thank you, Lockshin. I respect that you put yourself out there for the masses. I hope you keep rallying to "change the game" of the industry, so that all of us ("small-frys" included) can enjoy a better game of Life. 1 of 1 people found the following review helpful. important information but also a marketing piece for author's own practice. By Customer I enjoyed the book. it is informative and the messages in the book are important. The reason I did not give it five stars is primarily because I believe the author wrote the book, in part, to give to his clients and prospective clients and to use a marketing tool. While this is not bad if the content of the book is informative and accurate, which found it to be. The author mentions an online service in which he is an investor (I would imagine quite a large investor) called Betterment. I reviewed the site and I must say, the site is excellent. They do a great job of assisting investors of all sizes and experience levels to allocate assets in a clean, easy to use manner. 0 of 0 people found the following review helpful. I would highly recommend this book to others. By JF This book is extremely well written, makes a mysterious subject clear and offers actionable suggestions. The book should be read by anyone who plans to use the services of an investment advisor. Very practical insights from an insider. I would highly recommend this book to others.

The financial services world is changing. Technology is enabling an automated approach to investing that should bring down the cost of commodity services. No longer do you have to fund the lifestyle of a broker or advisor to have him tell you how to diversify or where to find the next investment that cannot be missed. This book will provide the tools for calculators that tell you most of what you need to know; from how much insurance you need to have to how you should diversify. The book will help readers with the following: Understand what you have Plan your long-term goals Start to save (maximizing your 401k) Reduce debt Run your Monte Carlo Simulation Determine the appropriate asset allocation Set up your auto-rebalancing and periodically (annually, perhaps) re-examining your asset allocation to account for globalization Deploy the asset mix through low cost, tax-efficient strategies Look at it once per year This book will provide a better understanding of your investment decisions. But, we all cannot be do-it-yourselfers. Advisors serve as an important resource for consumers when they are both capable and understand their duty to serve you, the customer, first. To complement their moral station, they must have the skills to deliver appropriate advice. The book, much like the company Steve founded, will simplify standards for consumers and audit advisors to those standards.

From the Inside Flap Does your investment advisor have your best interests at heart—or his own? Most Wall Street advisors work on a commission basis, so the more financial products they convince you to buy the more money they make. So how do you know whether your advisor is giving you wise guidance or just using you to line his pockets? In *Get Wise to Your Advisor*, former Wall Street insider Steven Lockshin pulls back the veil on the conflicts of interest that can put what's best for you at odds with what's best for your advisor and shows you how to take back control of your financial future. Ranked as the top independent advisor in the United States by Barron's, Lockshin knows exactly how helpful a good advisor can be and just how much damage a bad one can do. Here, he gives you the tools and insight you need to find an advisor who will put your well-being first—a trusted fiduciary who is knowledgeable and doesn't work on commission. Based on the principles and ethical standards that have made his firm a leader in the industry, Lockshin explains what you should look for in an advisor and what questions you should ask before trusting anyone with your money. But with the modern technology and wealth of information available today, you might just be your own best advisor. *Get Wise to Your Advisor* offers effective tools and strategies for do-it-yourself investors who want to plan long-term goals, manage their asset allocation, employ low-cost tax-efficient investment strategies, and even run Monte Carlo simulations. Wall Street almost always wins, even when its clients lose. But you have the power to change that relationship—by voting with your wallet. Whether you choose to use an advisor or do it alone, this book gives you all the information you need to make the best decision for your financial health.

From the Back Cover Praise for *Get Wise to Your Advisor* "Get Wise to Your Advisor is a bracing wake-up call for investors everywhere. Steve Lockshin shows that while many financial advisors do great work, others work in a system where their own self-interest inevitably trumps the interests of their clients. This sharp and accessible guide can help you separate the solid from the slippery and put your own financial life on firmer ground." —Daniel Pink, New York Times bestselling author of *Drive* and *A Whole New Mind* "In an era when both good and bad advice abounds in every channel of the advisory market, *Get Wise to Your Advisor* demystifies the options for the uninitiated investor. Wisdom is often borne of skepticism, and with *Get Wise to Your Advisor*, Lockshin provides a practical guide to help clients be thoughtful, careful, and prudent in selecting and assessing a financial advisor. His blunt and forthright overview of the tricks of unscrupulous practitioners will no doubt keep many from being duped. Bravo!" —Sterling Shea, Managing Director, Head of Advisory Programs, Barron's "A top-ranked Barron's advisor with an admirable sense of social justice serves as an intrepid guide through a complex, conflict-riddled industry. Steve is fighting for what's right for individuals seeking investment advice, armed with fluency in behavioral economics, a level head, and a vision of how technology is changing Wall Street, finally." —Jon Stein, CFA, founder and CEO,

Betterment.com "Get Wise to Your Advisor is a must-read. Lockshin simplifies and demystifies much of the Wall Street mumbo jumbo that inhibits investor success. If you're not 100% sure that your advisor is on your side, Steve's book will help you find out and, if necessary, shop for a new advisor who puts your interests first." —Curtis Polk, Vice Chairman, Charlotte Bobcats (NBA); manages the financial and business affairs of Michael Jordan and his related companies

About the Author Steven D. Lockshin is the founder and former CEO of Convergent Wealth Advisors, one of the nation's leading wealth management firms, providing investors with objective advice, flexible investment solutions, and transparency. He helped pioneer the open architecture approach to investing and was an early adopter of asset allocation strategies for high-net-worth clients.