

Reference Guide For Financial Planners 2013

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welcome to hello harold that s me harold evensky i ve been a practicing financial planner for over three decades financial planning is my avocation as well as my vocation i ve had the privilege of participating in the growth of my profession serving on the national board of the international association for financial planning as chair of the certified financial planning board the international certified financial planning board of standards as well as on advisory boards for charles schwab and tiaa cref in those three decades plus i ve seen a great many changes not only in the markets but also in how investors and their advisors respond to them some of those responses make very little sense financial planning is a powerful tool that can help you develop and maintain the quality of life you want unfortunately there s a ton of noise and nonsense foisted on investors that can undermine their financial success maybe you re one of the many unlucky folks who ve tried using a broker or financial advisor and wound up with one of the few less than ethical ones who had you invest in easy answer funds that did more for the advisor s bottom line than yours maybe you decided to go it alone unfortunately investing is not a simple task and without a grasp of the fundamentals many investors wind up making costly mistakes although there are innumerable books many of them very good designed to help you invest wisely many are too long too technical too boring too commercial or too simplistic to hold the reader s attention so it s my turn i decided my book would be just right not too long not too short not too technical not too simplistic not commercial and most important fun to read hello harold gives you the foundation you need to navigate the markets and plan your financial future i take you along with me on phone calls and meetings conferences and classrooms and let you eavesdrop on my thoughts conversations and brainstorming sessions with clients colleagues and students i introduce you to actionable concepts that will make you a far better investor with a sound plan for your future you may even have some fun along the way unlike most books you re familiar with don t feel obligated to move from page one through to the end each chapter stands on its own so you can skip and jump to your heart s content

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