

# WHAT YOUR FINANCIAL ADVISOR ISN'T TELLING YOU

## The 10 Essential Truths You Need to Know About Your Money

Founder/CEO, Financial Finesse

Before you pick up her book, Liz Davidson wants you to know this: she is not a financial advisor. She has zero investments, insurance, or mutual funds to sell you. She doesn't have a pitch, an ulterior motive, or a quota to reach. And that's precisely why she wrote **WHAT YOUR FINANCIAL ADVISOR ISN'T TELLING YOU: The 10 Essential Truths You Need to Know About Your Money** (Houghton Mifflin Harcourt; \$27; ISBN: 978-0-544-60230-4; On sale: January 5, 2016).

As the founder and CEO of Financial Finesse, Davidson runs a company that provides people with entirely unbiased financial guidance, no strings attached. This book is an extension of that practice. It is a book aimed at everyone who has a financial advisor or has ever considered hiring one, a Rosetta Stone to interpreting financial jargon that will enable readers to ask the tough questions to protect their money and financial well-being.

Within this highly readable personal finance guide, Davidson reveals the true motivations of the financial services industry—to make money—and explains the detrimental consequences this poses on unsuspecting people looking for help. She demystifies the current state of the financial services industry—its structure, its players, and its practices—and offers the long-awaited solution to many Americans' personal financial crises: unbiased financial education.

No one cares more about your money than you do. But in today's financial services industry, those who most need serious financial help are the least likely to get it, and those who can afford it too often receive sales pitches rather than the unbiased guidance they're looking for. Davidson believes that everyone is entitled to the benefits of unbiased financial education – **WHAT YOUR FINANCIAL ADVISOR ISN'T TELLING YOU** is the first book to offer it.

If you want to join the movement and bring unbiased financial education to all Americans, contact Liz Davidson at 415-713-2779 or [lizdavidson@financialfinesse.com](mailto:lizdavidson@financialfinesse.com)

# PUBLISHERS WEEKLY

October 26, 2015

**\*STARRED REVIEW\***

★ Davidson, founder and CEO of Financial Finesse, a financial education company, provides an informative, easy-to-understand guide to what to look for when contemplating financial options. Offering cautionary stories of inexperienced financial planners and investors, she warns that financial advisors often fail to share important information with clients. To remedy that, she gives research-based advice on 10 topics. One is to take advantage of the greatest financial resource available to many people, namely employer-provided services: matching 401(k) funds, free legal services, and health insurance, among others. She includes an invaluable chart that lists different benefits, covering how they work, how to maximize them, and the estimated value of each. She also explores paying off debt, avoiding bad advisors, choosing mutual funds, and recognizing the hidden cost of taxes. Elsewhere, Davidson examines the effects that life partners have on financial security and provides a step-by-step guide to increasing your wealth. She closes with a handy checklist to getting debt-free and financially independent. Accessible and practical, this guide contains valuable tools for managing one's personal finances for maximum results. *Agent: Adam Chromy, Movable Type Management. (Jan.)*

## Booklist

December 15, 2015

First-time author Davidson covers all the usual personal-finance topics, from paying off debt to taking advantage of employer benefits. Yet her perspective is vastly different than, say, Suze Orman's. When she headlines "the 10 essential truths," she isn't necessarily talking about the magic of compounding. Instead, Davidson delves into the details of finding the right adviser, ensuring that taxes are considered when adding up assets, and tag teaming with your partner to agree about financials and the future. Hers is a highly commonsensible approach, one that draws on her own personal stories and disguised and alarmingly close-to-life case histories: John's hiring of a Bernie Madoff-type adviser, Marion's loss of a husband and a nest egg, Peter's search for one big score. Some handy tools, such as the "Debt Blaster," and richly informative charts round out the good value of this clarifying and practical financial advice book.

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# ADDITIONAL PRAISE for WHAT YOUR FINANCIAL ADVISOR ISN'T TELLING YOU

"This book is mandatory reading for anyone who wants a better understanding of how to manage their money."

—**Mary Beth Franklin, *InvestmentNews***

"We recently expanded our partnership with Liz and her company, Financial Finesse, and in doing so have helped countless former NFL players avoid disastrous financial mistakes and make educated decisions on hiring financial advisors. I highly encourage anyone who wants to become, or stay, financially secure to read this book—the results are life changing."

—**Bahati VanPelt, executive director, the Trust (powered by the NFL Players Association)**

"WHAT YOUR FINANCIAL ADVISOR ISN'T TELLING YOU offers readers excellent, practical advice that is truly insightful. Liz and her company, Financial Finesse, empower you to take charge of your money and demand that your financial advisors work in **your** best interest. Don't miss this book."

—**Kerry Hannon, Personal Finance columnist for *The New York Times* and *Forbes.com*, and Best Selling Author of *Getting The Job You Want After 50, Love Your Job, Great Jobs for Everyone 50+*, and *What's Next?***

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**LIZ DAVIDSON** is the founder and CEO of Financial Finesse, the country's largest provider of unbiased financial education programs that help people make wise decisions about personal finance. Davidson holds an MBA from the Anderson School of Management at UCLA. She lives with her family in Los Angeles.

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