Robert N Richard Jr.

Bob is a co-founder and Investment Advisor Representative of Bright Futures Wealth Management, LLC, and serves as a voting member of the BFWM Investment Policy Committee. He also is founder and CEO of Assabet Financial Group.

A practicing financial advisor since 1994, Bob received the Certified Retirement Plans Specialist (CRPS) designation from the College for Financial Planning in 2000. He is a Registered Principal, OSJ Branch Manager and Investment Advisor Representative with Cetera Advisors LLC. He holds numerous securities registrations and state insurance licenses. Additionally, as an Enrolled Agent, he has earned the privilege of representing taxpayers before the Internal Revenue Service and state tax departments.

“My decades of experience in investment planning and taxation give me unique perspectives that guide clients and advisors to positive outcomes as they navigate life events,” Bob says. “I enjoy helping people achieve their goals and navigating the ever-evolving compliance and regulatory landscape.”

Bob and his wife, Cathy, have two rescue dogs, Sasha and Callie, and enjoy building dog agility equipment and training. Outdoor hobbies include cross-country skiing, back-country hiking and mountain climbing. An admitted audiophile, Bob enjoys live music. He also is a craft beer aficionado and especially enjoys IPAs, Imperials, and Stouts. ADV Part2B