



## How We Work

### **Oculus Wealth Management (Hampshire) Ltd**

**Tel:** 07425 990905, **Mob:** 01483 339423 **Email:** mark.daunter@oculuswealth.com

**Address:** 11 Wharf Street, Godalming, Surrey, GU7 1NN

Registered Office: 2 Grove Park Court, Harrogate, HG1 4DP

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## Introduction

We provide clear, strategic financial planning to help you make confident long-term decisions about your wealth.

Our approach is built around long-term relationships, proactive planning and simplifying complex financial matters. We work with successful individuals, families and professionals who value clarity, structure and ongoing advice rather than one-off transactions.

This document explains how we work with you, what you can expect from us, and how we deliver value over time.

## Our Philosophy

Financial planning is not about products — it is about helping you make better decisions about your life and your money.

Our role is to:

- Provide clarity on where you are today
- Help you define where you want to be
- Build a structured plan to get there
- Keep that plan on track as life evolves

We focus on long-term outcomes, not short-term noise.

## Working Together

Our work typically follows three stages, aligned with how we charge:

### 1. Financial Planning – Building Your Plan

We begin by gaining a full understanding of your current position, your objectives and what matters most to you.

This stage typically includes:

- Understanding your financial position and goals
- Cashflow modelling (“what does the future look like?”)
- Identifying planning opportunities and risks
- Tax planning considerations
- Investment and pension strategy

This allows us to create a clear, structured plan designed around your objectives.

## 2. Implementation – Putting the Plan into Action

Once recommendations are agreed, we implement the strategy on your behalf.

This includes:

- Structuring investments and pensions efficiently
- Selecting appropriate platforms and providers
- Ensuring tax-efficient implementation
- Managing the application and transfer process

Our role is to make this process smooth, efficient and well-coordinated.

## 3. Ongoing Advice – Keeping You on Track

Financial planning is an ongoing process.

Your circumstances, tax rules and markets will change — your plan needs to adapt accordingly.

Our ongoing service typically includes:

- Regular strategic reviews of your financial plan
- Ongoing cashflow modelling and scenario planning
- Investment portfolio oversight and rebalancing
- Tax planning and allowance optimisation
- Retirement and income planning
- Ongoing access to your adviser
- Liaison with your accountant and other professionals

This is where we believe we add the most value — helping you stay disciplined and make informed decisions over time.

## Types of Advice

### Comprehensive Financial Planning

Most clients engage us for a full planning relationship covering all aspects of their financial position.

This ensures all areas work together in a coordinated and tax-efficient way.

## Focused Advice

Where required, we can provide advice on a specific area such as:

- Retirement planning
- Investment strategy
- Cashflow modelling

Please note that limiting the scope of advice may affect the overall suitability of recommendations.

## Transactional Advice

We may also provide advice on specific transactions for existing clients, such as additional investments or pension contributions, where appropriate.

## Our Advice Process

### Initial Meeting

We start with an initial meeting to understand your situation and determine whether we can add value.

This includes:

- Discussing your current position and objectives
- Explaining how we work and how we charge
- Outlining the next steps

There is no charge for this initial exploratory meeting.

### Information Gathering

We will gather detailed information about your:

- Assets and liabilities
- Income and expenditure
- Existing investments and pensions
- Tax position
- Objectives and priorities

We will also assess your attitude to risk and capacity for loss.

## Research and Analysis

We analyse your position and develop recommendations using:

- Cashflow modelling tools
- Tax planning analysis
- Investment research

Where appropriate, we may liaise with your accountant or solicitor.

## Recommendations

We present a clear set of recommendations, explaining:

- Your current position
- The key planning issues identified
- The recommended strategy
- The rationale behind our advice

Our aim is to ensure you fully understand the plan before any decisions are made.

## Implementation

Once agreed, we will implement the recommendations and manage the process through to completion.

## How We Add Value

Our role extends far beyond selecting investments.

We help you:

- Make better long-term financial decisions
- Structure your wealth tax efficiently
- Avoid common behavioural mistakes
- Stay disciplined through market cycles
- Plan for major life events (retirement, business exit, family planning)
- Coordinate your financial affairs with other professionals

We also focus heavily on cashflow modelling to help answer key questions such as:

- "When can I afford to retire?"
- "Am I on track?"
- "What happens if things change?"

## Working With Other Professionals

We regularly work alongside:

- Accountants
- Solicitors
- Investment managers

This ensures your financial plan is joined up and aligned across all areas.

## Your Responsibilities

To provide suitable advice, we rely on accurate and complete information.

You should:

- Provide full and accurate details of your financial situation
- Inform us of any changes to your circumstances
- Engage with the planning process

Our advice is based on the information you provide.

## A Long-Term Partnership

We aim to build long-term relationships with our clients.

Our clients typically value:

- Clarity and structure
- Proactive advice
- Ongoing support
- A trusted adviser relationship

Our objective is simple — to help you make better financial decisions and give you confidence in your future.

## Next Steps

If you would like to proceed, we will agree a clear scope of work and associated fees before any work begins, as outlined in our 'How We Charge' document.

If you have any questions at any stage, please do not hesitate to ask.

## BENEFITS OF WORKING WITH US

Feature	What we do	Value
Tax efficiency	Make sure that we utilise as many of the tax reliefs and allowances each year	Your money grows faster
Increase investor protection	Look at how best to maximise your protection under the Financial Services Compensation scheme (FSCS)	Your investments are "safer"
Reduce portfolio risk	We use sophisticated modelling tools to try to maximise your return for a given level of risk / risk tolerance	Better potential performance without the downside
Conduct rigorous due diligence on all your investments	We conduct thorough and robust due diligence and research on all the funds and products that we use	With over 9000 instruments in the UK we save your time while giving you peace of mind
Hold your hand through difficult times	Divorce, death, business transition are stressful times – good to have our experience and expertise to assist and guide you through them	We are there when you need us most
Pre-fund investment dealing	We look at the most efficient platforms to hold your investments to make sure your costs and time delays are minimised	Could save you many £s over the years (and is often missed by investors)
Manage your income in retirement	Pensions freedoms are a great opportunity – but you need to understand all the risks (many of which are hidden)	We will help coach you through the options and could add many years of income from your funds
Select a cost effective platform	Wrap platforms can add real value and make portfolio management easier – we make sure we select one that meets your needs	We make sure the platform is cost effective and reliable – making your life easier
Help you avoid common mistakes	Sticking to a plan can be hard when markets are up or down substantially – and humans are proven to be poor at making good decisions. Our process is designed to help manage the best way through these times	Research shows that investors may be losing up to 2%pa by falling into common traps – we assist in avoiding these
Spot opportunities	Understanding your objectives allows us to be alert to opportunities – new products, new tax freedoms, better strategies	We are your eyes and ears in ever the changing tax, legal and product markets
Keep your portfolio up to date	A portfolio today is very different to one ten years ago and ten years before that – we keep up to date with developments and lower costs solutions	Reducing costs and boosting efficiency can compound up to big differences over the years

Help work out and achieve your financial goals	We ask you questions in a relaxed but structured way, we help you understand risks and opportunities and we build a clear plan for your future	Without a long-term plan your finances are unlikely to head in the right direction. Our job is to give you confidence in the future
Assess your risk profile	Risk is a complex subject with many dimensions – we will help you navigate and understand risk to ensure the solutions we recommend meet your needs	We use our expertise, structured questions and a conversation to guide you to a solution that meets your needs and objectives in a way you understand
Reduce your paperwork	We will help you understand what you need to file, will manage applications forms and service enquires, provide valuation and updates	Make sure you keep the important things and bin the spam!
Cash flow modelling	People find it hard (or impossible) to project returns, costs, inflation and their income needs into the future – we use powerful but simple tools that will illustrate this for you	Seeing a picture of your future “money in and out” can really put into perspective how you’re your plan is progressing
Cost reduction	Life assurance, pension products, wrap platforms, investment products have all seen price pressure in the last few years – we scour the market to find the best value	We can often save more in costs that our total fees, and when combined with good tax planning can really boost your returns
The next generation	Using trusts, wills, and other strategies we can make sure your money ends up in the hands of the people you want when you want	Gives you confidence that your wishes are met, your loved ones protected and / or your business secured
Keep your investments on track	Once we have established your risk profile we manage and review your investments to make sure you stay on track over the months and years	We assess your risk profile regularly and the risk of your portfolio to make sure they are in tune
Liaise with accountant / solicitor	Working daily within an accountancy practice gives a great working knowledge of tax matters – both personal and corporate	Tax can really erode your future plans – tax reliefs and allowances can really boost it
Make the complex simple	While we are experienced and well qualified we never forget whose money we are looking after	The simpler we can make your plan the more likely you are to stick to it – and that’s a key measure of our success

**END OF DOCUMENT**