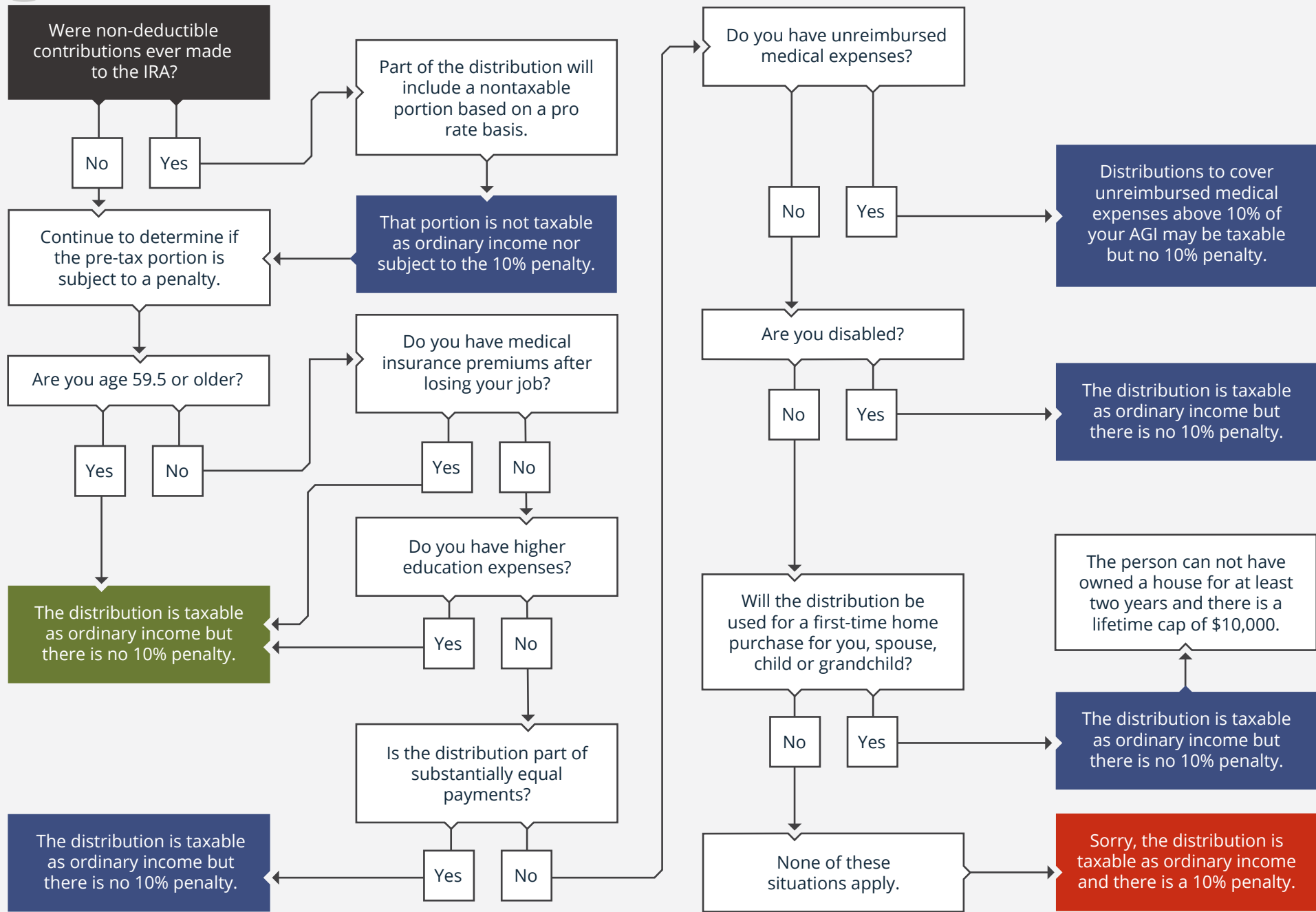


# 2019 · WILL A DISTRIBUTION FROM MY TRADITIONAL IRA BE PENALTY FREE?

**Start Here**



OCTO Capital Wealth Management (OCWM) offers low-cost, tax-efficient index investment management and financial planning. OCWM derives its investment strategy from Nobel-prize winning academic research and financial science using portfolios from Dimensional Fund Advisors (DFA), Vanguard and ETF funds, as well as cash equivalents, maturity laddered bond and CD portfolios. Our portfolios aim to capture higher expected returns by tilting exposure to key “factors”, such as company size, value, and profitability; without slavishly adhering to an index.

OCTO Capital, LLC is a Registered Investment Advisor, adhering to a Fiduciary standard of practice. Typical fees are between \$625/quarter and \$2,000/quarter.

For more information, please call our office at 248-731-7729, or visit our website: [www.octo-capital.com](http://www.octo-capital.com)

\*OCTO Capital, LLC is a Registered Investment Advisor. We do not provide tax preparation services. All tax-related decisions must be discussed with a qualified professional.

**Daniel Shub, AIF®, RFC®**

39533 Woodward Avenue Suite 305 Bloomfield Hills, MI 48304  
[info@octo-capital.com](mailto:info@octo-capital.com) | 248-731-7729 | [www.octo-capital.com](http://www.octo-capital.com)