HIGHTOWER
The Otto Group

Second Opinion Service

from The Otto Group

When Life Changes, a Clearer Perspective Matters

Life transitions often bring heightened complexity and important financial decisions. The Otto Group's Second Opinion Service is designed for high-net worth individuals and families with multifaceted financial lives who are navigating change and seeking clarity, confidence, and thoughtful perspective. A Second Opinion is a confidential, no-obligation professional consultation prepared by a team of credentialed advisors (CFP®, CFA, AIF®, CEPA®), designed to provide independent fiduciary-guided perspective across investment strategy, planning considerations, and complex financial decisions. Our role is to complement your work, not compete with it, providing thoughtful financial perspective during periods when coordination and sequencing matter most.

This service offers a structured, life centered review of investments and broader financial considerations—creating space to step back, reassess alignment, and consider what comes next. Whether you are evaluating your current strategy or supporting someone in your network through a critical moment, a second opinion can provide valuable insight and direction.

When a Second Opinion May Be Helpful

Periods of transition can carry both emotional weight and financial complexity. Our role during these moments is to help simplify decision making and provide perspective grounded in long term priorities and personal values.

A Second Opinion may be especially relevant during times such as:

- A liquidity event, inheritance, or sudden increase in wealth
- Selling a business, stepping into a senior leadership role, or launching a new venture
- Supporting aging parents or managing multi-generational family wealth
- Approaching retirement or adapting to life after retirement
- Marriage, divorce, or blending families
- A serious health event or unexpected diagnosis
- Relocating, making a major lifestyle change, or navigating cross border considerations
    - Becoming parents, including families raising neurodivergent or special-needs children

These moments frequently intersect with legal, tax, and financial considerations, increasing the importance of coordinated guidance.

What You Can Expect

A Second Opinion is a confidential, no obligation professional consultation prepared by a team of experts with designations such as CFP®, CFA, AIF®, CEPA®. The objective is to offer unbiased, fiduciary-based insights on the following subjects:

- A structured review of your current IPS (investment Policy Statement) and corresponding risk exposure, overlap, fees and hidden fees, and alternative investments review including a fiduciary score on certain investments applicable
- Asset registration, asset protection, and gaps in ownership titling
- High level tax review and initial potential tax mitigation insights
- Thorough review of goal oriented timelines, volatility tolerance, and liquidity schedule
- Portfolio stress testing in various potential economic and geopolitical events
- Bullet point executive summary on gaps, risks, conflicts, and potential recommendations

The focus is not on replacing advisors, but on providing clarity, perspective, and transparency so that one feels better informed with overall advanced planning.

The Value of a Credentialed Perspective

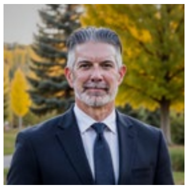
Working with credentialed financial advisors (CFP®, CFA, AIF®, CEPA®) reflects a commitment to fiduciary responsibility, continuing education, and disciplined judgment. Professional accreditations and experience support thoughtful analysis across portfolio construction, investment policy development, estate and transition planning to help ensure financial decisions are informed, well sequenced, and aligned with clients' long term interests.

The Otto Group Client Journey

At The Otto Group at Hightower Advisors, we believe wealth is about more than numbers. It reflects purpose, responsibility, and the life you are building. Our client journey is designed to guide individuals and families from initial conversation to confident partnership, with clarity and intention at every step. Whether a Second Opinion leads to an ongoing relationship or simply provides greater reassurance and alignment, our goal remains the same: to support informed decision-making during life's most consequential moments.

Considering a referral?

If someone in your network is navigating a meaningful life transition or simply want reassurance that their financial life remains aligned, a Second Opinion may offer helpful clarity and perspective. We invite you to connect with us for a thoughtful conversation.



Matt Otto, CFP®, AIF®

Email Matt

(941) 203-7201

Michael C. Wood, CFA

Email Michael

(941) 203-7202

Joe Levine, CEPA®

Email Joe

(941) 203-7306

PLAZA AT FIVE POINTS | 50 CENTRAL AVENUE, SUITE 930, SARASOTA, FL 34236

THEOTTOGROUPATHIGHTOWER.COM