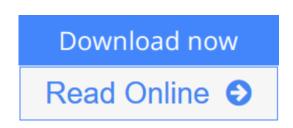


# You Should Only Have to Get Rich Once: How to Avoid Toxic Financial Advice and Focus on What Really Matters

By Russell E. Holcombe



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Wealth is a rare opportunity that rarely comes with instructions.

This book will nudge you to think differently about your money. After reading you will ask better questions of your financial advisor. You will develop instincts to avoid toxic advice.

The humbling reality is this; financial planning is guessing. It is optimistic guessing at that. A stock broker will never show you a projection that goes down. The wealthy person must approach every investment with this understanding in mind.

The stories in this book represent my journey to understand why so many intelligent, successful people fall for wealth management trickery. This is my contribution to illuminating a better way for you, your family, and your future. Simply put, this book is designed to keep you wealthy.

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#### **Editorial Review**

#### Review

"Many people spend their lives working hard to provide for their families. They save what they can for their children's college education, retirement and even a rainy day fund. For those that are able to achieve these goals and more, holding on to this wealth becomes a priority. The financial industry creates complex products that lure investors by targeting emotions, with the help of financial advisors, into making risky decisions that place portfolios in jeopardy. Reading this valuable book will help prepare one to ask informed questions and to avoid "toxic advice." *-- The U.S. Review* 

#### About the Author

Russell Holcombe strives to end the frustration many people have with their financial planners. His experience helping people navigate the treacherous, conflict-ridden waters of financial advice is captured in his book and his blog. His detailed knowledge of client needs, financial products, insurance and taxation coupled with experience assisting people unwind from bad financial situations gives him a unique perspective on both the power and the fragility of wealth. Russell shares his experiences so people redefine their relationship with money, take them out of the rat race, and help them achieve true security and peace of mind.

Russell Holcombe lives in Atlanta, GA. He carries the Certified Financial Planner designation, has an MTx (Master of Taxation) from Georgia State University and a BBA in Finance & Real Estate from Southern Methodist University.

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