AS SEEN IN
Fortune, Entrepreneur & Bloomberg Businessweek

SAN FRANCISCO **FINANCIAL**

Investing, Simplified

With clear communication, Richardson Financial, Wealth Management & Insurance Services demystifies investing and empowers clients.

The world of investing can be overwhelming. Deciphering financial news about cryptocurrency and hot stocks, and determining whether financial experts advertised on social media are even real people, can feel like daunting tasks for the average person.

"There are some hucksters out there," says William Richardson III, CLU®, CFP®. "With so many new places to invest, it's hard to know what's good and what's not. We focus on simplifying the experience for our clients."

A wealth management advisor at Richardson Financial, Wealth Management & Insurance Services, part of Northwestern Mutual, Richardson and his team take a judgement-free approach to services such as asset management, financial planning, insurance and estate planning, and corporate benefits. Their goal is to not only build their clients' wealth, but to empower them in the process.

"We meet people where they are and inspire them to make progress," Richardson says. "There's always a path forward."

A Balanced Approach

At Richardson Financial, simplification starts with clear communication. As the host of two company training podcasts, Richardson takes pride in breaking down concepts into accessible language the average person can understand. Cutting through the noise of the financial world, the team delivers on-point information tailored to clients' needs. In its communication, Richardson Financial opts for brevity, keeping clients in the know without dragging them into the weeds.

This is a busy team, highly selective in its approach to assembling diverse portfolios. "We don't use packaged portfolios," Richardson says. "Our motivation for choosing funds is whether or not we think they're any good. Rather than just picking an index fund, we choose funds that complement one another."

This demands rigorous research on the part of Richardson's team—a dynamic group of tech-savvy advisors whose fresh perspectives balance the institutional knowledge of Northwestern Mutual. "Having a financial institution that you can trust to look out for you and your family is imperative in this industry," Richardson says.

Key to helping ensure clients' financial success is creating a sound retirement plan. "With a third of our clients already retired, we can go back in time and show younger clients what a retired person wishes they had known and done," Richardson says. "With foresight, we do a lot of brainstorming around how to take advantage of the runway a client has now." That means developing tax-efficient solutions for growing assets and managing risk in ways that give clients more choices between now and retirement.

A relatively well-informed person could try to figure these things out on their own. Richardson knows this, and he's not about the hard sell. "However," he points out, "a good advisor can cocreate and enhance the journey, allowing clients to focus on what's important to them."

RICHARDSON FINANCIAL
WEALTH MANAGEMENT & INSURANCE SERVICES

Northwestern Mutual®

600 Montgomery Street, Suite 1600 | San Francisco, CA 94111
415-733-6555 | william-richardson.com