Selecting an advisor is an important decision. On Target Wealth Partners is proud and excited to offer clients a unique value proposition in the arena of personal wealth management.

Consider the following On Target Wealth Partners distinguishing features:

- OTWP is independent. Conflicts of interest and hidden agendas are eliminated. OTWP and its clients always sit on the same side of the table, working as a team to achieve the clients' long term financial dreams.
- OTWP is a fee-only firm. The only compensation OTWP generates is via the client through ongoing quarterly asset under management fees and a one time, set price financial planning fee, if desired. It's that simple. Rest assured that OTWP promises to never receive compensation from investment vehicles or fund groups – a common occurrence among fee-based and commission-based advisors.
- OTWP investing philosophy is grounded in science and decades of market data. Rather than seeking out elusive and temporary inefficiencies in market valuations and trying to predict the timing of the next big market change, OTWP chooses to embrace the capital markets as the source of wealth generation. With each client's personal situation as a framework, a targeted risk/return portfolio of diversified asset classes is selected. Utilizing a passive management approach with tax efficient and low cost institutional funds, clients capture the best of what the market offers.
- OTWP seeks to relieve investor stress and offer a clear, empirical approach to wealth management. OTWP recognizes that human emotion can be the most significant detriment to successful investing. OTWP commits to an ongoing investing discipline based on financial science and facts, not emotions.
- OTWP offers a successful investing experience, not specific returns or speculation on the market. What exactly is a successful investing experience? It is a long term advisor/client relationship that is characterized by excellent customer service, an in-depth professional rapport, continuing education by both parties, committed focus to financial goal attainment and an ongoing scientific wealth management plan built on diversification and discipline.
- OTWP is committed to best-in-class resources. The firm has invested heavily in seeking the best third party systems to facilitate business operations. Clients have 24/7 access to their accounts. From custodial selection to analytical software, OTWP has assembled an impressive support network to meet the diversified needs of clients.
- OTWP offers integrity. OTWP is data-based and honest in advocating financial proposals and recognizing risks. The firm's independent establishment and investing philosophy are clear indications of OTWP's commitment to always operate honestly, straightforward and in the best interest of the client. An advisor/client relationship works best when there is a solid foundation of trust.
- OTWP is an approved Dimensional Fund Advisor (DFA) Firm . As an independent, OTWP can offer clients any investment product or solution that best attempts to deliver targeted goals. But furthermore, as an approved DFA fee-only Registered Investment Advisory firm, all

OTWP clients also have access to the structured asset class funds of DFA. DFA is a pioneering fund family started in 1981, committed to passive investment management, institutional focus, and zero advertising, that today manages over $150 billion. DFA does not make their funds available to traditional or discount brokerage firms. Thus, OTWP offers clients a unique opportunity.