



# Secrets of the Skim

*Hal Blackwell*

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## **Secrets of the Skim** Hal Blackwell

Ever wonder exactly how financial advisors are paid? Do you have any idea how much you pay your financial advisor? (You have no clue, by the way!) "Secrets of the Skim" is the story of how a Merrill Lynch financial advisor comes to understand this industry's sleight-of-hand dirty tricks and the devious methods it uses to inconspicuously cull money from client accounts.

Readers will be shocked and dismayed by the real agenda of this culture that has been put in charge of safe guarding our nation's wealth. The wealth management industry's practices are an affront to the true capitalist principles which underpin the American economy.

In an odd twist of fate, a legendary college football coach, an \$800 million renewable fuels project, a mass defection of Merrill Lynch financial advisors to the competition and the greatest financial crisis since the Great Depression, coalesce to expose the cultural rot within the financial services industry. For the first time the misdeeds and methods of concealment used by the wealth management industry are uncovered in this deep journey into the corrupt soul of Wall Street.

"Secrets of the Skim" entertains, enlightens and empowers. This book will save readers thousands of dollars in fees and hidden charges! A must read for any investor!

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