

AdvisorSmart for the Individual Investor

by David Bromelkamp

The following is a sample of David's speaking topics.

For a more extensive and up-to-date list, please visit the AdvisorSmart website: <https://advisorsmart.com/speaking>

Why is Fee-Only Financial Advice the Gold Standard?

In today's world of financial advice, how can you possibly avoid biased advice, riddled with conflicts of interest? One excellent way is to seek fee-only financial advice. But what *is* fee-only financial advice? And where can individual investors find this type of advice? David will untangle the confusion surrounding fee-only financial advice by explaining what it is, what it is *not*, and how individual investors can find a trustworthy financial advisor who can provide such advice.

Your Roadmap to Hire a Trustworthy Financial Advisor

Mistrust of financial advice professionals is as high as ever, and for good reason. Many financial advisors are more interest in profits over people, pushing products that will earn them a commission or bonus. How can the average investor avoid such a financial advisor and find someone they can truly trust? David will provide a prudent roadmap for conducting a search and, ultimately, hiring a trustworthy financial advisor that fits your needs.

How to Use Free Government Databases to Research Financial Advisors

A wealth of information is available to the individual investor, but you have to know where to look. It's not enough to browse the internet for a financial advisory firm, since those with the highest marketing budgets (not necessarily the best companies) will end up at the top of your search results. How do you sift through the Wall Street firms who are more concerned about profits than people? How do you find financial advisory firms—and financial advisors—who are trustworthy, forthright, and put their clients above all else? David will introduce his audience to reliable online resources to simplify your search. Learn how to use free government databases to research financial advisor registration, licensing, education, work history, and regulatory infractions.

5 Key Attributes of a Great Financial Advisor

The search for the right financial advisor can seem overwhelming, but it can be helpful to focus on a few key attributes that most great financial advisors share. Join David as he explains the top traits of excellent financial advisors and how they benefit individual investors. At the center of this discussion, David will explain why it is crucial to seek financial advisors who are fee-only fiduciaries (and he will define these often-confusing terms!)

The Benefits of Working with a Fiduciary as a Financial Advisor

It is an unfortunate reality that many so-called financial advisors and financial advisory firms are more concerned about profit than people. To make matters worse, these individuals and firms are not held to any legal standard that could force a change in behavior. However, a professional fiduciary is legally obligated to put their clients' best interests first and adhere to a fiduciary standard of care. This session will touch on a wide range of topics relating to fiduciaries, including who is (and who is not) a professional fiduciary, why it is best to seek a fiduciary for financial advice, and why to ask for a fiduciary oath.