OnPointe Software Launches Otto, an AI Assistant and Portfolio Optimizer Built Into OnPointe Risk Analyzer

The third major step in OnPointe's AI roadmap gives advisors an in-context AI copilot can help optimize it to meet the client's objectives.



OnPointe Software

FORT MYERS, FL, UNITED STATES, October 28, 2026 /EINPresswire.com/ -- OnPointe Software, a leading provider of investment risk analysis and retirement planning software for financial planning professionals, today announced the launch of Otto, an AI assistant and multi-factor portfolio optimizer built directly into OnPointe Risk Analyzer. Otto sits on the screens advisors already use — building or editing a portfolio, and comparing portfolios side by side — where it explains the numbers in plain English, recommends concrete, scored improvements, and constructs allocations from the advisor's own models to fit a client's objectives.

The launch is the third major step in OnPointe's AI roadmap, after the AI-powered account statement parser and the AI Portfolio Analysis tool powered by TacticalMind AI™ market consensus data. Together, the three take an advisor from a client's account statement to a scored, client-ready recommendation in a single sitting.

-What Otto does-

Otto is an analyst looking over the advisor's shoulder. Ask why one portfolio comes out ahead of another and Otto answers with the exact figures on the screen — risk score, growth, drawdown, Sharpe and Calmar — over the exact period shown, and explains what is driving the difference. Ask "what if I add a 30% annuity?" or "take this holding to 5%" and Otto shows the portfolio before and after, side by side.

At its center is a true multi-factor portfolio optimizer. An advisor can ask for a target risk score, the best Calmar ratio under a volatility cap, or maximum growth with the smallest drawdown —

with position limits, manager caps and the holdings they insist on kept in place — and Otto searches the combinations of the advisor's own models, funds and imported assets for the best result achievable within those rules. The rules are the advisor's own, set in plain language — "only one bitcoin strategy," "no more than 15% with this manager," "never touch this position" — and Otto treats them as mandates: it builds within them for the whole conversation and asks before it deviates from anything the advisor has said. When a target cannot be reached with the assets on hand, Otto says so plainly rather than quietly missing the mark. And when the advisor is working inside a client's portfolio, Otto reads that client's risk questionnaire — tolerance, capacity and stated preferences — and builds to fit that client, not a generic number.

Otto's portfolio optimizer was also designed for advisor who use TAMPs and/or use 3rd party investment strategies. The ability to have Otto analyze 10, 20, 30+ strategies so the optimal mix of strategies can be determined makes Otto unique not only in the risk software space, but in the overall Fintech space.

"AI has reached the point where it is a genuinely phenomenal assistive tool for financial professionals — not to replace them, but to augment their decision-making," said Rob Harbin, Co-Founder and CTO of OnPointe Software. "Otto can analyze more data, faster, than any advisor could by hand, and that is what makes its insight so personal: it can reason about this client's portfolio, this client's risk, and this client's objectives at a level of granularity that simply wasn't practical before. The advisor still makes the decision — they just make it better informed."

-Grounded in OnPointe's own market-calibrated data-

Every figure Otto cites comes from OnPointe's own market-calibrated risk and performance data. Otto refers to portfolios and holdings by name, and it is honest about its limits: when history is too short, a metric cannot be computed, or a target cannot be reached, it says so. For portfolios whose track record began after 2008, Otto's extended-risk insight estimates how they would likely have behaved through a full market cycle, so a client is never reassured by a number that never saw a crash.

Otto's market beliefs draw on the TacticalMind AI™ market consensus (https://tacticalmind.ai) through OnPointe's exclusive partnership — TacticalMind AI™ supplies the market beliefs, OnPointe supplies the portfolio analysis.

Key benefits of Otto include:

• Plain-English explanations of exactly the figures on the advisor's screen

• A multi-factor optimizer — target risk score, best Calmar or Sharpe, maximum growth — that builds within the mandates and guardrails the advisor sets in plain language, to the client's own risk questionnaire

• "What if" changes scored instantly, side by side, and applied to the build form with one click

• Provisioned to fit the firm: three capability tiers, from review-only to open-market construction, an optional wealth-management domain, and every conversation on the record

To see Otto in action, go to: https://onpointesoftware.com/portfolio-optimizer/

-About OnPointe Software-

OnPointe Software empowers financial advisors and wealth professionals with market-calibrated investment risk analysis, dynamic retirement income planning, and AI-driven portfolio construction and analysis. By combining real-world risk methodology with intelligent automation, OnPointe enables advisors to deliver precision guidance tailored to each client's goals. Learn more at https://onpointesoftware.com.

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