

# New Book "Just Say No" Explains Fiduciary Rules how IRAs are Safe but Investment, Inherited & Trust accounts are not

*A 'Suitable Investment' means that you can be sold investment #100 out of 100 Investments and that is ok...unless it is in an IRA or ERISA Retirement account!*

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/EINPresswire.com/ -- "[Just Say No](#), To Bad Financial Advice" is groundbreaking new book by Income Planning and Capital Gains Tax Planning experts Kevin Brunner and Christian Ramsey, AIF®. Readers are taken on a journey through the labyrinth of investment myths like Buy and Hold and Average Annual Returns and How Systemic Risks are the killers of Modern Portfolio Theory.

The book further covers details of how Fiduciary Investment Advice has evolved over the past 30 years and how the Broker Dealer community fights every single disclosure and every single opportunity to charge the Investment Provider, The Associated Person and the Investment Client at the expense of everyone involved...and how...despite repeat fines and breaches and gross market and price-fixing manipulations, Broker Dealers continue to have the same issues, year over year and the same leadership and business models remain.

Buyer Beware!

"Just Say No!" sheds light on the commonly held belief that all investment avenues are equally protected. One of the most startling revelations is the differentiation between the safeguarding of Individual or Group Retirement Accounts and the vulnerability of Investment, Joint or Trust accounts. While ERISA Accounts like your 401k or 403b are required to be priced and managed in a Fiduciary Capacity all other accounts are not held to the same Standard. IRA Accounts are subject to "Best Interest" provisions which means that a comparison is required, while Inherited, Individual and Trust Accounts remain strictly in the 'suitable' investment standards...and a



suitable investment can be the most expensive and least performing in a category year over year and still be allowed.

Even if you have hired a Fiduciary Advisor, the Fiduciary obligation ends with that Advisor's relationship to a Broker Dealer! This is called a Fiduciary Breach and is found where an Advisor may be required to source the best execution or least expensive option while the Broker Dealer that the Advisor is affiliated with has no such obligation by contract.

Buyer Beware Indeed!

"This book is a wake-up call for anyone who believes their investments are impervious to market downturns and how ongoing mismanagement in the Broker Dealer space lends to preventable expense loads and creates systemic deviations from performance " says Christian Ramsey AIF®.

"By understanding the nuances of investment protection and recognizing the fallacies that permeate the financial industry, readers can take proactive steps to safeguard their financial future...we call this Model Q™ and the awareness of these nuances and superior capital gains tax planning strategies that are also outlined in the Book are what creates millionaires from savers and facilitates lasting generational wealth" Says Kevin Brunner.

Whether you're a seasoned investor or just starting out, 'Just Say No' will challenge your preconceptions and revolutionize your approach to personal finance.

"Just Say No" by Kevin Brunner and Christian Ramsey AIF® is available through Amazon Books as a full size, large print book at only \$8.00 or as a Kindle eBook for \$5.00.

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