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THE OFG DIFFERENCE

As heard on the

"America's Wealth Management
Show"

Sundays 6-7PM

**EMPOWERING YOU WITH CLARITY AND
CONFIDENCE IN YOUR FINANCIAL FUTURE SO
YOU CAN LIVE YOUR LIFE ON PURPOSE.**



HOLISTIC PLANNING

Being off course ever so slightly when you're crossing a small inland lake is not a big deal. Perhaps you'll end up at your neighbor's dock rather than yours. Not your intention, but not the end of the world to walk home from there.

Being off course only 1 degree as you cross the Atlantic Ocean from London to an all-inclusive resort on the beautiful beaches of St. Lucia in the Caribbean is another story entirely! You will likely end up in Venezuela, a country that is considered the worst country to live in according to the 2015 misery index. Consumer price inflation in Venezuela reached an astounding 62.2% in 2014!

To be without a holistic plan for a 6 month stretch may not be the end of the world. However, retirement may be as much as a third or more of your entire life, and being off course even a little bit could prove devastating!

holistic retirement plans that starts with the end in mind?

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Holistic - “Characterized by the belief that the parts of something are intimately interconnected and explicable **only by reference to the whole.**”

Paraphrased Financial Definition- The various components of one’s financial life have a direct correlation on the big picture and should not be altered apart from determining the potential outcomes of such actions on the overall probability of success and how other components of the plan could be affected.

We emphasize holistic planning because when it comes to wealth management and retirement planning, we believe it’s the only way to go. A one-dimensional approach of focusing on singular aspects of your finances apart from looking at the bigger picture doesn’t provide the sense of clarity and confidence we believe is best. A holistic advisor is concerned with the whole picture rather than just your portfolio. **Our advisors ask questions and listen carefully to what you have to say about your family, your aspirations, your hobbies, your concerns and what you ultimately would like to achieve in the distribution phase of life.**

As a holistic planner, Ken is an accredited investment fiduciary which means he is held to much higher standards than the average broker suitability standard. This is absolutely critical to understand as an individual

As you continue to go through our Services page and the other resources available on our website, you’ll realize without question that holistic planning is just as much about the non-financial aspects of your life and not just simply about diversifying a portfolio and calling it a day. A true holistic planner carefully examines and considers your insurances, taxes and estate planning situation, as well.

With a holistic approach to planning, we have a comprehensive background in taxes, insurances, investing and estate planning to make sure that all components of you finances work in proper alignment. When

advisor is required to act at all times for the sole benefit and interest of the consumer. Having someone held to these high fiduciary standards is paramount when it comes to a person's life savings. Advisors that work primarily with individuals in their late 50s and beyond, should be well versed in much more than just investing.

finances, it will have a direct impact on other areas of your plan. We call that the ripple effect. There's a reason we expect a physician to consider how various medications affect one another when taken together. Shouldn't it be the same when it comes to your financial health?

WHO ARE OUR CLIENTS?

Clients of OFG embody the following core values:

- Our clients appreciate our holistic approach that considers all key components of retirement planning from income planning, tax planning, estate planning, retirement planning, insurance planning, social security planning, and portfolio planning.
- Our clients are focused on living a life that excites them, nurtures those they love, and fulfills their highest aspirations. They want to make smart decisions based on what is important to them.
- Our clients want to hear the truth from us regarding their financial situation...no matter what.
- Our clients consist of unique individuals that understand that money is not what's most important. It's only important to the extent that it allows you to live the life you were created to live.
- Our clients appreciate that they are not just another number on someone's book of business and not get the personalized attention each individual deserves.

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THE OFG PROCESS

most of your life can be rather daunting. The OFG process empowers individuals and families by utilizing an educational approach to wealth management. Similar to planning a cruise with multiple destinations along the way, routing your financial life should be based on an in-depth, multi-faceted understanding of you and your goals.

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The OFG process is comprised of 6 unique destinations that build on each other the further you go, and ultimately culminating at your final destination. Everyone's journey is unique. With our help utilizing the OFG Process, we can help you map out your journey to your final destination, while also appreciating the unique aspects of purpose you'll discover along the way.

If you would like to begin this incredible journey with an introduction to learn more about what we're all about and the sophisticated solutions we utilize to help so many people get where they want to go, we welcome you to take that 1st Step. How far into this process you go is entirely up to you. For additional questions that may not be addressed below, don't hesitate to ask via email or call 248-828-8000.

STEP 1: INTRODUCTION

We begin by establishing a relationship with you. At our first meeting, we will guide you through a thorough interview so we can listen and learn about your long-term

STEP 2: ANALYSIS

Using advanced systems, considerable experience and the information you provided us, we closely examine your current financial circumstances, and start

STEP 3: REVIEW

It's time to look at what this journey might look like from start to finish as well as the various stops along the way. We help you understand your current financial situation and explain your Action Plan in an educational and rewarding presentation. We'll answer questions so you can make successful decisions about your future and discuss how to move ahead.

STEP 4: IMPLEMENT

Here we begin to implement the Plan with efficiency and precision. Through this process, we'll provide you with the oversight needed as we begin to execute the plan and gain better control over your financial future and your ultimate destination.

STEP 5: MONITOR

Through regular meetings and touches throughout the year, we continue to implement and monitor any potential changes that may take place in your life. We implement solutions to simplify your life like consolidating your financial information online, and continue to provide a concierge level of service so our relationship will last a lifetime.

STEP 6: LIVE

This step is entirely up to you. This was the whole reason for going through the previous 5 steps. We have diligently worked with you to map out your financial journey, and now it's time to live your life with confidence and assurance knowing that there are contingency plans in place for every possible obstacle that may present itself.

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READY FOR THE FIRST STEP?

If you have any questions about our process and whether it might be pertinent to your situation complete this brief "[Introduction Request Form](#)", and Adolfo, our Public Relations Manager will be happy to get back with you and answer any questions or help you coordinate a date & time if you'd like to meet with an advisor.

To learn more about our firm and the services we provide, continue reading below...

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MISSION

“Empowering you with clarity and confidence in your Financial future so you can live your life on purpose.”

THE OFG TEAM

Check the background of our investment professionals on [Investment Adviser Public Disclosure](#).

The OFG Team consists of a group of diverse individuals that share a common set of core values that embody our mission of empowering people just like you to live the life that they desire to live. You have worked hard at balancing many aspects of life and you are at a crossroads where the decisions you make, or fail to make, become more critical than ever!

During the accumulation phase decisions were fairly simple, but as most come to realize, that is not the case when it comes to planning for retirement.

Obviously you have your own best interests at heart, but where do you turn when you need help with the various complexities of retirement? How do you know that the products that a so-called expert is presenting to you is in your best interest, not theirs? Ken Osiwala, the found and President of OFG is an "Accredited Investment Fiduciary(AIF). Having a true fiduciary in your corner means you can rest assured, you as the client take precedent ahead of the needs of the firm's.



Kenneth Osiwala,

AIF®

Financial Advisor

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Kyle Akers

Financial Advisor

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Karen Sievert

Chief Operating Officer

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Elizabeth S.

Hillebrand

Client Specialist & Estate Plan
Coordinator

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Peter E. Wargo

Financial Associate

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Kristen Arnold

Director of First
Impressions/Administrative
Assistant/Event Planner

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Mary Jane Haydon

Administrative Assistant

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Adolfo Martens

Client Relations

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Danielle Osiwala

Financial Assistant

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STRATEGIC PARTNERS



Kirk Falvay

Estate Planning Attorney

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CORE VALUES

What are the Core Values of the OFG team?

At Osiwala Financial Group, we are very strategic and intentional about putting a team in place that shares the same core values that the founder and president, Kenneth Osiwala has attempted to demonstrate for over 25 years he has been in the business. We find that when we champion these common values as a team, our clients see us as more than just business associates but more as family.

- Passionate
- Team and family oriented
- Strive for perfection

- Servant's heart
- The WOW factor
- Place clients' needs above company needs

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The OFG Pledge

At Osiwala Financial Group, we pride ourselves in providing a more comprehensive experience by providing real solutions to real people. We encourage **fee-based** planning as opposed to commissioned selling for the majority of what we do here at OFG. We strive to take a **holistic** approach that encompasses every area of the person's life. Rather than having a handful of go to proprietary products, we have the whole array of tools at our disposal as options to fulfill various aspects of what is needed in order to optimize what our clients have worked so hard for all of their lives. We believe that if you start with the end in mind and construct a plan to get you there, you are much more likely to end up at your desired destination.

We do not take the typical "Junk Drawer" approach, meaning we don't just sell a random assortment of products without a specific plan and purpose for how each aspect of the plan works in harmony with the rest of the plan and goals that have been determined. The easiest way to identify a situation utilizing the "Junk Drawer" approach, is when multiple products are owned that are not substantiated with a financial blueprint that justifies the need and purpose for each of those products as an integral component of the overall plan. These drawers often include anything from insurances & annuities to investments and cookie cutter illustrations, but no written plan that illustrates exactly how these particular products fulfill the need that has been defined by the financial blueprint.

At OFG, we pledge to fully understand every aspect of our clients' financials and goals before we make any recommendations.

We would love to hear about your goals and dreams and then help you determine how to go about making them a reality. We are here to help you understand the many potential pitfalls and scenarios that will inevitably present themselves in the next season of your life so that you

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to you. There are no mulligans or do-overs in the retirement phase of life!

To learn more about what our planning process entails, go to "[The OFG Process](#)"

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To learn more about what we provide and the services included, see the "[Services](#)" section

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SERVICES

AN INSIDE LOOK AT
OFG

The media, whether that be newspapers, tv, Internet, radio, social media and the like, would have you believe that they have the best products and tools. We are taught from a young age by financial institutions when we start saving whether through our 401(k)s, IRAs, and bank accounts that there are certain products that will be the perfect solution for what we are trying to achieve. The question that really should be asked is, “once I’ve saved all of this money, how will I go about accessing that money and how do I coordinate all of my financial assets with social security, tax planning, legacy planning, healthcare costs, income planning and inflation?”

We believe at OFG that there is no one silver bullet product that will solve all of your financial problems. Don’t be misled that a product like that exists. The OFG Difference is all about asking important questions and then putting together a holistic plan that involves strategies and solutions that answer those questions so that you can have the clarity and freedom to live your life on purpose.

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CASE STUDY

There are many different situations and scenarios that we come across when we put together a plan. That's why a one size fits all approach simply does not work when it comes to the detailed planning that one's financial life entails.

The following is a hypothetical scenario that looks much like many couples we meet along with the potential outcomes as a result of putting together a holistic plan and then implementing that with our help.

SCENARIO

- Name: Bill & Karen Wright
- Born: 1959 & 1961
- Family: 2 Grown Children
- Bill's Savings: \$725,000 in 401k, \$27,000 Roth IRA, \$939/month pension w/COLA, 2 brokerage accounts with 2 different advisors.
- Karen's Savings: \$47,000 401k from previous employer, \$342,000 in 401k
- Written Retirement Plan: NONE
- Bill Primary Goal: Retire comfortably at age 65
- Karen Primary Goal: Retire at 60 and travel out of state 4x a year to see grandkids

ANALYSIS

- Create comprehensive plan for investments, tax, insurance and estate planning
- Create a tax smart distribution strategy
- Maximize income from Social Security and Pension
- Identify Personal Return Index to determine what investments need to produce

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- Stress test plan against higher taxes, inflation, premature death and poor economic or market conditions
- Create a customized estate plan

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AFTER IMPLEMENTATION

- Clients have a clear vision of their retirement
- Assets consolidated and positioned according to personal needs
- Social Security maximized
- Taxes mitigated to the largest extent possible
- Risk management strategies are in place
- Clients gain control of their retirement by having clarity and confidence in their plan

Bill and Karen are a fictitious couple. Example and figures used as hypothetical illustration only, not indicative of any particular investment experience and may not be representative of the experience of clients. Actual results will vary.

RESOURCES

PREPARING FOR
RETIREMENT

RADIO SHOW

FEATURED



RETIREMENT
LESSONS FROM
YOUR PEERS: WHY IS
CHANGE SO HARD?
BY AMERICA'S
WEALTH
MANAGEMENT SHOW

Jul 13, 2018

RETIREMENT
LESSONS FROM
YOUR PEERS: BEST
RETIREMENT
PRACTICES

Jul 13, 2018

RETIREMENT
LESSONS FROM
YOUR PEERS #10

Jul 13, 2018

WHITE PAPERS

WHITE PAPERS REQUEST FORM



LOCATIONS

990 E South Blvd,
Suite 100, Troy, MI 48085
248-828-8000

30200 Telegraph,
Suite 210, Bingham Farms, MI 48025
248-828-8000



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Disclosures

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