

# How 'Buy and Hold' became a Modern Myth of Investing explained in new book "Just Say No to Bad Financial Advice"

*Buy and Hold is now the BigFoot Myth of Investment Professionals...you hear about Buy and Hold but you never see it in a Professional's Portfolio*

COLORADO SPRINGS, CO, USA, May 3, 2024 /EINPresswire.com/ -- "Just Say No to Bad Financial Advice" published on March 9, 2024 and available through Amazon Books in print or eBook formats explains in detail modern market fallacies and myths that promote missed investment goals and cause unnecessary investment expenses while also discussing every way to defer or control Capital Gains taxes.



The fact is, Buy and Hold is a Market Fallacy. There is not even a discussion anymore on this topic"

*Christian M Ramsey, AIF®*

Excerpt#1: "The fact is, Buy and Hold is a Market Fallacy. There is not even a discussion anymore on this

topic...there are decades of lawsuits that have determined that an Investment Professional or Investment Committee can not simply make a choice and hold long-term for other people's money. That is a FACT.

Professional Advisors for the Institutional Community have an increasingly harder time justifying Buy and Hold at any level at all."

Excerpt#2: " So- depending on who you talk to, it can be determined that the most effective Portfolio over a given period of time is either almost always because of diversification or almost always because of lack of diversification.

We are actually going to explain how you can be 93% for or against the exact same mathematical findings and be correct each way!"

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The newly published Book "Just Say No" is a comprehensive guide for investors and professionals seeking to navigate the complex world of financial advice for some of the largest

and most important transactions in your life, like the sale of a highly appreciated investment property or business.

Kevin Brunner and Christian Ramsey AIF® delve into the crucial aspects of income planning and introduce the revolutionary Model Q™ approach used to address systemic risks that often ruin even the most professionally constructed income plans.

Examples are given for how Income Planning through Model Q™ can be deployed alongside various capital gains tax planning strategies that required predictable payments over long time periods for amazing results.

By carefully dissecting the intricacies of income planning, readers gain insights into maximizing returns while minimizing risks and unnecessary expenses and conflicts of interest while also learning common market fallacies and misconceptions that have been repeated called out in recent court proceedings as “Bad Financial Advice”.

In the process of explaining how to fine tune portfolios for income generation, “Just Say No” explores the intersection of income planning and capital gain tax planning, unraveling the symbiotic relationship between the two. The authors outline actionable steps that investors and professionals alike can take to optimize their financial strategies in a way to support the most reliable long-term and tax advantaged income results.

“Just Say No” by Kevin Brunner and Christian Ramsey AIF® is available through Amazon Books as a full size, large print book at only \$8.00 or as a Kindle eBook for \$5.00.

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