



## Phil M. Richardson

### Operations Specialist

Phil Richardson is an Operations Specialist with Clearwater Capital Partners. He joined the firm in 2025, bringing over a decade of experience in financial services, operations, and learning and development.

Phil began his career at Fidelity Investments in 2013, where he earned his Series 7 and 63 licenses and worked as a broker supporting clients with trades and account servicing. Over the years, he took on a variety of roles at Fidelity, including representative support, outbound client engagement, and Learning & Development facilitation. He later transitioned into Fidelity's Custody organization, where he worked closely with some of the firm's largest advisor clients.

In 2019, Phil joined Charles Schwab, supporting the end-clients of independent investment advisors within Schwab's Alliance organization. While at Schwab, he identified a critical gap in onboarding and training for new hires and took the initiative to design and launch a comprehensive 7-week onboarding experience. The success of this program led to the creation of a dedicated Learning Manager role, which Phil held from 2021 onward. In that role, he led new hire development, enhanced team effectiveness, and worked cross-functionally with internal partners to strengthen the advisor and client experience.

Now at Clearwater Capital Partners, Phil brings his deep operational expertise, passion for client service, and background in learning and development to support the firm's commitment to innovation and excellence. Phil resides in the far Northwest side of Chicago with his wife Kasia, their two boys, Alex and Jack, and their three dogs, Molly, Mary Beth, and Marjorie. Outside of work, he enjoys golfing, watching hockey, writing, and relaxing in the backyard during the warmer months. He is currently working on his debut novel.



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