

The honest 401(k)

Helping employees keep more of their retirement savings

[Request Information \(/invite\)](#)

[Call Us Now \(tel:1-855-962-8283\)](#)

[Learn More](#)

 [_/#clients](#)

SOME OF OUR HAPPY CLIENTS



[Learn More](#)

2

Fully automated

[Learn More](#)

3

Individual portfolios

[Learn More](#)

HOW IT WORKS

- 1** We design your plan & investment menu
- 2** We connect to your payroll
- 3** We enroll employees & provide financial education
- 4** We invest plan assets, which are held at a qualified custodian
- 5** We prepare notices & filings that can be sent with one click

INVESTMENT MANAGEMENT

Built by finance professionals

We are a team of engineers and investment professionals with real world experience. We designed portfolio management software for some of the largest asset managers and traded \$6 billion daily for large pension funds.³

Risk Targeted Portfolios

Our portfolios are individually designed for an employee's personal risk profile, making it more likely they stay invested. This means they are more likely to experience higher investment returns in the long run.

Independent Fund Selection

We select the best fund for each asset class using multiple criteria, with the employee's best interest in mind. We have no conflicts of interest, so our funds are selected purely based on merit. We review and replace the funds every three months without any transaction costs to the plan.

Full Investment Discretion

We select and monitor your plan's investment choices, and have discretion to change them if they're performing poorly. Usually other providers only offer advice and don't have discretion to make changes.

ACCOUNT PROTECTION AND SECURITY

OctaveWealth uses state-of-the-art security measures when handling your information. Your sensitive personal information is fully encrypted and securely stored.

OctaveWealth is registered with the [Securities and Exchange Commission \(SEC\)](http://sec.gov). All investments are held in a secure trust in your name with a third-party [qualified custodian](http://www.sec.gov/investor/alerts/bulletincustody.htm). Our brokerage partner is a member of [Securities Investor Protection Corporation \(SIPC\)](http://www.sipc.org), which insures your company's account up to \$500,000 (including \$250,000 for claims for cash).

[More → \(/learn#strength\)](#)

Company

[About \(/about\)](#)

[Blog \(https://blog.octavewealth.com\)](https://blog.octavewealth.com)

[Jobs \(/jobs\)](#)

[Contact \(/about#contact\)](#)

Investing

[Methodology \(/methodology\)](#)

Legal

[Form ADV \(/forms\)](#)

[Privacy \(/privacy\)](#)

[Terms \(/terms\)](#)

Copyright © 2019 QUILLU INC.

OctaveWealth is operated by QUILLU INC., a SEC Registered Investment Advisor.

Address: 415 Jackson Street Ste B, San Francisco, 94111

This website is solely for informational purposes and is not intended to give individual tax, legal or investment planning advice. Any opinions expressed are relevant as of the posting date. All relevant facts, including individual circumstances, need to be considered by a reader to arrive at personal investment conclusions. There is no guarantee a participant's savings and investment strategy will provide adequate income at or through their retirement. Participants should carefully consider investment objectives, risks, fees and expenses carefully before investing. Past performance is not indicative of future results. Keep in mind that investing involves risks. The value of your investment will fluctuate over time and you may gain or lose money. Investment risks are born solely by the investor and not by OctaveWealth.

OctaveWealth provides links for your convenience to websites produced by other providers or industry related material. Accessing websites through links directs you away from our website. OctaveWealth is not responsible for errors or omissions in the material on third party websites, and does not necessarily approve of or endorse the information provided. Users who gain access to third party websites may be subject to the copyright and other restrictions on use imposed by those providers and assume responsibility and risk from use of those websites.

This site is designed for U.S. residents.