



Daniel Shub

Accredited Investment Fiduciary®

Principal



Points of Differentiation

We know you have plenty of choices when it comes to managing your wealth.

Here's what makes us different.

Plus, some important questions you can ask your advisor.

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

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Please note: Octo Capital, LLC is an SEC-Registered Investment Adviser located in Bingham Farms, Michigan. We may only transact business in states where we are registered or qualify for an exemption or exclusion from registration requirements. Being registered as a registered investment adviser does not imply a certain level of skill or training. Adherence to our fiduciary duty or an investment philosophy is not a guarantee of client satisfaction or any particular outcome. A financial adviser's compensation structure should not be viewed as the sole determining factor in obtaining or retaining their services. Limitations: The scope of any financial planning and consulting services to be provided depends upon the terms of the engagement and the specific requests and needs of the client. Octo Capital, LLC does not serve as an attorney or accountant and does not prepare legal documents or tax returns. Tax and estate planning is not intended to provide specific tax or legal advice; it involves giving general information on settled tax and estate laws and how they can apply to you and projecting the impact of potential tax and estate planning strategies. To comply with IRS Regulations, we inform you that any discussion or advice regarding tax issues is not intended or written to be used and cannot be used to avoid taxpayer penalties. You are encouraged to consult your tax or legal professional for guidance on your individual situation before implementing any tax or estate planning strategies discussed. Investment strategy grounded in Nobel Prize-winning academic research: This includes William Sharpe, Harry Markowitz, and Merton Miller, who shared the Nobel Prize in Economics in 1990 for their foundational work on asset allocation, performance measurement, and the importance of market returns. It also includes research from Eugene Fama, who won the prize in 2013 for his work on market efficiency.



www.octo-capital.com