

# Altruist Financial Advisors LLC

*Fee-Only Investment Management*

Altruist

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**al·tru·ist** (ăl'trū-ĭst) *n.* One who has an unselfish regard for or is devoted to the welfare of others, as opposed to an egoist; one who is selfless. [altruism]

You need competent investment advice. You don't know whom to trust. It seems like everybody is out to cheat you and/or sell you something you don't need. Where do you turn?

Altruist Financial Advisors LLC was formed with you in mind.

We are different from most of our competitors in several ways:

✦ **You can trust us.**

- **We are objective.** We aren't affiliated with any other company and we accept no commissions, so we are free to advise you to obtain (what we believe to be) the best financial products available (which often are the ones with the lowest fees).
- **We aren't salespeople.** We don't sell anything except financial advice. Many financial advisers are compensated by commissions on the products they sell and are, therefore, primarily salespeople. We believe that arrangement represents a blatant conflict of interest. We are different. *We are advisers, not salespeople.*
- **We have a complete satisfaction [money-back guarantee](#).** We are so confident that we will meet or exceed your expectations of us that we stake our fees on it. If you aren't completely satisfied with the value we provide, we will refund your money.
- **We take ethics seriously.** [Ethics are important to us.](#) [We have a fiduciary responsibility to our clients and we are keenly aware of it at all times.](#) [It permeates everything we do.](#)

✦ **Our fees.** Compare our fees to those of other fee-only advisors. We can charge low fees for two simple reasons:

- **We aren't greedy.** We're in business to help people, not to make ourselves rich at the expense of others.
- **We have very low overhead expenses.** In order to keep our costs down, we've avoided expensive downtown offices and other unnecessary expenses. We believe that passing these overhead expenses to our clients would not serve their interests well. We operate out of a very humble home office and are proud of our comfortable, friendly professional manner.

✦ **We back up all our recommendations with rationale.** If we can't adequately justify our recommendations, you shouldn't follow them. We put all our recommendations in writing and footnote them liberally. Our sources include (what we believe to be) [the best academic studies available](#).

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**Our Mission**

**To provide Superior Objective Financial Advice to the Public in  
a Highly Ethical Fashion at the Lowest Feasible Price**

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