



John K. Richards Founder and Managing Principle Richards Financial LLC
Photo taken Oct. 2012 Bangkok, Thailand by Joakim Leroy

Career Background

John K. Richards is the founder and managing principle of Richards Financial a Registered Investment Adviser (RIA). John started his financial career in 1992 employed as an financial adviser with Nori, Hennion, and Walsh specializing in tax free municipal bonds. Unsatisfied with offering limited investment choices he moved to Olde Discount Stockbrokers a full service discount brokerage. John was now able to offer a broad range of financial services at Olde including equity and option strategies, new issue income securities and retirement planning. He was able to apply his knowledge of option strategies along with stock and bond recommendations. He was promoted to Branch Office Manager within two years. His responsibilities included all branch office supervision along with servicing his client's financial needs. This would turn out to be a great time employed in financial services. A recession was about to end with equity markets in the US rallying to new highs. Twelve successful years later after major financial events and Olde's failed merger with H R Block, John started his own independent advisory service. On January 2, 2004 after being employed 12 years he founded Richards Financial an independent advisory service. This was the most volatile time in world equity markets in nearly

eighty years and clients would need more guidance than ever before. His strategy was to offer personalized financial advise to individuals with customer service a priority. The strategy worked, eight successful years later while servicing his clients as an independent adviser and with a total of 20 years' experience, John was approved as a Registered Investment Adviser (RIA) in June of 2012. Managing a fee based RIA allows John to focus more on serving his clients financial needs and less time meeting the goals of independent broker/dealers. Richards Financial continues to grow and prosper and is well positioned for the increasing need for personalized financial services in the years ahead.

Education Background

John graduated with a B.S. in Marketing from the University of Scranton in 1992. His education included accounting and finance where he learned about portfolio theory, option pricing and how to read financial statements. His earliest real world experience came from trading in the options and equity markets while still enrolled in college. Later this earlier experience would prove to be helpful creating strategies for clients throughout his career. While employed as a Branch Office Manager John held licenses with FINRA including series 4, 7, 8, 24, 63, 65 and state insurance licenses. His education continues today by learning new strategies to better serve his clients financial needs.

Family and Interests

John has two daughters Brittany and Khyla both have their own families and successful careers in healthcare services. He enjoys an active lifestyle by swimming daily and traveling in Asia. Living a healthy lifestyle is part of his goal of increased longevity and wellness. He enjoys reading novels and the latest business topics on his Kindle. John has a limited working proficiency of the Thai language and enjoys learning Mandarin Chinese. Travelling and living part time in Asia gives him the opportunity to meet people with similar interests. An aviation enthusiast he also enjoys meeting with others who share the same interest in flying.

name: John Kyle Richards
birthdate: May 19, 1964
place of birth: Scott Township, Pennsylvania
business: Registered Investment Adviser
length of career: 20 years financial services
education: B.S. Marketing, University of Scranton
family: Two daughters Brittany and Khyla
interests: swimming, health, traveling, aviation, reading.