

The On Target Wealth Partners client relationship process is truly consultative. Most typically individuals encounter advisors trained to sell financial products. OTWP distinguishes itself from the competition by focusing on the long-term best interests of the client versus quick transactions.

In more detail, the OTWP wealth management client relationship has three main components:

- A consultative process to establish close relationships with clients marked by full disclosure and ongoing honesty. A detailed understanding of client goals and financial needs is paramount.
- Customized solutions designed to fit the needs of the client. Every client has a different set of variables that require consideration in potential wealth management solutions
- An ongoing commitment to reassess needs and work closely together to keep the plan current and relevant. OTWP wants a long-term relationship.

While no client onboarding process follows the exact same steps, the OTWP advisor/client “Go Team!” progression typically involve these critical components:

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### **On Target Wealth Partners Go Team! Consultative Process**

#### **Phase I Discovery**

Discovery is an opportunity for in depth introductions of the client and the advisor. What are the values, relationships, dreams, and attitudes of clients? Is there a potential fit of services and investment philosophy between OTWP and the client? May OTWP review your current investment situation?

#### **Phase II**

## Analysis and Recommendations

OTWP reviews a client's current investment portfolio for strengths, weaknesses and makes broad recommendations. Recommendations will summarize Phase I components and address needs with respect to risk, return, time horizon, cost structure, tax implications, diversification, and asset class allocation. **Phase III**

### **Mutual Commitment to Team**

Questions are answered as to how the advisor/client relationship will work, agreement is made as to a philosophy match, and a timeline is established for implementation. Specifics of plan are outlined and written Investment Policy Statement is constructed and agreed to by both parties. **Phase IV**

**Implementation** Communication is significant. Numerous required forms will be completed to permit the formal client initiation and/or investment transfer process. OTWP implements strategies. Client becomes familiar with process, client access portal for 24/7 account access, and a long-term relationship is forged. **Phase V**

### **Ongoing Teamwork**

Client defines the level of communication desired. OTWP continuously monitors progress of the investment and financial plan. Quarterly reviews are made, rebalancing is considered, progress is evaluated, and new strategies are considered for integration into the master client plan. Ongoing customer service is provided and the OTWP/client relationship grows through mutual sharing and honesty. Changes are implemented as necessary to address the multitude of variables that life events dictate.