**Title:** Use an Investment/Money-Management Firm that Puts the Small Investor First

**Subtitle:**

**Meta Description:** Helpful tips for ways in which putting the Small Investor first can improve saving money for your business.

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**Author:** Dan Brecher

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**Raw Content:** The fear and inconvenience that companies such as Merrill Lynch (acquired by Bank of America) have caused account holders should be a wake-up call. Avoid entrusting your nest egg to any firm where brokers or money managers depend on commissions from products they sell to you, such as mutual funds with up-front fees. Here is some advice for a <em>Do-It-Yourself Small Investor</em>:
In my experience as a lawyer dealing with lawsuits against brokers and brokerage firms, the big three companies that specialize in funds without up-front fees—<a href="http://www.vanguard.com">Vanguard</a>, <a href="http://www.fidelity.com">Fidelity</a>, and <span class="removed\_link" title="http://www.schwab.com">Charles Schwab</span>—are generally diligent about correcting and compensating investors for mistakes the firms make.
In addition, they tend to manage their investments conservatively, with some notable exceptions. With each of these firms, you have the option through the brokerage division to buy individual stock and bonds, and funds from other mutual-fund companies.
<em>Advice for Investors Who Need Guidance</em>
I suggest finding a certified financial planner (CFP) who charges fees by the hour or by a standard percentage per year. That way, they get paid for giving you the best advice, not making money through commissions. They also tend to use the three no-load brokerage firms above to keep your costs down.
To find a CFP, try the <a href="http://www.napfa.org">National Association of Personal Financial Advisors</a>.
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