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Negotiating Your Investments: Use Proven Negotiation Methods to Enrich Your Financial Life

Steven G. Blum

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Get smart about personal finance with the art and science of negotiation

Negotiating Your Investments is an in-depth guide to applying the principles of negotiation to your personal finances. With expert insight into the before, during, and after of a successful negotiation, you'll learn how to prepare for and conduct important financial discussions with an eye toward getting the best possible outcome. The book contains practical, actionable guidance toward pursuing what you really want, and tools that can greatly improve your chances of getting it. Clear, concrete advice describes how to influence the other side, avoid being taken advantage of, and direct the conversation to your advantage.

As a rule, investors fail to negotiate over financial matters, to their great detriment. Improving returns, or reducing fees, by a mere 1 percent per year can make a remarkable difference in your bottom line. For example, a million dollar investment that returns 7.5 percent rather than 6.5 percent, over 30 years, will put an extra $2.1 million dollars in your pocket. On the other hand, that much money could easily go straight into someone else's purse. With that much money at stake, good negotiating practices become extremely valuable. *Negotiating Your Investments* provides the skills and tools you need to hold your own at the negotiating table while offering advice you can put to work immediately. Topics include:

- The elements of negotiation – identifying goals, interests, commitments, alternatives, and power
- Preparation, information exchange, bargaining, and closing and commitment – the four phases of negotiation
- Asymmetric information, conflicts of interest, professionalism, and whom to trust
- Investment vehicles and the economic science that lies behind wise investing
- Hard economic truths involving past results, rational market pricing, diversification, interest rates, and the effect of costs on investment returns

While the focus is on personal finance, the book also includes techniques, analysis, and examples drawn from award winning negotiation courses. It explores the basic theoretical models of bargaining in depth. With *Negotiating Your Investments*, you'll gain the skills and confidence you need to be smarter, and get better outcomes, in both your financial affairs and the many other negotiations you conduct every day.

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