Part 2A of Form ADV: Firm *Brochure*

Item 1 Cover Page

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DBA Otto Capital Management

This brochure provides information about the qualifications and business practises of (Otto Capital Management) if you have any questions about the contents of this brochure please contact us at 480-473-3344 or jobrien@moneyman.com The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any sate securities authority.

Additional information about Otto Capital Management is available on the SEC's website at www.advisorinfo.sec.gov.

Item 2 Material Changes

There are no material changes

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Item 4 Advisory Business

JSD Financial Design DBA Otto Capital Management is owned by John Patrick O'Brien, he is the sole and principal owner. Otto Capital was founded by Robert Otto and began doing business in 1992. Mr O'Brien bought the company in January of 2005. Mr Otto was trained as a CPA and Mr O'Brien's background was more geared to investing. Mr. O'Brien was trained at Prudential Securities beginning in 1995,he moved on to Vice President investments at UBS Paine Webber in 1998, and then Joined First Union- Wachovia as Sales Manager in 2000. He opened an office for Raymond James in 2002. Mr. O'Brien holds numerous securities licenses including 3,7,9,10,23,27,52,55,65.

We provide investment advisory supervisory services.
We also manage investment advisory accounts not involving supervision.

Our services are not limited to a specific type of investment but we normally build our portfolios around cash, stocks, bonds, certain types of option transactions that protect or add leverage to client accounts and certain ETF's, sometimes those that are involved in the commodity space.

We offer an individualized service that takes into account the suitability requirements of each client. Those requirements are arrived upon based on interviews and analysis of the clients needs and goals.

Clients may choose to restrict certain type of investments and we simply mark their portfolios as such.

Certain wrap fee programs are available through our custody and clearing firm RBC Capital Markets. Since we advise on these accounts we count these assets as "assets under management", We dont bill on these assets as a part of our normal advisor fees. All decisions on equity or bond transactions in these wrap fee accounts are determined by manager selected. We receive the portion of the agreed upon fee that did not go to the advisor. Example RBC Resource II for an account of $250,000 or larger we are billed by RBC and the manager 75 basis points. If we billed the client 1.6% we would receive 85 points from RBC Capital Markets.

As of 03-1-2011 we manage 11 million dollars on a discretionary basis 4 million in accounts that are not on discretion, 9 million in variable and fixed annuity contracts. We manage 13 million in insurance benefit contracts and house about 2 million in mutual funds. We also consult on certain outside assets like UPS stock owned by our clients custody at Mellon Bank. The the total value of this stock is about 25 million.

Item 5 Fees and Compensation

Schedule of Fees

Advisory Services $225 per hour. Portflio design 1%

Investment Management

Monitoring
Revision
Servicing
Consultation
Quarterly Statements

0-175k 2%
175-500k 1.5%
500k-1m 1.2%

>1m 1%

Minimum Annual Fee. $2,000
Direct Costs as incurred

Penates Group Inc. Transaction Costs:

Equity Execution $50.00 + any SEC fees or .02 a share whichever is greater.

Fixed income Execution 1-100 bonds $100
101-250 bonds $250
251-500 bonds $500
501 or more bonds $1000.00

Certificates of Deposit $50
Treasury Bills $50

Fees are due upon presentation of invoice and late after ten(10) days.

Investment management fees are billed as follows,
Fees are billed quarterly, in advance, thus representing a retainer for the forthcoming quarter.
Fees are computed based upon the account balance at the beginning of the period.

Should Advisor terminate contract with Client, all fees shall be prorated to the date of the termination.
Should Client terminate contract with the Advisor, the quarterly amount already paid will act as the final fee the advisor will receive.

Item 6 *Performance-Based Fees* and Side-By-Side Management

Registrant executes securities through an affiliated Broker/Dealer Penates Group Inc.
Penates is wholly owned by John Patrick O'Brien.
As a result of securites being effected through the affiliate, the affiliate, and hence its owner will participate in net profits of the affiliate, which could include revenue from certain income sharing agreements. Specifically, income may be received for routing orders to certain clearing firms, plus income is received based on a clients market fund balances. Because of the current climate of minimal interest rates this is a negligible amount however it could become more meaningful in interest rates rise. Additionally, if clients have margin debits, a portion of the interest paid accrues to the affiliate. The affiliate receives on half of the interest charged above the base rate plus 50 basis points. The base rate varies. The current base rate is available upon request. The SEC has stated that these arrangements create a conflict of interest to the Registrants fiduciary duty to provide unbiased investment advice and its self interest in receiving income from its affiliated broker dealer.

Securities Transactions are executed through an affiliated broker-dealer. Transactions costs (commissions) charged by the affiliated broker -dealer are in addition to Advisor Fees. Clients may be able to execute securities transactions at a lower cost elsewhere. Registrant provides advice on investment company securities(ie. mutual funds, variable accounts inside of variable and equity indexed annuities). The client should be aware that, in addition to the investment advisory fees paid by the client each investment company also pays its own separate advisor fees and other expenses.

ITEM 6 PERFORMANCE BASED FEES SID BY SIDE MANAGEMENT

WE have no performance based fees at this time.

Item 7 Types of *Clients*

We generally provide advice to Individuals, Trusts, Corporations, Pension and Profit Sharing Plans

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

We use fundamental and technical analysis in determining our investment strategies.

All investing requires a certain amount of risk and we make no guarantees as to results or protection of principal. But we can establish goals and risk parameters that will mitigate both downside and upside risk.

The main sources of this analysis come from financial newspapers and magazines, inspection of corporate activities, research prepared by others, annual reports prospectuses, filings with the SEC, and company press releases.

Investment strategies include

Long term purchase (over one year)

Short term purchases (sold in less than one year)

Trading (Securities sold in 30 days or less)

short sales

Margin transactions

Buy calls for leverage, puts for protection or investment and covered calls for income or to reduce cost basis.

Item 9 Disciplinary Information

There are no disciplinary events to disclose

Item 10 Other Financial Industry Activities and Affiliations

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Item 11 Code of Ethics, Participation or Interest in *Client* Transactions and Personal Trading

As a broker or agent effects securities transactions for compensation for any client.

Buys or sells for itself securities that it also recommends for clients.

We do not buy ahead or sell ahead of client transactions we participate in these transactions as a part of a block trade.

We will provide a copy of our Code of Ethics to any client or prospective client upon request.

Item 12 Brokerage Practices

Investment or Brokerage Discretion

Applicant has authority to determine without obtaining specific client consent the securities bought and sold, the amount of securities to be bought and sold the broker to be used and the commissions paid.

We suggest brokers to clients.

While Penates Group Inc. is wholly owned by John O'Brien all accounts are custody and cleared through RBC Capital Capital Markets. So while client trades and assets are held at RBC it makes sense to use RBC as the executing broker for clearance and execution purposes.

We do not have any soft dollar benefits

Item 13 Review of Accounts

Client Accounts are reviewed no less than annually. However, in practice client, accounts particularly, managed accounts, are viewed and analyzed on a daily and weekly and monthly basis as well as annually.

Item 14 *Client* Referrals and Other Compensation

We do not compensate clients or affiliates for referrals.

Item 15 *Custody*

We do not have custody of Client Assets, they are held at RBC Capital Markets, some mutual and annuity company shares are held directly.

Item 16 Investment Discretion

WE accept investment discretion for all managed accounts. We require the execution of a limited power of attorney that gives us the right to buy and sell securities in these managed accounts.

Item 17 Voting *Client* Securities

Does not apply

Item 18 Financial Information

Not required

we do not charge clients $1,200 or more six months in advance.

Item 19 Requirements for State-Registered Advisers