

OCM Wealth Management

Independent Financial Planners | Discretionary Asset Managers | Tax Advisers



Creating a new
**WAVE IN WEALTH
MANAGEMENT**

Call Now: 01604 621467



WELCOME

At OCM we believe being a client’s wealth manager or talent manager is a privilege and it is our duty to ensure a client’s needs are always at the centre of what we do.

I started OCM Wealth Management following a career at Ernst & Young in 2004 because we wanted to provide a triage of services to our clients under one roof that intertwined our investment strategy with a truly holistic service in a way that meant clients received comprehensive independent financial and tax advice.

With our team of highly qualified Chartered and Senior Wealth Managers supported by a young, diverse, dynamic and highly educated team (who are all being supported in gaining the highest level of professional qualification), we have chosen to remain independent as we think clients should have access to advice and financial solutions from the whole of the market.

At OCM, we want to be the best in the UK at what we do for our clients and we believe we are doing that, accepting there is still a long way to go and the journey is still our “collective work in progress”. As a team, we will achieve all the firms ambitions.

You dream WE DELIVER

Every client who chooses **OCM AS A LIFE PARTNER** entrusts us to work with them to define whether their dreams of one day being financially independent are achievable. Once we have defined their vision and strategised with a bespoke plan detailing how it will become a reality, we then deliver it with a clear and simple investment strategy.

As both a Chartered Financial Planning firm and Discretionary Asset Manager we combine the two skills to ensure that both are delivered seamlessly to clients.

As a firm, we have been trading since 2004 and are financially very strong and one of only a handful of Chartered Independent Financial Planning firms in the UK that is also a nationally recognised, leading Independent Discretionary Asset Manager & Tax Adviser.

We pride ourselves on six core principles:

- 1 Customer service
- 2 Strategy development to define the client journey
- 3 Independence
- 4 Performance of our investment strategies
- 5 Competitive charges
- 6 Transparency

Everything we have created and strive every day to improve is because “Our Clients Matter”.


Jason Stather-Lodge
CEO and CIO & Founder - OCM

The Aim of WEALTH MANAGEMENT

Over the years we have listened to what it is our clients are wanting from a holistic review and the answer is always simple, **“CLARITY”**. Clarity is different for many as all our clients have unique circumstances that will define the questions that they want answering.

Primarily we are experts in helping clients understand what they want and then, by working in partnership with them show them how to achieve their dreams.

Our team of highly qualified Chartered and Certified Financial Planners are probably most notable for their listening skill initially and by using that skill and combining it with their analytical skills are adept at creating a clear answer to the following problems:-

- 1 Can I afford to live my current lifestyle when I retire?
- 2 Can I afford to help my family buy a house?
- 3 Can I reduce my income tax bill?
- 4 What happens if I die or become unable to work due to illness or injury?
- 5 What annualised return do I need on my invested assets to achieve my goals?
- 6 Should I join my company pension scheme or set up my own?
- 7 Can I afford to go self-employed or run my own business?
- 8 Can I put money into a trust and still benefit?
- 9 How should I structure my wills effectively?
- 10 How much do I need to save annually to achieve my dreams in retirement?
- 11 When can I pay my mortgage off?
- 12 What happens to me if my partner dies?

The aim of financial planning irrespective of the complexity is to provide a simple answer to complex questions, to define and deliver your Outcomes, and work with you to redefine and answer the questions as you get older.

Advice PROCESS

Working with your **TRUSTED ADVISER** is simple. The flowchart below explains the process we will follow, at your pace and in your time.



Services OFFERED

Holistic WEALTH MANAGEMENT

The aim of **WEALTH MANAGEMENT** is very simple, in that if as a client you are not already financially independent, then the aim is to develop a coherent strategy that defines how you will achieve financial independence

For those that are already financially independent, the process is similar apart from the fact that the focus is then on maintaining financial independence and planning the transfer of assets tax efficiently to the next generation.

To that end our team of Highly Qualified Chartered Financial Planners are authorised to advise you on:-

- 1 Strategy development and evolution
- 2 Life Assurance other family protection strategies
- 3 Pensions both individual and corporate
- 4 Investments
- 5 Income Tax and Capital Gains Tax reduction Planning
- 6 Inheritance Tax Planning and Mitigation strategies

All of the areas above are complex and for further information on each please refer to the specific brochures which detail more information on each area for your consideration.

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We experienced the value of OCM as we sought professional financial advice as we approached retirement 8 years ago. Since then we have continued to receive sound advice tailored to our personal needs and we have always felt the door to access OCM's professional team open whenever we need it.

STEVEN & VERONICA

Asset MANAGEMENT

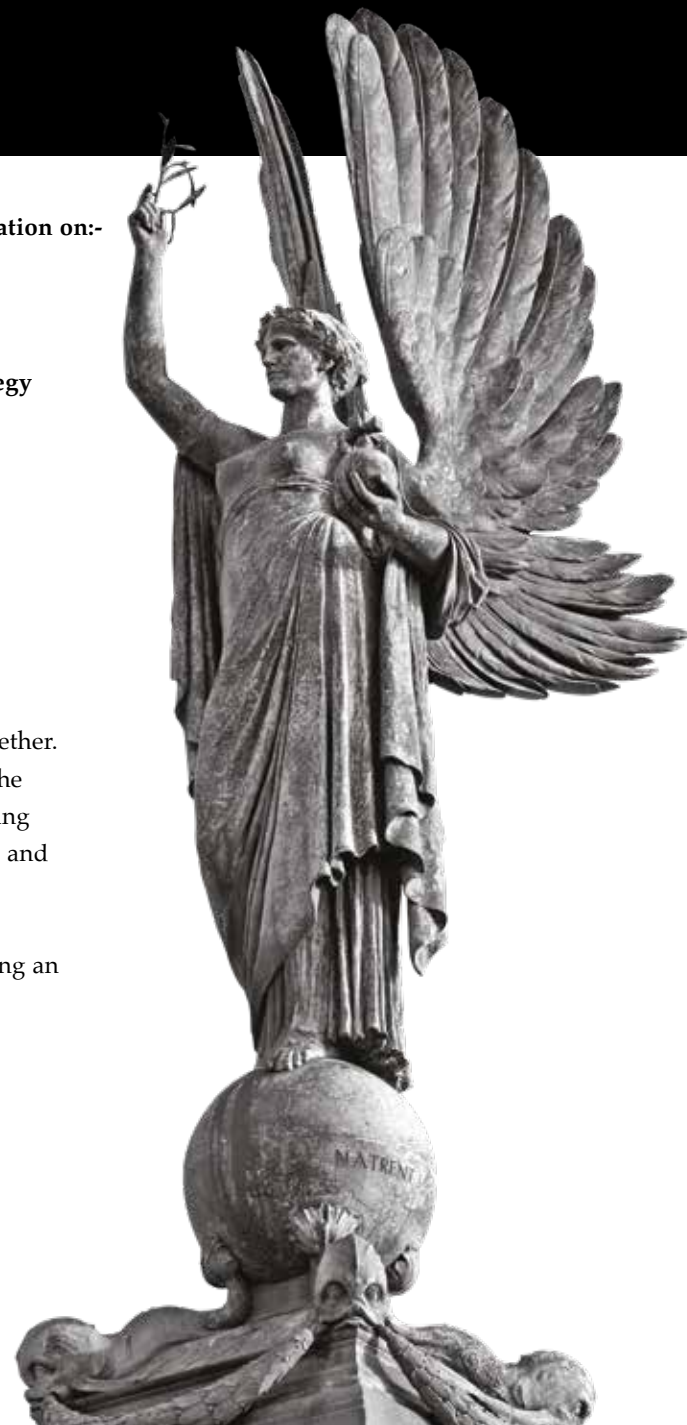
*In addition to the planning team, our team of **HIGHLY COMPETENT MANAGERS** are authorised to manage the portfolio of assets proactively, putting the portfolio outcome and yours into alignment and also focusing on the preservation of capital as the secondary objective.*

The team will also continually advise you with fortnightly communication on:-

- 1 Asset allocation adopted
- 2 Changes required based on our innovative Outcome Based strategy
- 3 The Economic Environment
- 4 Portfolio performance
- 5 YTD returns and Market Outlook
- 6 Risk Management

The Financial Planning Team and the Asset management team work together. One devises the solutions and builds the structures required to deliver the tax strategy and the other ensures the strategy has the best chance of being delivered by managing the assets in the portfolio to deliver the outcome and manage the downside risk.

Nothing is guaranteed though, noting that having a strategy and adopting an investment philosophy is better than blindly leaving it to chance!



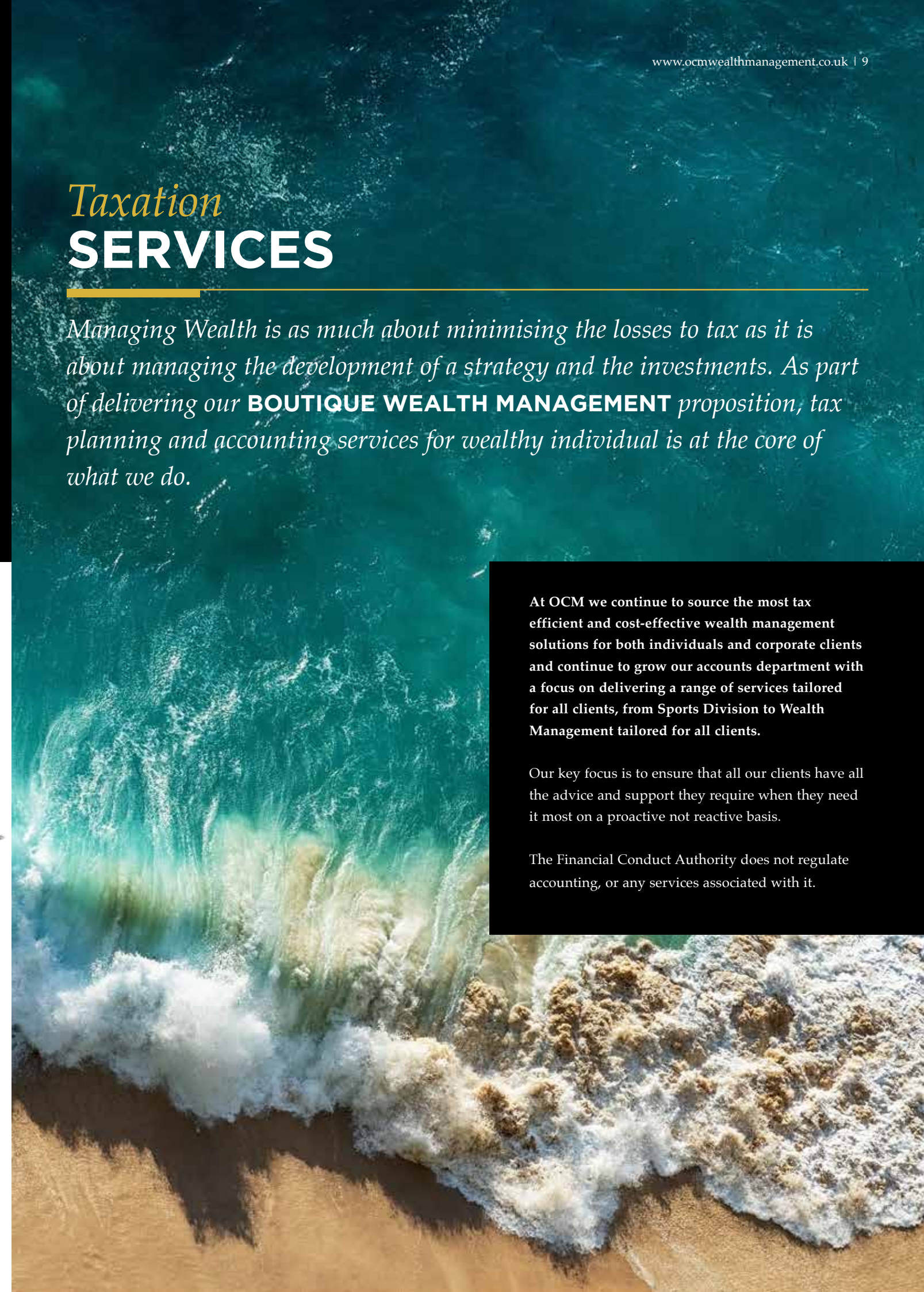
Taxation SERVICES

*Managing Wealth is as much about minimising the losses to tax as it is about managing the development of a strategy and the investments. As part of delivering our **BOUTIQUE WEALTH MANAGEMENT** proposition, tax planning and accounting services for wealthy individual is at the core of what we do.*

At OCM we continue to source the most tax efficient and cost-effective wealth management solutions for both individuals and corporate clients and continue to grow our accounts department with a focus on delivering a range of services tailored for all clients, from Sports Division to Wealth Management tailored for all clients.

Our key focus is to ensure that all our clients have all the advice and support they require when they need it most on a proactive not reactive basis.

The Financial Conduct Authority does not regulate accounting, or any services associated with it.



Sports DIVISION

The **SPORTS DIVISION** is where we take athlete management to a whole new level and was born out of a requirement to deliver more. We have found through experience that the management of professional athletes requires a holistic approach in order to create and maintain a secure balance between living for today and saving for tomorrow. OCM Wealth Management and OCM Sports Division work cohesively to ensure every aspect of a clients life is catered for.

OCM Sports Division:-



Contract Negotiations

We are expertly placed to source and negotiate the terms of your contract, covering everything from salary to bonus structures.



Commercial Opportunities

Increase earning potential and brand exposure at the right time in your career.



Full-time Support

A staff made up of current and former professional athletes who are dedicated to helping our clients succeed.



Transition Planning & Personal Development

Helping prepare you for life after sport through vocational qualifications, honour's degrees and work experience.

OCM Wealth Management:-



Wealth Management

Access to chartered financial planners to guide you through your careers



Mortgage Advice

Whether you are a first-time buyer, remortgaging or buying a property to let, we can offer advice that is tailored to you.



Tax Services

OCM handles all sport divisions clients tax affairs offers annual tax return service for our athletes



Relocation Assistance

Finding suitable living space when moving clubs for you and your family.

Concierge SERVICES

We also work alongside flag in the sand, a luxury concierge and lifestyle management team to help provide our clients with fully bespoke and holistic service. Flag in The Sand have been at the forefront of the concierge space for over a decade, throughout which we they have consistently provided their members with unparalleled access to the exclusive and the unobtainable.

Examples of services offered are:-

- 1 Access to Red Carpet Events
- 2 Exclusive Access to Global Sports events
- 3 VIP Music Experiences
- 4 Private Guided Tours (The Vatican for example)
- 5 Travel built around what you want to experience
- 6 Luxury retail goods and private viewings
- 7 Unique and bespoke experiences
- 8 First-class lifestyle services
- 9 Private charters of planes and boats



All of the above are designed for those people who want to do something different and are prepared to pay "that little bit extra" as well as those who just want to maintain some privacy whilst enjoying "life experiences".

The concierge service is designed for those that have the desire and the means to do something special, even extraordinary. It is a truly excellent proposition and one that Maggie and Jason recommend is used for those who really want to take on board the ideology of **"YOU DREAM, WE DELIVER"**

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As a longstanding Private Client of Jason and OCM, I genuinely value their professional advice and guidance in an increasingly complex wealth management scene.

RICHARD

FLAG
IN THE
SAND

Our TEAM

With offices in Northampton our Chartered and Certified Financial Planners are selected because they are highly qualified, professional, experienced, friendly and share our ethos that the client is at the centre of everything we do.

Our team of highly qualified professionals will work together, ensuring that the most complex issues are dealt with in the most logical and simple way. Once the planning and implementation is concluded, the asset management team then ensure the required investment return is delivered and capital protected against turbulent market conditions.

As a firm we pride ourselves on being professional, independent and impartial. Our fees are disclosed and agreed in advance, in writing, and are based on the complexity of the planning required and the value we can add.

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Some people dream of success, while other people get up every morning and make it happen

WAYNE HUIZENGA

Our CILENTS

OCM Wealth Management has influence over £670m in client assets from approximately 450 clients' (June 2020) who are all valued as individuals and treated equally, irrespective of their wealth, objectives or complexity of advice required.

Our entire clientele have one thing in common and that is:-

- ✓ They trust us to understand and deliver their objectives, outcome and financial needs
- ✓ They trust us to evaluate and alter the strategy if their circumstances change
- ✓ They trust us to communicate and make sense of the world around them
- ✓ They trust us to protect their capital when the world looks uncertain
- ✓ They trust us to be there when they call
- ✓ They trust us to put their needs first

Most importantly, they trust us to manage their financial future as if it were our own.

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Without OCM I would have little choice but the high street banks and building societies. I am now in my fifth year with OCM and it has clearly outperformed them.

PETER

Contacting OCM

For further information please speak to your contact at OCM Wealth Management or contact any of our advisers at the offices below:

Telephone: 01604 621 467

Email: info@ocmwealthmanagement.co.uk

Further information can also be found on our website:

www.ocmwealthmanagement.co.uk

HEAD OFFICE

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We have access to office suites in every major city in the UK.

Important Information

OCM Wealth Management Limited has expressed its own views and opinions in this document and these may change. The data contained in this document has been sourced by OCM Wealth Management Limited and it should not be further publicised or used.

Past performance cannot be used as a guide to future performance and the actual performance of an individual clients' portfolio may differ, due to different funds being used and other restrictions in asset allocation due to investment parameters being applied.

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Contacting OCM

For further information please speak to your contact at OCM Wealth Management or contact any of our advisers at our head office: -

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