StandUP ADVISORS
FIDUCIARY · INDEPENDENT · YOURS

PODCAST GUEST
ONE-SHEET

# Genti Cici, CFP®, CAIA

Fee-only fiduciary · Founder, StandUP Advisors · Author · Inventor · Nomad by design

Pronounced GHEN-tee TSEE-tsee (hard G, as in "go")

Genti was born in communist Albania, came to the US at 17, and watched the 1997 pyramid schemes swallow his home country's savings. He has spent 20+ years since as a fee-only fiduciary, on the client's side of the table the whole time, watching Wall Street's conflicts from the outside and quietly building the alternative: **31 hand-drawn napkin lessons, 13 free calculators with no email wall, a published public standard for judging financial firms, a purpose assessment, a published book, and a vehicle-safety invention** designed between client meetings. He works from wherever he is: Maryland, Mexico, an RV somewhere in between, homeschooling two daughters along the way.

## THREE CONVERSATIONS HE'S GREAT AT

**1. The Napkin Advisor.** A kid who watched a whole country fall for a pyramid scheme grows up to explain money on napkins. Why complexity is a sales tactic, not a service; "stealing food from your best horse," "no one won a marathon while sprinting," and how any money idea that matters fits on one napkin.

**2. Is Your Advisor Worth the Fee?** Not fee-bashing: he charges fees too. The stakes: one unearned percent on a $500K portfolio is **~$761,000** over 25 years. The verdict that matters is value per unit of fee: good advice can be worth up to ~3% a year (Vanguard's Advisor's Alpha), bad advice charges the same and delivers drag. How listeners can tell which one they're paying for.

**3. Besa: A Promise With No Exit Clause.** In Albania, *besa* is your given word with no exit clause; no court enforces it. He rebuilt it as the Besa Standard: five one-word questions (Skin, Glass, Storm, Door, Mirror) that test any advisor, fund, app, or AI before you trust it. Trust has an anatomy, and it's the same anatomy everywhere. And it bit its maker first: he scores his own work publicly, and his own strategy sits at 3.5/5 on the wall.

## QUESTIONS HOSTS ASK HIM

- You watched Albania's 1997 pyramid collapse. What did it teach you that Wall Street still hasn't learned?
- Why napkins? What can a drawing do that a 40-page financial plan can't?
- You charge fees yourself. When is an advisor's fee worth it, and when is it theft in slow motion?
- What is *besa*, and what do your five questions catch that fine print hides?
- What's the single most expensive mistake ordinary investors make?
- What's a "Purpose Pit Stop"?

## WHAT LISTENERS WALK AWAY WITH

- The value-per-unit-of-fee test: how to tell if their advisor is earning the fee or eating the portfolio.
- Five one-word questions to run on any product, firm, or app in ten minutes, plus a printable wallet card.
- Free calculators to dissect their biggest money question in one sitting, no email wall, no funnel.

## LOGISTICS

- Remote-ready (quality mic + camera), flexible across time zones.
- No pitch, no products, education only. Can draw a custom napkin for your audience.

**standupadvisors.com** · Napkin Wall: /napkins/ · Free tools: /tools/ · The Besa Standard: /besa/
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