



RICHARDSON
Wealth

LALLI GRECO
WEALTH MANAGEMENT

An Investment Strategy That Puts Your Life At The Centre



You've worked hard to build your wealth. Our job is to make sure markets don't get in the way of the life you want to live.


That means taking our decades of experience and building portfolios that are efficient, proven and dependable—so you can stay invested, while having the peace of mind to make decisions from a place of confidence.

Resilience and duration are at the heart of how we think about long-term wealth—because generational wealth is built by staying strong through life's seasons and staying invested long enough to let compounding do its work.





Planning First. Markets Second.



The biggest threat to long-term wealth usually isn't market volatility—it's selling at the wrong time.

We design portfolios with resilience built in, so your plan has the duration to stay intact through unpredictable seasons.

Good investing starts long before we choose a single investment.

We begin by understanding:

- How much income you will need in retirement
- What big expenses are coming (renovations, travel, gifts, tax bills)
- Your ability and willingness to take on investment risk.

From there, we design a portfolio that supports your goals, rather than asking you to fit your life around the markets.

Always Ready For What Life Needs Next

We never want you to feel pressured to “time the market.”

To help with that, we:

- Have short term cash available for near-term spending and emergencies
- Build resilient portfolios that can withstand any market scenario
- Focus on generating steady tax-preferred income
- Raise extra cash in strong years to sustain your lifestyle

The result: when markets are bumpy, your spending needs are already covered. You aren't forced to sell good investments at bad prices.



A Clear, Disciplined Approach



We believe in clear structure. Portfolios are:

- Strategically diversified across asset classes and styles
- Built around a low-cost “core” of index or broad-market exposure
- Complemented by “explore” positions where institutional money managers and selective private market instruments can add value and resilience to your portfolio
- Strategically rebalanced to keep risk in line with your goals

We make informed shifts in asset allocation as market conditions arise.

But the foundation stays steady—because long-term results come from consistency that can stand the test of time.


Behavioural Discipline Built Into the Process

In theory, everyone knows they should “stay the course.”
In practice, that’s hard when markets fall.

So instead of relying on willpower in the moment, we build discipline into the plan:

- Your cash and income needs are set up in advance
- You know exactly what is funding your lifestyle
- You understand why you own what you own

That way, when volatility shows up, your default can be to do nothing. The plan is already built for moments like this.



What This Means For You



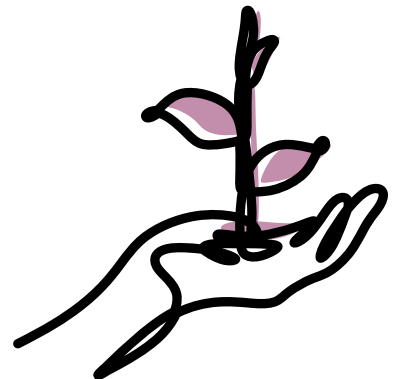
When your investments follow this philosophy, life feels different:

- You always know where your income is coming from
- Market swings feel less threatening and more manageable
- You're more likely to make informed, strategic choices
- Your portfolio has a clear job: support the life you want, now and in the future

And most importantly: your plan is built to endure.

Resilience helps you get through the inevitable down markets. Duration helps you stay invested long enough for wealth to compound.

That's what makes a portfolio capable of standing the test of time—and supporting generational wealth.







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