Your Wealth Management Team

Bill Richardson, CFP, CIM

Portfolio Manager

- Chartered Investment Manager Designation
- Certified Financial Planner Designation
- Graduate of McMaster University (1990) and York University (1991)
- 25+ years of experience in the financial services industry
- Married to wife Suzanne and has a daughter Emily, and son Ryan
- Midland Rotary Club President 2017-2018
- Georgian Bay General Hospital Supporter
- Enjoys boating, snowmobiling, and spending time with family and friends at cottage on Georgian Bay

Vanessa Moss, CIM

Investment Advisor

- Chartered Investment Manager Designation
- Joined Richardson & Associates Wealth Management in December 2003
- 20+ years of experience in the financial services industry
- Graduated Georgian College with Business Administration – Marketing (1997)
- Completed Canadian Securities Course (2001)
- Completed Professional Financial Course with honours (2002)
- Obtained Life Insurance License (2013)
- Completed Wealth Management Essentials (2014)
- Married husband Kevin and has 2 sons, Brayden & Parker, and as Australian Shepherd, Libby & a Bengal cat, Kiko
- In addition to spending time at the family cottage, enjoys boating and travel

HARBOURFRONT
WEALTH MANAGEMENT

201-670 Balm Beach Rd E.
Midland, ON
L4R 0J6

705-797-4950

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Pamela Rind-Lediard, BPE

Administrative Associate

- Joined Richardson & Associates Wealth Management team in February 2016
- Graduated University of Manitoba with a Bachelor of Phys Ed. In Kinesiology 1997
- 20+ years of experience in the financial services industry
- Completed Investment Funds in Canada Course
- Complete Life Insurance Course Level 1 & 2 (ADVOCIS)
- Married to husband Dale and has 2 daughters, Brooke & Leighton
- Enjoys travel, boating and spending time with family and friends

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Our Commitment

QUALITY OF SERVICE

You are entitled to a high level of proactive, courteous service from all Associates at Harbourfront Wealth Management (Harbourfront)

TRUSTED ADVISORS

You have the right to work with a trustworthy, dependable, independent Wealth Advisor focused on your journey to True Wealth. Your Advisor will develop a personal relationship with you through insightful communication, highlighting our core beliefs, investment outlook and management philosophy. Your Wealth Advisor will present portfolio reviews annually or as often as necessary, and be available to answer the questions that matter to you as they arise.

RECCOMMENDATIONS BASED UPON YOUR NEEDS

You have the right to independent and unconflicted advice and recommendations based on your define needs, risk profile and goals. Through holistic Wealth Planning, your needs are clearly defined and constantly monitored.

CONFIDENTIALITY

You have the right to the strictest levels of confidentiality with information provided to your Harbourfront team. Harbourfront will protect all information to the highest standards outlined by CIRO and NBIN.

TRANSPARENCY

You have the right to a transparent relationship and to clearly know the costs of portfolio management, transactions and advisory services. All communications with Harbourfront Team strive to be clear and concise. If you have a question, it is our duty to answer it for you in an understandable way.

PROMPT RESPONSE

You have the right to a prompt response from your Harbourfront Team. As your Advisor, the Harbourfront Team commits to returning calls by the end of each business day. Should a request for require additional research, our team will set a clearly defined timeframe for redress.

EDUCATION

You have the right to continual education along your journey to True Wealth. Through education, our team will project reasonable expectations and achievable scenarios in the development and constant monitoring of your Wealth Plan.

ACCURACY

Your statements will identify all account positions held, and disbursements made through Harbourfront.

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