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What is a Registered Investment Advisor (RIA)?

The financial services industry is an evolving marketplace. Quite simply, a Registered Investment Advisor (RIA) is a financial advisor registered with a home state securities division (Indiana for OTWP) and the Securities and Exchange Commission (SEC) who provides wealth management services to clients. Registration must also be made on the state level within certain parameters. All Investment Advisory Representatives of Registered Investment Advisor firms providing client financial consulting must pass the Series 65 Uniform Investment Advisor Law Exam conducted by the Financial Industry Regulatory Authority (FINRA).

Why is On Target Wealth Partners a fee-only, independent Registered Investment Advisor firm?

A fee-only, independent Registered Investment Advisor firm is a progressive, client-centered business model in today's dynamic landscape of money management. In contrast to traditional wirehouse brokers and product-associated financial advisors, fee-only, independent RIAs do not charge commissions on sales and receive no other compensation other than the fees charged to clients for assets under management (AUM). The independent aspect assures a client that the recommended investment vehicles are truly of best fit for the client versus in-house, high commission, advisor incented vehicles that can create conflicts of interest. Also, the RIA business model has permitted On Target Wealth Partners to offer clients institutional class investment opportunities not available through all types of advisors. Bottom line, On Target Wealth Partners believes the fee-only, independent Registered Investment Advisor firm set-up is the financial advisory model of choice today – removing conflicts of interest while placing the advisor and the client on the same side of the table – together as a team.

Who regulates On Target Wealth Partners?

On Target Wealth Partners is a Registered Investment Advisor Firm regulated by the Securities and Exchange Commission (SEC) and all states where business is conducted within defined parameters and advisory laws. On Target Wealth Partners has been issued an IARD/CRD# of 147594.

You can see On Target Wealth Partners' SEC registration and firm Form ADV at the following link: http://www.adviserinfo.sec.gov/IAPD/Content/Search/iapd_OrgSearch.aspx.

Registration was completed with the State of Indiana (Indiana Securities Division) on 08 July 2008. You can call 1.800.223.8791 to confirm On Target Wealth Partners is properly licensed to provide investment advice.

On Target Wealth Partners is based in Indiana – can the firm serve clients from other states as well?

Yes. On Target Wealth Partners can maintain clients in all 50 states. Investment law will only dictate when On Target Wealth Partners must register in each additional state or at the national level (based on the number of clients and assets under management by the firm).

While face-to-face dialogue can only enhance client – advisor partnerships, today's technologies offer tremendous opportunities for very successful, long distance advisory relationships.

Is my private information confidential and safe with On Target Wealth Partners?

On Target Wealth Partners takes this topic very seriously and has implemented a multitude of safeguards and procedures to ensure protection of the security, confidentiality, and integrity of non-public, personal client information.

Designation of a Compliance Officer, delivery of Privacy Notices, and implementation of Security Measures (employee authorizations, encryption, physical record storage, firewalls, and rules of sharing data with third party service providers) all contribute to a comprehensive plan to protect against unauthorized access to client data.

Click here to review the On Target Wealth Partners [Privacy Policy Statement](#) .

Is my money safe at Charles Schwab?

Charles Schwab, custodian of On Target Wealth Partners, is a member of the Securities Investor Protection Corporation (SIPC). The assets you have with Charles Schwab are insured by the SIPC up to \$500,000 for each separate account, including up to \$100,000 in cash.

Up to an aggregate of \$250 million of additional securities protection, of which \$900,000 may be applied to cash, is provided by London insurers, also limited to a combined return to any client from a Trustee, SIPC and London of \$150 million. This coverage provides you with protection against brokerage insolvency.

To be clear, the SIPC does not protect your investment principal from market volatility; however, it does provide protection in the event the custodian of record goes out of business. For more information, go to sipc.org .

Does On Target Wealth Partners guarantee minimum investment returns?

No. And to be clear, absolutely not! Remember, On Target Wealth Partners assists clients in evaluating their risk profile, setting goals, and implementing a passive, institutional class index-oriented investment portfolio based on proper asset allocation and financial planning. This disciplined strategy targets a specific point on the efficient frontier where the resulting

portfolio has the highest expected return for a desired client risk level. Short term results may be quite volatile as On Target Wealth Partners is committed to a rewarding, long-term portfolio market return.