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Joel Johnson has been in the financial services industry for over 21 years. As a Certified Financial Planner®, Joel leads the team of advisors at Johnson Brunetti. Joel specializes in working with retirees and pre-retirees in developing investment, income and estate plans for all sizes of estates. He has helped hundreds of clients reduce unnecessary income taxes, social security taxes and estate taxes. Among his many personal accomplishments, Joel has devoted his time to many causes which positively affect the lives of others. He served two years as a missionary in both the Philippines and Canada. He spent six years working for Young Americans Showcase, an organization which visits many countries and teaches young adults the importance of staying in school and making healthy life choices. In This book, Joel covers: What s wrong with Wall Street? Why mutual funds are rarely the solution. Who your broker really works for. Why investors are leaving the big brokerage firms in big numbers. The rip-off of the hidden expenses that you are paying. How to choose the right financial advisor for you.

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