The goal of an investment advisor, board, executive team, employee and business is to generate maximum profit with the law for the business owners. Any attempt to deviate from this goal should be require full disclosure as to what - in clear English - is being proposed, the fully explained cost (in terms of lost/gained profits), which organizations are behind the proposal, and why they're behind the proposal. In addition, there should be 'truth in labeling' so that a 'proposal for X' isn't really a 'proposal for Y' dressed up on a way to secure votes.