

[My Value to You -- Personalized Scientific Financial Planning Services](#)

Category : About The Skilled Investor

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My Value to You -- Personalized Scientific Financial Planning Services

Get help with either your urgent, short-term financial management issues or your comprehensive lifetime financial and investment planning needs!

I will help you to adopt sensible and durable personal financial planning practices that have the highest probability of meeting your family's lifetime financial planning needs.



Larry Russell, Managing Director

MBA (Stanford University), MA (Brandeis University), and BS (M.I.T.)

I will provide objective and comprehensive financial planning advice with a solid scientific basis. When I develop a financial plan for you, my financial planning and personal investment recommendations will be:

->highly customized and comprehensive ->optimized for risk-adjusted long term investment performance ->focused on minimizing your costs and taxes over the long run. I will help you to identify and to change any personal behaviors that are not consistent with a scientific, ~~value-maximizing approach to your family's lifetime financial welfare.~~

[I can help you to improve your family's lifetime financial planning significantly. If you need personal help, click here and start a personal conversation with me!](#)

You and I will work together to analyze your financial affairs cooperatively. During this cooperative process, you will gain valuable insights into your financial affairs that you never have had before. As part of this customized planning process, we will use VeriPlan, which is a highly sophisticated automated lifecycle financial modeling tool that I have developed and enhanced since 2003. Once

customized with the details of your financial and investment affairs, VeriPlan will automatically project the impacts of various financial choices you could make over your lifetime. In preparing your personalized financial plan, I will consider all of your income, expenses, debts, and assets. In this analysis, I will measure and project your lifetime human capital, cash, fixed income assets, equity assets, property, and your private business and other investment interests. I will take a broad, outsider's view of your finances and will bring to your attention opportunities for optimization and concerns about risks that may need to be addressed. Your personal financial and investment plan will be designed for cost-efficiency and time-efficiency. Once established, your plan should require minimal tuning over time. When we have completed this interactive planning process, you will also receive your own copy of VeriPlan, which will be fully loaded with your personal financial data. To keep your personal financial plan in tune with your current needs over the years, if you want to, you can change anything in VeriPlan to test new ideas instantly and adjust your plan to reflect new information. My services will be valuable and cost-effective to you. My fees will be reasonable, clearly understood, and determined in advance. I will only charge fees directly to you for hourly services or for fixed fee planning deliverables. If you are not satisfied, you will not pay. As your financial services and investment consumer advocate, I can help you to shop for the lowest cost financial products that are consistent with your financial plan. The average person wastes 1% to 2% of their total assets each and every year on unproductive financial and investment costs and on premature and inefficient realization of taxes. Many people waste even more through suboptimal practices, such as investment activism and performance chasing. I believe that one of my primary jobs as your financial advisor is to protect your wallet from unnecessary waste. I can help you to navigate through the blizzard of financial hype and false claims. I can help you to learn how to buy financial products and services directly without paying costly, commissioned "middle-men." I can help you to eliminate the unjustifiable visible and hidden costs related to asset management, distribution, and over-activity that will bleed away value from your portfolio year-after-year. Your financial interests are paramount, and I will never have any third party compensation conflict-of-interest. I will not accept any third party sales commissions or third party payments of any kind. Never. Ever. When an advisor takes money, services, or any other compensation from the financial industry, he is on a very steep ethical slope where your interests can slip rapidly away and be replaced by his or her personal financial interests. Never use financial advisors who are not unquestionably on the side of you and your family. The industry had invented too many ways to fleece you, while telling you they are doing you a favor. The best way for individuals to protect themselves and their families in an advisory relationship is just to say no to any form of third party advisor compensation. There are no free lunches for individuals, when it comes to financial adviser compensation. (See these advisor compensation articles on *The Skilled Investor* website: [Payment of Financial Advisors and Investment Advisors](#)) I will never charge any asset management fees against your investment assets. Your money is your money, and my company seems to be one of the very few organizations in the financial services industry that understands that we have no right to put our hands in your wallet, just because we might be able to convince you to let us do so. Often, personal investment affairs are closely linked to actively managed business enterprises. It is helpful to have an adviser who has "walked the talk" in business. I have 25+ years experience working with large corporations, venture funded start-ups, and non-profit organizations. I have managed most organizational functions either directly or as an executive. Therefore, in addition to my educational credentials (Stanford MBA, Brandeis MA, and M.I.T. BS), I bring a broad business perspective to your personal financial and investment planning process.

[Start a personal conversation today -- Simply click here to contact me now!](#)

Larry Russell

Managing Director
Lawrence Russell and Company
Pasadena, California

See also: [Ten Personal Financial and Investment Planning Steps in the Right Direction](#)
[Your Financial Planning and Investment Consultant Owes You Expert Unbiased Guidance](#)
[Background of Author](#)
[Motivation of author and his individual investor education efforts](#)

KNOWLEDGE -- OBJECTIVITY -- HONESTY -- CONFIDENTIALITY -- DILIGENCE -- EFFICIENCY
-- SATISFACTION

These articles about financial planners and investment advisors may also be useful to you: [Selecting a Financial Advisor](#): -> [Preparing to interview a financial planner or investment advisor](#) -> [Questions to ask, when hiring an advisor – Part 1, Background and training](#) -> [Questions to ask, when hiring an advisor – Part 2, Fees and contracts](#) -> [Questions to ask, when hiring an advisor – Part 3, Services and references](#) [Payment of Financial Advisors](#): -> [Does it matter how financial planners and investment advisors are paid?](#) -> [Financial planner and investment advisor compensation paid by third parties](#) -> [Financial planner and investment advisor compensation paid by clients](#) -> [Fee-only compensation aligns the interests of clients and their financial advisors](#) -> [Fee-only financial planner and investment advisory groups](#) -> [The securities industry calls marketing and selling “advising”](#); -> [Many investors are not fooled by an ethically challenged securities industry](#) [Regulation of Financial Advisors](#): -> [Regulation of financial planners and investment advisors -- Introduction](#) -> [Checking the backgrounds of individual securities brokers and advisors who sell investments](#) -> [On-line information explaining the licenses of financial planners, investment advisors, and insurance representatives](#) -> [Online information about registered securities broker-dealers and investment advisory firms](#) -> [Finding state regulators of securities brokers, investment advisors, insurance agents, and insurance brokers](#) -> [Private certifications of financial planners and investment advisors](#) -> [Widely recognized private financial and investment advisor certifications](#) -> [Governmental and self-regulation of the securities industry](#) [Advisor Fraud](#)-> [Avoiding financial planning and investment advisor frauds and scams – Overview](#) -> [Avoiding advisor frauds and scams – The “Never-do” list, Part 1](#) -> [Avoiding advisor frauds and scams – The “Never-do” list, Part 2](#) -> [Avoiding advisor frauds and scams – The “Never-do” list, Part 3](#)

A completely independent, fee only financial planner, investment advisor, and guide providing personal financial, investment, money, and retirement planning advice and consultant services. Serving Financial Planning and Investment Management Clients in the Los Angeles, California Area, including: Alhambra, Altadena, Baldwin Hills, Baldwin Park, Beverly Hills, Brentwood, Burbank, Canoga Park, Century City, Chatsworth, Culver City, Duarte, Eagle Rock, El Monte, El Segundo, Encino, Farmers Market, Flintridge, Glendale, Granada Hills, Hermosa Beach, Hollywood, Irwindale, La Canada, La Canada Flintridge, La Crescenta, La Tuna Canyon, Long Beach, Los Angeles, Los Feliz, Manhattan Beach, Mar Vista, Marina Del Rey, Miracle Mile, Monrovia, Montebello, Monterey Park, Montrose, North Hills, North Hollywood, Northridge, Pacific Palisades, Palms, Palos Verdes Estates, Palos Verdes Peninsula, Pasadena, Playa Del Rey, Playa Vista, Porter Ranch, Rancho Dominguez, Rancho La Tuna Canyon, Rancho Palos Verdes, Redondo Beach, Reseda, Rolling Hills, Rolling Hills Estates, Rosemead, San Fernando, San Gabriel, San Marino, Santa Clarita, Santa Monica, Sherman Oaks, Sierra Madre, Silver Lake, South El Monte, South Pasadena, South San Gabriel, Studio City, Sun Valley, Sunland, Sylmar, Tarzana, Temple City, Toluca Lake, Topanga, Torrance, Tujunga, Universal City, Van Nuys, West Adams, West Hills, West Hollywood, West Los Angeles, West Toluca Lake, Westchester, Windsor Hills, Woodland Hills, and other cities around Los Angeles. Serving Financial Planning and Investment Management Clients in the San Gabriel Valley and Orange County, California Area, including: Aliso Viejo, Anaheim Hills, Azusa, Brea, Charter Oak, Chino, Chino Hills, Claremont, Covina, Diamond Bar, East Irvine, Foothill Ranch, Glendora, Hacienda Heights, Irvine, La Habra, La Habra Heights, La Puente, La Verne, Ladera Ranch, Laguna Beach, Laguna Hills, Lake Forest, Mission Viejo, Montclair, Orange, Phillips Ranch, Placentia, Pomona, Portola Hills, Rancho Santa Margarita, Robinson Ranch, San Clemente, San Dimas, San Juan Capistrano, Santa Ana, Santa Fe Springs, Silverado, Trabuco, Tustin, Villa Park, Vista del Mar, Walnut, West Covina, Whittier, Yorba Linda, and other cities around San Gabriel Valley and Orange County.