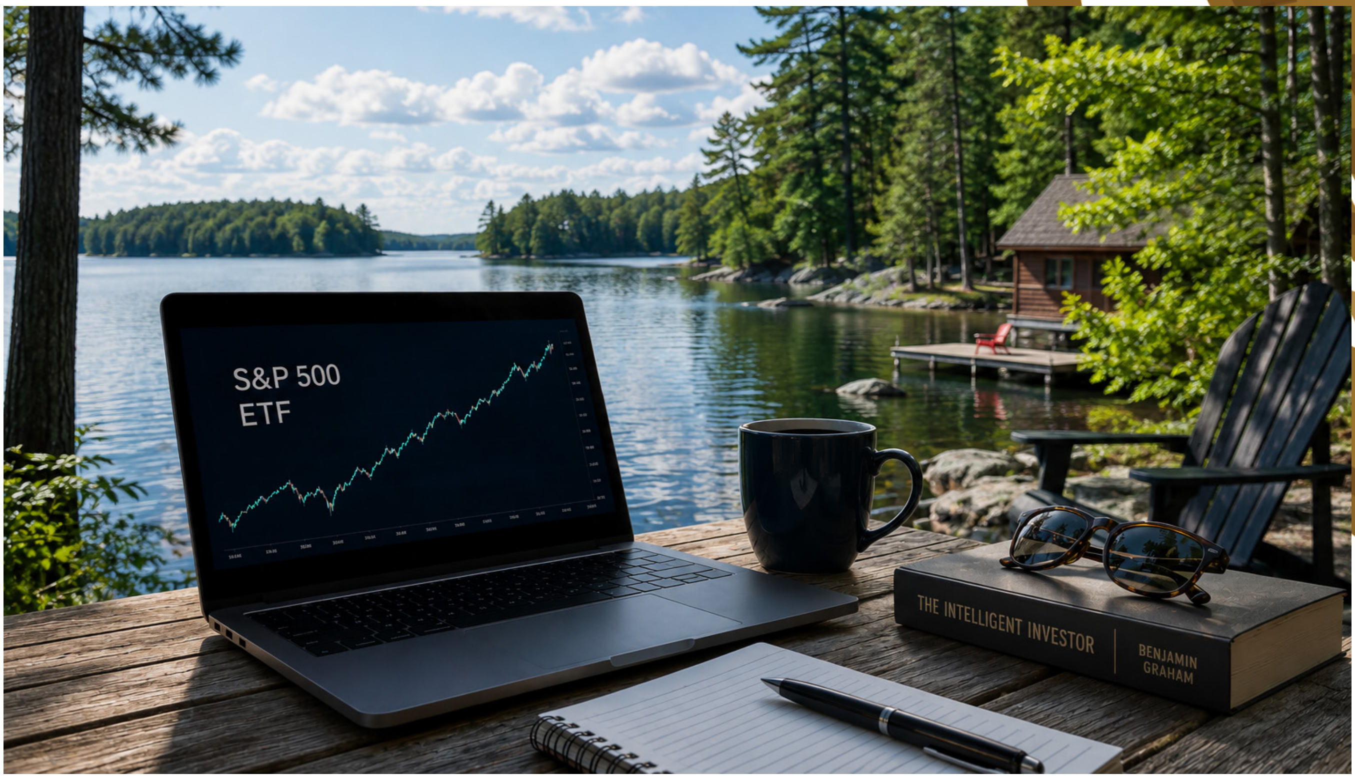
# TWO PERCENT IS 2 MUCH




Reader Caution: Share this with your investment advisor. I predict they will vigorously dismiss this advice and may be noticeably upset.

To investment advisors: you do little more (if anything) for your clients than what we cannot do on our own.

By way of example, I was speaking today with a sophisticated dentist who has enjoyed exceptional financial success.

He sold several dental practices at the peak of the market and now sits on a substantial cash reserve. Rather than buying a home, he rents because he enjoys travelling and prefers not to tie up capital in a principal residence. In short, he has financial freedom.

Like many high-net-worth individuals, he has also ventured into private mortgages—an area that can generate attractive returns but also carries its fair share of setbacks.

Today, we discussed his investment approach, and I shared the same advice I've been giving for years, thanks to my friend, Dr. Milan Somborac:

**Buy an S&P 500 exchange-traded fund (ETF), set it, and leave it alone.**

No trading. No financial advisors. No unnecessary fees.

This can be done easily through a self-directed retirement savings plan or a non-registered investment account.

But here's where things got interesting.

He shared that he's had several meetings with a top-tier brokerage firm, and they proposed managing his money for a 2% annual fee, regardless of performance. Whether the market rises or falls, they would take 2% of his investable assets every year.

That's simply 2 much.

**STOP THE MADNESS. YOU CAN DO THIS YOURSELF.**
**SAVE YOUR MONEY.**

My audience consists of capable, intelligent professionals—not passive observers. If you're reading this, you have the education and common sense to recognize a poor deal when you see one.

The problem is that the solution is almost too simple to believe.

But don't take my word for it. This is the same philosophy championed by investors such as Warren Buffett.

Buy an S&P 500 ETF. Personally, I own the Vanguard (ticker VOO); another excellent choice is SPY.

Set it and forget it.

Ignore the noise.

I wish I had followed this approach sooner—it would have saved me years of overcomplication and unnecessary costs.

It works. Plain and simple.

One Final Disclosure:

I am not a financial advisor and have no formal accreditation in financial advisory.

Because keeping your money shouldn't cost you a fortune.

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