HIGHTOWER
The Otto Group

Second Opinion Service

for Our Professional Advisor Network

A thoughtful perspective—at the moments when it matters most, in support of the tailored services you provide your clients.

When Clients Face Complexity, We're Here to Support You

At The Otto Group, we work alongside attorneys, CPAs, trustees, and other trusted advisors to help high net worth individuals and families navigate life's most consequential transitions. Our Second Opinion Service is designed for moments when financial complexity increases, decisions carry long term implications, and an additional perspective can support clarity and confidence. When a client is facing significant change, introducing a second opinion can help ensure decisions are fully informed—without disrupting existing advisory relationships.

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.

Supporting Your Client Service Offerings

Our Second Opinion Service is often introduced during periods of heightened complexity, including:

- Liquidity events, inheritances, or sudden wealth
- Health events or diagnoses that materially affect financial or estate planning
- Multi-generational planning needs, aging parent care, or family governance challenges
- Pre-retirement planning or post-retirement complexity
- Marriage, divorce, or blended family considerations
- Ownership transitions, changes in executive compensation, or launching a new venture
- Relocation, residency changes, or cross-border considerations
- Family expansion, including planning for neurodivergent or special-needs dependents

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

A Collaborative Role in the Trusted Advisory Ecosystem

Life transitions often involve heightened emotions, increased financial complexity, and multiple decisions unfolding across legal, tax, and financial considerations. Our role is to support your client relationships by helping individuals slow down, evaluate tradeoffs, and align financial decisions with personal values and long-term objectives. A Second Opinion is structured as a confidential, no pressure consultation. It offers your clients the benefit of an independent, fiduciary guided financial perspective with credentialed financial advisors while preserving, and often strengthening, the trust and advisory relationships already in place. We engage openly and collaboratively with you throughout the process, respecting your role and ensuring alignment across the broader advisory team.

Credentialed Guidance for Complex Decisions

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, wealth transition, and estate planning to help ensure financial decisions are informed, well-sequenced, and aligned with clients' long-term interests. At The Otto Group, financial wellness is approached through advanced planning informed by institutional investment practices, disciplined financial planning, and real-world business experience.

Tap Into Our Second Opinion Service

If your clients are navigating a major transition and questioning whether their current financial strategy still fits, our Second Opinion Service may provide meaningful support. There is no obligation; only an opportunity to offer your clients additional clarity, perspective, and reassurance during critical moments. We welcome the opportunity to connect and explore how a Second Opinion can complement your work and support the clients you serve.

Connect with us to explore how this service can support your practice and the clients who rely on you.

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