Richards Financial
Registered Investment Adviser

Richards Financial
Founded 2004 by John K. Richards Managing Principle

Richards Financial Company Profile

Richards Financial LLC is a registered investment adviser (RIA) specializing in increasing and managing client wealth. We offer clients wealth management plans based on goals and formulate effective strategies to reach them. We listen and trust our clients evaluation of what is important to them and in return we offer an investment plan to meet their specific needs.

Our clients' accounts are held with First Clearing Corp. a subsidiary of Well Fargo Bank. TradePMR is the originating broker dealer that Richards Financial conducts transactions through. Orders are sent to TradePMR for processing and executed by First Clearing Corp. Clients accounts are insured by SIPC (Securities Investor Protection Corporation) for $500,000.00. Above and beyond SIPC coverage, First Clearing maintains additional insurance coverage through London Underwriters (led by Lloyd's of London Syndicate— referred to here as "Lloyd's"). First Clearing's policy with Lloyd's provides additional coverage above the SIPC limits for client investment accounts up to a firm aggregate limit of $1 billion (including up to $1.9 million for cash per client). In other words, the aggregated amount of all client losses covered under this policy is subject to a limit of $1 billion with insurance company with each client covered up to $1.9 million for cash. All accounts have internet access 24hrs a day and monthly Statements and trade confirmations are mailed to your address.

Our Investment Style

Our experience has shown that random (black swan) events have always occurred and influenced world markets. These events can sometimes quickly lead to investment opportunities. Random events will have varying impact on the equity, bond, currency, commodity and option markets. Some of the impacts cause broad based prices to become over sold or over bought. These events can affect a certain industry or specific company or commodity and can create excellent investment opportunities when prices stabilize. These events are unpredictable later leading to trends that can be profitable. Patience really is the key to successful long term investing.

Disruptive technologies or services can also create excellent returns for early investors. If the disruptive technology or service is widely adopted and generates strong revenue growth it can create great investment opportunity. We also recommend exposure to equity and index options strategies. Our experience has shown an increased return over time by utilizing well planned equity and index option strategies to reduce risk and increase income.

Growth Strategies

Our growth strategies are based on strong company fundamentals. Our approach to wealth building is value based during periods of uncertainty while managing risk. Fundamental analysis is used to determine if the companies we invest in are financially solid. Technical analysis is used to determine trends and other indicators. Timing the purchase or sale is very important. In fact we feel this may be one of the most important aspects of investing successfully. Our timing should correspond when turning points are established . This usually follows some investor uncertainty or investors becoming optimistic for a particular company or industry. A turning point can be based on a short term event or long term underlying fundamentals. The turning point will be evaluated and then a determination made of its impact on the company or industry. Managing risk is also a very important part of our growth strategy. A good deal of our time is spent on risk reduction and protection through the use of stop loss orders and option strategies. After a determination to purchase or sell has been made we focus then on managing potential risk. When we manage the risk effectively we are able to minimize losses due to market volatility.

Option Strategies

Option strategies can be a very important part of our clients plan for income and growth. We use option strategies to increase the overall return for our clients. The option strategies that we use will be determined by your overall plan. We listen to you and design a option plan that will meet your goals. We have policies and procedures in place to evaluate every option position entered into. Trade selection, risk management, trade execution are integral parts of every successful option strategy. Before entering any option position we would have already determined the maximum upside and downside for the trade. Our goal is to increase overall returns with minimal risk for our clients.

Income Strategies

Our Income strategies are straight forward we can deliver yields with an agreed upon level of risk. Generating income can come from many different asset classes and options. Our clients can choose which income strategy best fits their risk tolerance and amount of income needed. The important thing to keep in mind is you're after tax or taxable equivalent income that you are comfortable with for your level of risk. We can help you determine what income is right for you and help manage the risk associated with your choice.

contact: John K. Richards
+17177988474
Richards Financial
459 N. 32nd St., Harrisburg, Pa. 17111
johnkrichards@gmail.com
www.richardsfinancial.biz