July 2024

Watson Investment Partners

RICHARDSON Wealth

From Vision to Reality: Managing Your Financial Future

A financial plan is a detailed roadmap outlining how you will manage your money to achieve your financial goals. It includes an assessment of your current financial situation, your future goals, and the strategies to reach them.

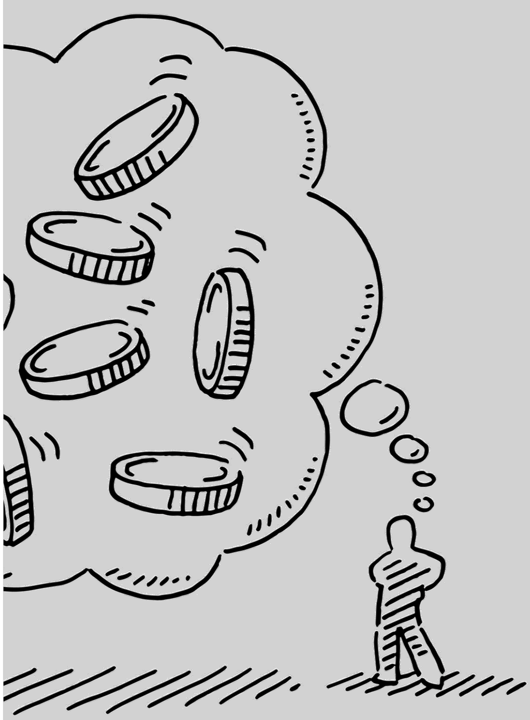
Creating a financial plan involves multiple components. At Richardson Wealth, our nationwide team offers top-tier services in tax, estate, and retirement planning. However, a plan alone isn't enough; generating necessary returns is crucial. Imagine planning to climb Mount Everest; without the necessary skills and equipment, the plan alone won't get you to the summit. Our team's expertise across a broad range of investment products gives our clients confidence in their ability to truly meet their financial goals and successfully execute their plans.

From Plan to Execution: Achieve the Vision

Our team leverages decades of experience as principal investors and capital allocators across various asset classes and investment strategies, including stocks, bonds, private equity, private credit, real assets, and hedge funds. At Richardson Wealth, our independence ensures we remain unbiased and objective in delivering the best and most appropriate solutions to our clients.

STOCKS	FIXED INCOME	ALTERNATIVES
Growth	Income	Return Enhancers Return Diversifiers
Tax Considerations	Estate Considerations	Account Considerations

When building portfolios, we concentrate our focus on the key factors that drive the performance of each asset class. This strategy allows us to strategically optimize growth, provide consistent performance, and maintain resilience during downturns, achieving higher long-term returns without unnecessary risk.



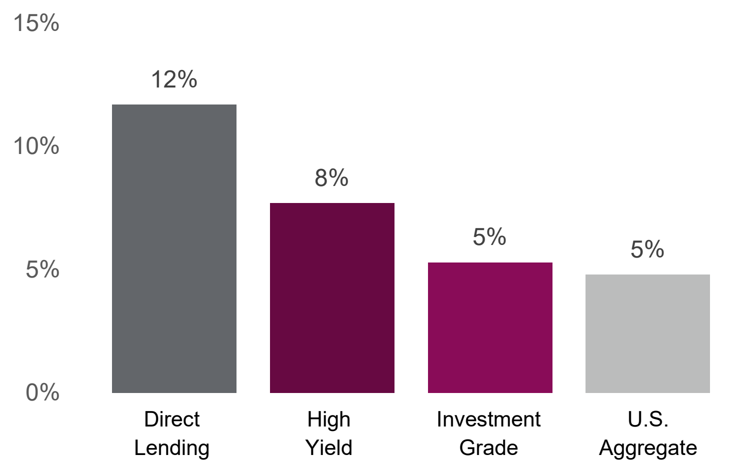
Allyson Watson

Strategy Highlight: Diversifying Returns with Private Credit

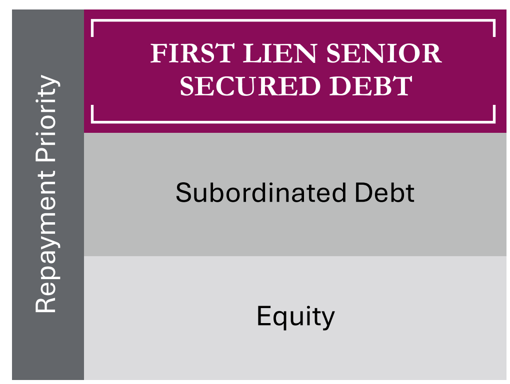
One strategy that we access on behalf of our clients is Direct Lending. We focus on institutional-quality market leaders who are skilled at generating income and capital appreciation through the origination and provision of loans to private middle-market companies in the U.S. Nearly 90% of US companies with more than $100 million in revenue are private[1]. With decreased lending activity from banks, there is a growing opportunity for direct lenders to create financing solutions for these well-established businesses.

Direct Lending Attributes

Yield Premium[2]



Tighter Investor Protections



Leverage our expertise to turn your financial vision into reality. If you'd like to learn more about our strategy or would like our team to assess whether you're on track to meeting your financial goals, let's connect.

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Source: [1]Capital IQ as of March 31, 2024. [2]Bloomberg, Cliffwater. Direct lending is represented by the Cliffwater Direct Lending Index. High Yield is represented by the Bloomberg Barclays High Yield Index. Investment Grade Bonds represented by the ICE BofA US Corporate Index. U.S. Agg represented by the Bloomberg US Aggregate Bond Index.