

On Target Wealth Partners provides Independent, Fee-Only Financial Engineering to clients passionate about implementing a strategic financial plan via a long term, scientific approach to wealth management. It sounds complicated, but actually the beauty of our approach is in its simplicity and transparency.

### **Independent**

- A Registered Investment Advisor firm with fiduciary responsibility to clients
- Unbiased and free from traditional advisory conflicts of interest
- Client-centric solutions without incongruent advisor firm incentives

### **Fee-Only**

- Full disclosure of all advisory fees
- No hidden commissions or kickbacks ever accepted – we work for you only
- Consultative approach versus traditional sales approach

### **Financial Engineering**

- Disciplined investment management and goal-oriented financial planning
- A structured approach to wealth management that eliminates speculation, market timing and security selection
- Diversified market exposures based on specific risk and return characteristics that have been determined through renowned academic research

This unique approach to financial services places On Target Wealth Partners and its clients on the same team. Make a commitment today to explore how On Target Wealth Partners can assist you in attaining your life goals and financial dreams ... while permitting you more time to relax and enjoy the investment process.