Points of Differentiation	Octo Capital	Other Advisor
Does your advisor charge a fixed fee instead of a percentage fee based on the value of your assets?	*Yes*	*Yes / No*
Is your advisor a fiduciary, legally obligated always to put your interest first, and is paid by you instead of receiving commissions from investment companies?	*Yes*	*Yes / No*
Does your advisor specialize in working with pre-retirees and retirees?	*Yes*	*Yes / No*
Is your advisor's investment philosophy evidence-based and grounded in Nobel Prize-winning research?	*Yes*	*Yes / No*
Does your advisor offer low-cost, tax-efficient portfolio management?	*Yes*	*Yes / No*
Does your advisor review your tax return each year to find ways to lower your taxes and keep an eye on your taxes throughout the year, coordinating things like portfolio withdrawals, Medicare premiums, capital gains, tax brackets, estimated taxes, Roth IRA conversions, and more?	*Yes*	*Yes / No*
Does your advisor prioritize financial planning to provide a framework for quantifying financial decisions?	*Yes*	*Yes / No*
Does your advisor serve a select group of clients and remain personally accessible, rather than directing your calls to a service department?	*Yes*	*Yes / No*