



Family Office
SERVICES

*Your Families Wealth Management Goals
and Aspirations are our Focus.*



WELCOME TO *OCM Wealth Management*

*A specialist Independent Service: designed to deliver highly personalised holistic wealth management services, **COMBINING IN HOUSE AND EXTERNAL PROFESSIONALS**, brought together and managed proactively every day for you and your family by our highly qualified, focussed and experienced team.*



INTRODUCTION

OCM is a private, family owned company that has been delivering family Office services to wealthy families since its inception by Maggie and Jason Stather-Lodge in February 2004. Initially, our vision was on delivering **THE POWER OF 3**, from one family office, to bring costs savings and connected services to clients in the following areas being: -

THE POWER of Three



*Discretionary Investment
Management*



*Income, Capital Gains
& Inheritance Tax*



*Independent Wealth
Management*

Since our inception in 2004, we have evolved and are now the central hub and liaison for all of our wealthy clients, for anything related in any way to their finances and the other professional services that we insource to assist in delivering your goals.

We see it is our role, in the complicated and increasingly complex financial world, to be your “**Financial Fixer**” to bring sense and simplicity to the world you live in due to the wealth you have created, inherited or been fortunate enough to win.

The TEAM

The Family Office team are proud to have built a **REPUTATION WITHIN THE INDUSTRY** as being one that has a core competency at dealing with the needs and aspirations of wealthy families.

Today, the team is led by Jason, supported by his daughter Charlie and Paul McDevitt, who integrated his business into OCM in 2024, having worked with Jason at Ernst and Young some 25 years ago!

Collectively, the trio brings around 75 years of industry experience, with deep expertise in advising high-net-worth families on intergenerational tax planning and Inheritance Tax mitigation strategies. OCM employs close to 40 professionals, and we continue to expand our team as we grow our service offering, leveraging the robust infrastructure we've built.

As a wealthy family, you will be looked after directly by Jason and Charlie, who serve as your lead advisers, supported by our wider team. We believe - and our experience confirms - that high-net-worth families value being advised by the family that owns and runs OCM, so our problem are your problems. This personal insight and alignment allow us to truly understand the challenges you face.

Paul complements this approach with decades of experience advising wealthy families, bringing valuable insight into resolving the complex and sometimes conflicting objectives that often arise in family wealth planning.

In many cases, the issues you face are ones we've experienced ourselves - professionally and personally. That empathy and firsthand understanding are at the heart of our client relationships, and it's something we're proud to offer.

MEET THE TEAM



Jason Stather-Lodge
CIO & Founder
07590 677 888



Charlie Lodge
Family Office Director
07540 098 475



Paul McDevitt
Director & Financial Planner
07979 707 598

*Exceptional Staff and
Clients thrive in an Exceptional
Environment*

Family Office

THE AIMS OF THE SERVICE

The aim of the **WEALTH MANAGEMENT AT A FAMILY OFFICE** level is very simple, in that if as a client you are already financially independent, then the aim is to develop a coherent strategy that defines how you, with us, together, will.

- 1 Keep it simple and take the stress out of it;
- 2 Maintain It and ensure the balance between assets that generate growth and income are balanced with those that are drains on capital and income.
- 3 Manage it, so risks are managed, and costs of investment are minimised by having access to institutional terms when investing.
- 4 Minimise losses to taxes.
- 5 Manage the orderly transition of your wealth to the next generation and at the same time we will look to avoid or at least mitigate taxes at every opportunity.
- 6 Work together with other external professionals to keep it simple and uncomplicated.
- 7 Integrate the services across all generations so we educate the next generation to be responsible custodians.
- 8 Keep you fully informed with regular reporting and consider all legislative changes.
- 9 Take the stress out of having wealth and keep it fun.



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 off assets tax efficiently to the next generation.

Your Dream WE DELIVER

At OCM we see our **FAMILY OFFICE WEALTH MANAGERS** as operating with you in the same way as your company Finance Director (FD) would have done, working proactively with you as the FD to bring you your monthly, quarterly and annual, profit and Loss, (P&L) and balance sheet (BS).

That is a constant process and we will always advise you on any legislative changes that will impact you or changes in the economic environment that will have an impact on your ability to make profit and bring to your attentions specialist opportunities that you are interested in.

Every Family who chooses the OCM team as their Families FD, entrusts us to work proactively with them to define the next and likely final phases of their journey before they pass on the wealth to the next generation, with the aim of ensuring the wealth they now have, can be: -

- 1 Brought to life, so we can plan intelligently the next phase of their journey to ensure nothing they do today puts that financial security at risk.
- 2 Once defined that plan and strategy should be holistically managed proactively to ensure it stays on track and all reporting is carried out in line with the clients' expectations.
- 3 Managed with an Intergenerational tax plan that is produced and delivered.
- 4 Incorporated into flexible, diversified investments strategies so growth can be maximised.



At all times we recognise that you are the CEO, and you make the decisions, but we should proactively table them to you, not wait until we are asked.



Integrated Asset Management SOLUTIONS

OCM Wealth Management is independent, and we use that independence to build model portfolios for clients that have ongoing charges ranging **BETWEEN 0.15% TO CIRCA 0.6%** as an Ongoing fund charges using both active and passive strategies at institutional rates for private clients where possible.

We have a suite of solutions available and bespoke solutions if that is clients desired outcome.

A selection of our models available are as detailed below.



ULTRA CAUTIOUS

100% Money Market Model



VOLATILITY MANAGED

Dual Mandate: Capital Preservation balanced with Outcome Delivery



LONG HOLD INCOME & GROWTH

Single Mandate: Outcome Delivery and Full Market Volatility



LOW COST

The aim is to keep OCF of model below 0.3% per annum



ENVIRONMENTAL SOCIAL GOVERNANCE

Ethical Investing in the Modern World



AIM PORTFOLIO

Single Stock Exposure, High Risk with Tax Advantages on Death

Integrated **TAX SERVICES**

OCM Accounting provides an **INTEGRATED TAX AND ADVISORY SOLUTION** for our clients. It goes without saying that we also do simple tax returns, and corporate accounts as part of the general services that we provide for our family office clients.

These are our core competence though and as an extension of those services we always work with family office clients to mitigate income / gains / intergenerational taxes for them and examples of solutions we work with clients to implement are as follows: -

- 1 Use of Pensions to reduce corporation tax liabilities.
- 2 Development of Income strategies to combine different investment solutions, incorporating both onshore and offshore solutions that have different tax treatments to generate that income.
- 3 Use of Venture Capital Trusts and Enterprise Investment Schemes to receive tax rebates at 30% and shelter capital gains if applicable.
- 4 Setting up and managing Family Investment Companies as part of an inter-generational tax plan.
- 5 Work with clients to develop gifting strategies and review different trusts where appropriate for nil rate band planning and loan trusts for gifts into trust in excess of nil rate bands.



The Advice PROCESS

Working with your **FAMILY OFFICE WEALTH MANAGER** and the team should be simple. It is though important that we all understand the process and the flowchart below explains simply the steps we will go through at your pace and in your time. Please note that the process is continuous and once executed is continuously reviewed and proactively reviewed in a holistic sense.

INITIAL CONSULTATION

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

1

DISCOVERY MEETING

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

2

3 STRATEGIC PLAN PRESENTATION

Presentation of your strategy and our recommendations.

3

REVIEW MEETING 6

Review progress towards planned objectives.

6

Our Six Step ADVICE PROCESS

ASSET MANAGEMENT TEAM 5

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

5

4 EXECUTION MEETING

Discuss detail of recommendations and confirm, then execute.

4



Contacting OCM

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

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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.

An aerial photograph of a white sailboat with its sails up, sailing on clear turquoise water. To the left, a rugged, rocky cliffside with some green vegetation meets the water. The overall scene is bright and scenic.

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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