

On Target Wealth Partners believes a successful advisor/client experience starts with a congruent investing philosophy. Therefore, it is important for prospective clients to understand what to expect from day one. Much of the web site is dedicated to the OTWP vision, philosophy and methodology of conducting business. The following examples of what OTWP is not should further define who OTWP is.

On Target Wealth Partners is NOT a:

- Stock Picking Firm – When OTWP chooses to gamble, it heads to Las Vegas!
- Market Timing Proponent – It is hard enough to get timing right once (i.e. pull out of the market), but remember timers must be right twice (i.e. when to get back in).
- Wall Street Firm – Based in Indianapolis, OTWP is humbly run out of a one room office with very low overhead and no mahogany.
- Commission-Based Advisor Firm – While many commission-based firms offer clients value, OTWP believes rewards from fund companies present opportunities to cloud client recommendations.
- Know It All Firm – The financial world is enormous. New products and investments are created daily. OTWP focuses on long term investment strategy and goal-oriented financial planning. OTWP recommends clients seek estate attorneys, CPAs, and tax advisors for other important financial assistance.
- Speculator Firm – The only prediction OTWP makes is that capitalism is resilient and strong and will continue indefinitely into the future. What industry or asset class will perform best next quarter is left for the magazines and newsletter gurus to debate!
- Product Sales Firm – OTWP does not have products to sell or quotas to meet. OTWP focuses on applying financial science to the investing process in long term client relationships.
- Stressful and Anxious Firm – No doubt, OTWP is serious about wealth management. But passive asset class investing is clear and empirical; a long history of documented performance gives significant peace of mind.