OCM Wealth Management

Independent Financial Planners | Discretionary Asset Managers | Tax Advisers

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Creating a new

WAVE IN WEALTH MANAGEMENT

Call Now: 01604 621467

WELCOME

At OCM We believe being a client's Wealth Manager or Contract Negotiator with Sports Division is a privilege and it is our duty to ensure a client's needs are always at the very 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 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.

We have a very clear mission as a business: for OCM Wealth Management and that is it is my job to look after the client assets and the staff and it is the job of the staff to look after the clients and put them at the very centre of everything they do. 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

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 want from a holistic review and the answer is always simple, **"CLARITY"**. *Clarity though is different for many as all our clients have unique circumstances that will define the questions that they want answered.*

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

Our team of highly qualified Chartered and Certified Financial Planners is 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. **What happens if I die or become unable to work due to illness or injury?**
3. **Can I afford to help my family buy a house?**
4. **What annualised return do I need on my invested assets to achieve my life goals?**
5. **Can I reduce my income tax bill?**
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 to work with you to redefine and answer the questions as you get older.

The 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.*

INITIAL CONSULTATION

Meet the adviser and ask questions, so that you feel comfortable.

1

2 DISCOVERY MEETING

Understand and define your objectives and agree Outcome and risk parameters for managing assets

3 STRATEGIC PLAN PRESENTATION

Presentation of your strategy and our recommendations.

4 EXECUTION MEETING

Discuss detail of recommendations and confirm, then execute.

ASSET MANAGEMENT TEAM 5

The asset management team will keep you up to date with the performance of your portfolio.

REVIEW MEETING 6

Review progress towards planned objectives.

SERVICE OFFERED

Holistic FINANCIAL PLANNING

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 is authorised to advise you on:-

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

“

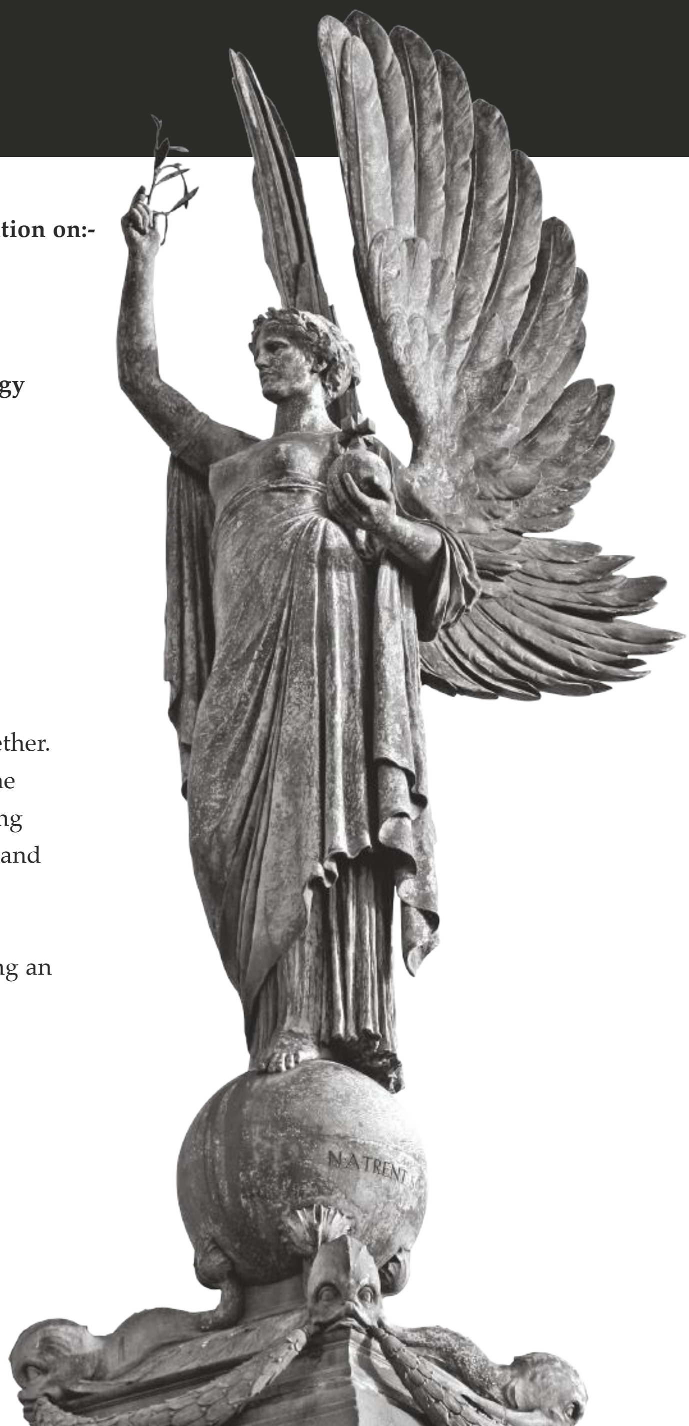
We experienced the value of OCM as we sought professional financial advice as we approached retirement 8 years ago. Since then we have continued to receive sound advice tailored to our personal needs and we have always felt the door to access OCM's professional team open whenever we need it.

STEVEN & VERONICA

SERVICE OFFERED

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!

SERVICE OFFERED

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 individuals 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.

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.

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.

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

Our CLIENTS

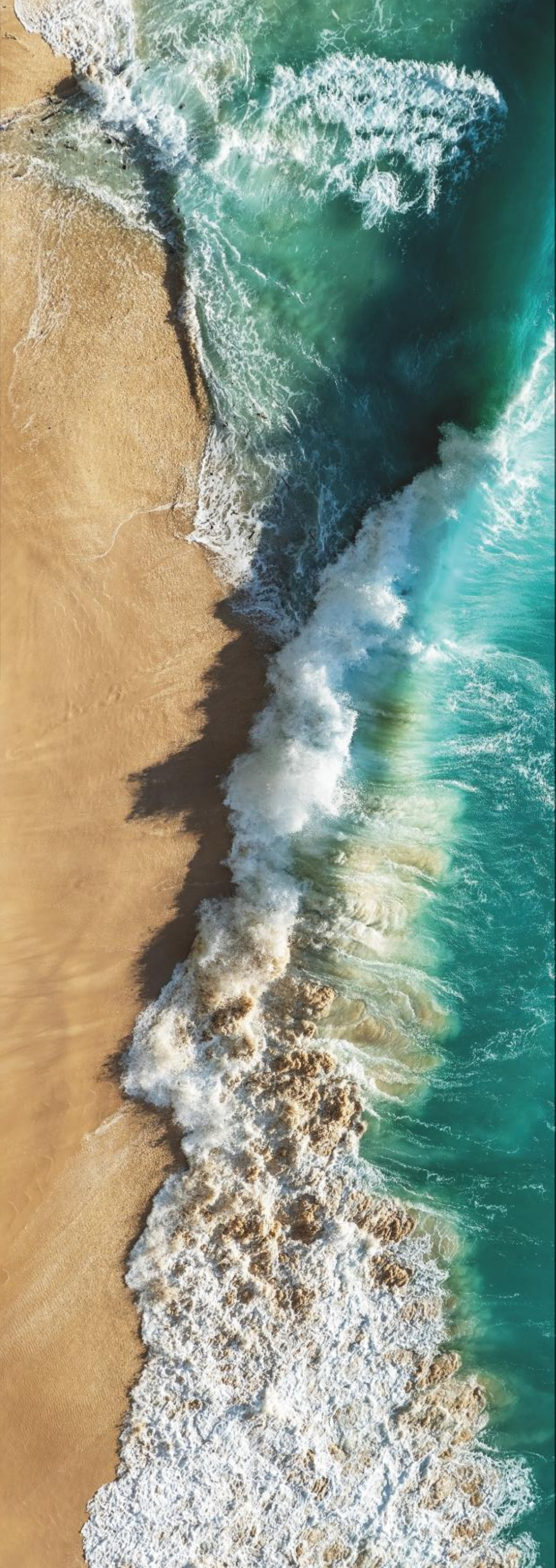
OCM Wealth Management influences on circa **£700M** *in client assets from approximately* **500 CLIENTS**’ *(as of February 2024) who are all valued as individuals and treated equally, irrespective of their wealth, objectives or complexity of advice required.*

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

- **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.

> “*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 office below: -

HEAD OFFICE
St Clair House
5 Old Bedford Road,
Northampton,
Northamptonshire
NN4 7AA.

Telephone: 01604 621 467
Email: info@ocmwealthmanagement.co.uk

Further information can be found on our website:
www.ocmwealthmanagement.co.uk

Chartered Financial Planners

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 being restricted in relation to asset allocation due to investment parameters being constrained.

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Head Office

St Clair House, Old Bedford Road,
Northampton, NN4 7AA
Tel: 01604 621467