

Clients receive unbiased financial advisory services in the form of disciplined investment management grounded in academic research and goal-oriented financial planning. OTWP calls it client-centered financial engineering.

Investment Management

- In depth understanding of the client's "world": values, relationships, dreams, attitudes, risk tolerance, goals, current financial situation, etc.
- Analysis of current investment portfolio to determine opportunities based on the numerous factors associated with the client's "world" – strengths, weaknesses, and recommendations for improvement in respect to risk, return, time horizon, cost structure, tax implications, diversification, and asset class allocation.
- Form an Investment Policy Statement that provides a global framework for implementing a tailored OTWP designed investment portfolio.
- Agree to transition and implementation of OTWP plan
- Ongoing the investment portfolio is monitored, evaluated, and rebalanced as necessary.
- Clients can review their portfolios at any time via secure 24/7 access to their accounts in the OTWP client portal.
- Communication is driven by the expectations and desires of the client, but all clients receive quarterly statements summarizing the status of the investment portfolio.
- OTWP will also continuously review opportunities for new component strategies or investments that may benefit the comprehensive plan

Financial Planning

- Simplified, financial planning takes a broad view at how clients are progressing in life towards meeting their expectations
- Clients indicate where they are today and what their actual goals are for the rest of their lives
- Specifically, OTWP and clients review retirement planning, investment portfolio integration, child education planning, asset protection and insurance, tax liabilities, and introductory estate planning needs
- Clients receive a comprehensive analysis that indicates current path goal attainment projections as well as recommendations to meet every goal. Unlike many financial planning processes and reports, the OTWP process is goal-oriented versus cash-based, flexible and dynamic, easy to understand and most importantly, very actionable.
- OTWP always recommends the utilization of specific experts if necessary in the vast arena of financial complexity. Thus, CPAs, estate attorneys, tax advisors, insurance specialists and others may be required and are encouraged when situations dictate. OTWP simply wants to quarterback the financial planning process for clients

- The result is confidence in what the future holds and a clear understanding of the big picture.

On Target Wealth Partners has assembled a Best-In-Class group of technology alliances that offer clients a comprehensive wealth management and financial planning package with all the capabilities, functionality and security found at large, national firms. Yet, OTWP adds the refreshing component of independence, fee-only structure and exceptional customer service in one package.