

|  | OCTO CAPITAL                        | DO-IT-YOURSELF<br>(Vanguard,<br>Fidelity, etc.) | ROBO-ADVISOR<br>(Betterment, etc.)  | TRADITIONAL<br>WEALTH<br>MANAGEMENT<br>FIRM | COMMISSION-<br>BASED BROKER         |
|--|-------------------------------------|---|-------------------------------------|---|-------------------------------------|
| <b>FINANCIAL PLANNING</b>  |                                     |   |                                     |   |                                     |
| Proactive guidance on all financial matters  | <input checked="" type="checkbox"/> |   |                                     | <input checked="" type="checkbox"/>         |                                     |
| Advisors who specialize in planning and investing for retirees and pre-retirees                                  | <input checked="" type="checkbox"/> |   |                                     |   |                                     |
| Net worth and cash flow projections to guide decision-making   | <input checked="" type="checkbox"/> |   |                                     |   |                                     |
| Proper coordination of all income sources in retirement  | <input checked="" type="checkbox"/> |   |                                     |   |                                     |
| Focus on maximizing your retirement income with dynamic withdrawal strategies.                                   | <input checked="" type="checkbox"/> |   |                                     |   |                                     |
| Plans that consider assets not directly managed by advisor   | <input checked="" type="checkbox"/> |   |                                     | <input checked="" type="checkbox"/>         |                                     |
| Outsourcing of time and stress required to make financial planning decisions                                     | <input checked="" type="checkbox"/> |   |                                     | <input checked="" type="checkbox"/>         |                                     |
| <b>PORTFOLIO MANAGEMENT</b>  |                                     |   |                                     |   |                                     |
| Low-cost investing   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>             | <input checked="" type="checkbox"/> |   |                                     |
| Fully diversified portfolio  | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>             | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>         |                                     |
| Tax-efficient placement of investments   | <input checked="" type="checkbox"/> |   | <input checked="" type="checkbox"/> |   |                                     |
| Strategic tax loss harvesting  | <input checked="" type="checkbox"/> |   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>         |                                     |
| Proper rebalancing techniques  | <input checked="" type="checkbox"/> |   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>         |                                     |
| Access to institutional mutual funds from Dimensional Fund Advisors  | <input checked="" type="checkbox"/> |   |                                     |   |                                     |
| "Factor" investing (tilted towards small-cap and value)  | <input checked="" type="checkbox"/> |   |                                     |   |                                     |
| Integration of 401(k) accounts into investment strategy  | <input checked="" type="checkbox"/> |   |                                     | <input checked="" type="checkbox"/>         |                                     |
| Proper withdrawal techniques of income and required minimum distributions  | <input checked="" type="checkbox"/> |   |                                     |   |                                     |
| Behavioral finance "coach" to prevent emotional decisions/mistakes   | <input checked="" type="checkbox"/> |   |                                     | <input checked="" type="checkbox"/>         |                                     |
| Outsourcing of time and stress required to manage portfolio  | <input checked="" type="checkbox"/> |   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/>         | <input checked="" type="checkbox"/> |
| <b>TAX PLANNING SERVICES</b>   |                                     |   |                                     |   |                                     |
| Deep integration between tax planning and investments  | <input checked="" type="checkbox"/> |   |                                     | <input checked="" type="checkbox"/>         |                                     |
| Detailed analysis of the current year's tax returns and future projections, focusing on tax-saving opportunities | <input checked="" type="checkbox"/> |   |                                     |   |                                     |
| Guidance on tax-advantaged charitable giving   | <input checked="" type="checkbox"/> |   |                                     | <input checked="" type="checkbox"/>         |                                     |
| <b>CONTINUITY</b>  |                                     |   |                                     |   |                                     |
| Spouse involvement   | <input checked="" type="checkbox"/> |   |                                     | <input checked="" type="checkbox"/>         |                                     |
| Children engagement  | <input checked="" type="checkbox"/> |   |                                     | <input checked="" type="checkbox"/>         |                                     |
| Multigenerational planning   | <input checked="" type="checkbox"/> |   |                                     | <input checked="" type="checkbox"/>         |                                     |