# OXHOUSE SQUARE

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After much planning and deliberation it was on the 30th June 2009 that Oxhouse Square was incorporated in West London and the journey of becoming a fully FCA regulated Independent Financial Adviser and Wealth Manager began.

Over a decade later we have built a reputation for our ability to look beyond the numbers and treat every client for what they are, a unique person with an individual outlook and set of needs.

Our mission statement has always been to work personally with clients and bring back a level of service that we felt was being lost as companies moved to online platforms and reduced the amount of time they spent working with clients on a one to one basis.

As a company we have enjoyed growing organically and greatly appreciate the referrals made by our clients, friends and family along the way. It has been a joy to build further relationships and see friends and family becoming clients alongside clients becoming a part of our friends and family.

We hope that the enclosed information helps you with your journey and we look forward to the opportunity to welcome you to meet with us in the near future.

Our very best,

Marcus Bullus

Marcus Bullus, Director and Founder

#### HOW WE WORK WITH YOU

Our personal approach involves working closely with you and your existing financial plans to help ensure you are on course for the future you want, taking into consideration every aspect of your current situation and forming them to match your forward looking aspirations and expectations.

Something we have learned and a key aspect of our service is that we will listen attentively, making sure we clearly understand your financial goals alongside your current wants and needs. We take pride in being recognised for our service, working with clients in a friendly and professional manner.

We do not take our responsibilities lightly, this is your hard earned money and we will ensure you fully understand our advice and we can work together as we strive towards your future goals and financial freedom.

Since inception in 2009 and as our business continues to grow and adapt, something that will never change or alter, is our principles and values. The embedded culture of integrity within our company ensures we will always offer honest, independent advice that meets your wants and needs, not just for today but over the long term.



### INDEPENDENT FINANCIAL ADVICE

#### CLIENT JOURNEY

#### INITIAL MEETING

The cost of the initial meeting is fully covered by us. This is an opportunity for you to find out more about our IFA & Wealth Management services and for us to see how and if we can help you. At the end of the initial meeting, if you are happy to proceed we will arrange a deeper dive into your circumstances as per the getting to know you meeting below.

#### GETTING TO KNOW YOU MEETING

As mentioned we will have a more detailed discussion around your current circumstances and record this so that we can ensure our advice is tailored to your specific needs. This may take place as part of the initial meeting if you feel ready to lift the bonnet and discuss things in more details or we can arrange a meeting in the future. Getting to know you is not a one off meeting but something that evolves into an ongoing process as your circumstances and aspirations often change over time. We will complete a detailed fact find to help us understand your knowledge and experience of financial planning and investing. We will also complete a risk questionnaire to help us understand and agree your attitude towards investment risk. We may need to ask you to sign a document to authorise us to act as servicing adviser on your existing investments, in order that we have a better understanding of the nature and cost structure of these existing plans.



#### RESEARCH SOLUTIONS

Your Independent Financial Adviser will oversee the process start to finish with our research team. We will undertake detailed research, taking into account every possible aspect of your financial and personal circumstances, including your tax position, what plans you currently hold and your future needs. It may be that your adviser will need to contact you again at this stage to clarify or expand on certain pieces of information. This stage will typically take no more than a couple of weeks but can be longer when we need to obtain financial information from third parties such as pension providers on your existing plans.

#### PREPARE AND DISCUSS RECOMMENDATIONS

Your Independent Financial Adviser and the research team will prepare their recommendations, ensuring they have been reviewed and detailed to match your personal needs and objectives. From there you will be given the recommendations in writing in a suitability report along with product illustrations and key features documents. You will have time to review the recommendations at a further meeting with your adviser. It is important to us that you fully understand and are happy with what is being recommended so we encourage you to ask questions and discuss the recommendations in detail with your adviser.





You may decide that you wish to proceed with some or all of the recommendations proposed assuming you are comfortable and happy with the insight and suggestions made. Once agreed, your adviser will assist you with the preparation of any paperwork that is required and submit it on your behalf.



We will keep you informed on the progress of any applications you have submitted. Once everything is complete you will receive a confirmation letter along with any documents that you need to keep. You will receive an on-going service based on our agreed service proposition. We will regularly review your service level, your investments and your objectives. You will have a direct line to your adviser and the main team hub so you have peace of mind that you can reach out whenever something is on your mind alongside having arranged discussions and reviews going forward.



### WEALTH MANAGEMENT

#### IN-HOUSE OFFERING

Being an IFA and a Wealth Manager allows us to go above and beyond the limited offerings of a standard IFA. By having an increased level of FCA permissions it means we can build portfolios in-house from individual holdings, which can allow to increase their focus or diversity when investing. Clients can also benefit from the increased insight by talking directly to the wealth management team instead of the distanced approach an IFA may have investing in funds where there is no direct contact with the fund manager.

By having portfolios in-house that we build ourselves with clients we are able to offer both a service where the client works closer to the Investment Manager as well as the oversight and planning that clients need.

The control and transparency we can give to clients by managing portfolios in house rather than outsourcing to other fund managers can allow us to offer a higher level of insight as part of our service.

As an independently-owned investment company our ambition remains exactly the same as it was when we started off in 2009: to fully serve each individual client. Whether you are a seasoned investor or new to investing, we remain committed to delivering you a professional service within a personal approach that matches your style, experience and ambitions.

Our in-house approach will often compliment and follow on from our IFA division



### EVERYTHING BEGINS WITH YOU

#### OUR PRODUCTS



Every UK resident has the ability to save and invest up to £20,000 per annum in a tax free environment, otherwise known as the Individual Savings Account (ISA). Trading stocks and shares within an ISA wrapper can offer a great level of flexibility to investors. We are able to advise upon your existing ISA and the equity holding within it. Capital gains taken within an ISA are not subject to tax and any income taken from an ISA is not subject to income tax making it an attractive investment tool. A great benefit of investing in ISA's is that there is no upper limit or maximum on what your ISA investment can grow to making it a great tax free wrapper to utilise over the long term.

### PENSIONS AND RETIREMENT

It has never been more important to plan for retirement. With decades of experience in pension advice, our financial advisers are well equipped to guide you through your working life, growing your pension pot to ensure a healthy income is waiting for you when you retire.

We offer free pension reviews to compare your current plan(s) to the wider market. As an Independent Financial Adviser, we can explore the whole market finding the most suitable path to retirement.

Investing in a Self-Invested Personal Pension (SIPP) is a great way to make the most of tax benefits on offer. The government will give you back any income tax you have paid up to the annual allowance making it a great way to invest for your retirement.



#### OUR PRODUCTS



This enables clients to benefit from investing surplus funds that they do not want to release from a company or corporate entity, either due to future plans of wanting to keep the funds in the company or to help mitigate individual tax that would be due if the funds were paid to the individual before investing. The corporate account set up acts as a wrapper to invest in the most efficient way with all standard investment services and areas being available within this account.

#### GENERAL INVESTMENT ACCOUNT

This is available for all clients who may have used their allowances above or outside of these wrappers they have surplus funds or their own individual circumstances mean that this is the best option for them.



### OUR INVESTMENT PHILOSOPHY

Here at Oxhouse Square, we don't believe your life is simply categorised as low, medium or high risk. That's why our investment philosophy refuses to put you in a band and tell you what you should be doing with your money. We believe every client is unique and that their preferences and needs may not be the same as any other valued client at our company. This is why we do not pigeonhole clients but discuss all of the available options and create an investment that ticks all of the boxes for you.

Active Management - Our philosophy is firmly built on a belief in the active management of your investments. Active management provides us with the flexibility to proactively respond to and take advantage of market changes, giving us the opportunity to provide added value to your portfolio.

Diversified portfolios - Diversification is an important risk management tool when investing with clients. This is achieved by investing in a range of asset classes that are diverse and uncorrelated. Having diverse asset classes provides your portfolios with the stability and flexibility to perform well over the long term, even in changing economic and market conditions.

Forward looking - We research and identify future themes and trends as part of our long-term approach to building wealth for our clients. Our forward-looking investment process combines a top-down view based largely on macro-economic insights and market evaluations, with bottom-up recommendations generated by our in-house team of investment managers that are signed off by investment committee before bring brought to clients.

Responsible investment approach - We strive to consider environmental, social and governance factors within our investment process and when constructing our portfolios. Through ESG integration we are seeking to improve the overall make up of our portfolios as well as offering bespoke solutions that incorporate positive and negative ESG screening based on specific factors and client requirements.

# OUR SERVICES

#### DISCRETIONARY MANAGED PORTFOLIO SERVICE

This can suit investors who are wanting to take a more hands off, broader fundbased approach. Via this service our in-house team invests in a broad range of funds designed to optimise potential returns for investors whilst diversifying to manage and reduce risk. These portfolios are actively managed whilst being constructed with a long term outlook that takes into account different assets alongside incorporating some of the world's leading asset managers. Our in house team is completely independent as we're not tied to any parent companies or funds. This gives us the freedom to choose what we believe are the very best opportunities and areas in the market. We only invest in standard assets as defined by the FCA, this means we put liquidity at the forefront of our portfolios helping to ensure that all assets can be sold within 24 hours and settled promptly should we want to close a position or a client want to free up cash for their own endeavours.

As the Investment Managers are unlimited in their scope, being able to access investments from markets globally, they uphold a very strict screening, selection and monitoring process. This approach goes further than financial analysis alone to look for assets that are well placed to deliver attractive long-term returns comparative to the amount of risk they bear.

Our in-house personalised client facing approach means that you can be assured of complete transparency over the types of assets and number of investments in your portfolio, which can also be seen on our platform via your own login.



#### DISCRETIONARY BESPOKE PORTFOLIO SERVICE

For clients looking to take a more focused approach, our Discretionary Bespoke Portfolio Service can create a unique portfolio to suit your wants and needs whilst utilising the unbiased outlook and specialist expertise of our in-house Investment Managers. By uniting our broad experience with our comprehensive knowledge, this service allows us to implement a strategy that compliments your ambitions and personal choices, whatever the investment climate. This service is built around you, blending the most appropriate selection of direct equities, bonds and funds, to pursue the returns you require within your investment remit. There is no one size fits all approach and with this service you receive an entirely personal investment strategy that can adapt and evolve as you need it to. Led by your dedicated Investment Manager, they will identify the most appropriate asset classes and tax-efficient allocation to meet your needs within your personal areas of interest.

This in-house bespoke approach enables us to have complete oversight of each moving part, allowing us to fully accommodate your individual preferences and overall theme. You can be assured of complete transparency over the types of assets and number of investments within your portfolio, which also ensures we can steer clear of any areas you may wish to avoid. The bespoke offering can help with any personal preferences included within a mandate with popular themes consisting of investing ethically via ESG and Sharia preferences. For other clients it may simply be a case of wanting more exposure to a particular assets or area whilst avoiding another, whatever the reasoning, our personal approach ensures you get an investment portfolio that ticks all the boxes for you.

As with all of our portfolios and strategies, it will be continuously monitored and regularly reviewed to ensure your preferences are adhered to regardless of market mergers and acquisitions as well as making the most of opportunities when they arise. We ensure there are no conflicts of interest in selection by staying completely independent, with freedom to buy or sell any asset globally. This impartial outlook combined with our knowledge, allows you to be confident in both the expertise of our team alongside their total independence in selecting the very best areas to invest across the globe.



#### ADVISED INVESTMENT SERVICE

This is suited to clients who would enjoy our full support and depth of expertise whilst wanting to maintain full control of every investment decision. If you would enjoy having a Chartered Investment Manager to bounce ideas off and work with on different areas of the market, maybe even use our resources to plug gaps in your portfolio than this could be the right option for you. We remain one of the last Wealth Managers committed to offering real time investment advice, working closely with clients on a one to one basis to ensure you are kept fully abreast of the markets when it matters to you most. As with every aspect of our services, we know when it comes to investing there is no one size fits all approach and with the Advised Investment Service you have the opportunity to have an extremely personalised service at your fingertips with a direct line to your Investment Manager who will personally know your areas of interest and investment objectives. This is a partnership but it is your money and you are the boss, this means your Investment Manager will not buy or sell any holdings in your portfolio without getting your prior permission first. It is a hands on approach that allows you to remain in complete control over all decisions made on your portfolio, whilst benefiting from our knowledge, research, advice, monitoring and execution services. It is not just for experienced investors, it is suitable for anyone who wants to have complete control and be more involved in the investment process of their own portfolio, aided by your dedicated Investment Manager.

We pride ourselves on providing appropriate advice and in order to do that we are required to keep abreast of your experience and knowledge, your wider circumstances as well as your portfolio held with us. We will work closely with you to advise you on the creation of your portfolio and the role of each investment in meeting your objectives.

As with all of our portfolios and strategies, it will be continuously monitored and regularly reviewed, and you will always be informed of the reasoning behind each decision made.



#### INHERITANCE TAX PLANNING

Inheritance Tax (IHT) is arguably the most criticised tax in the UK. IHT is levied on the value of a person's estate at the time of their death. This will include a person's property, money and possessions.

There is normally no IHT liability should the value of the deceased's estate fall below  $\pounds$ 325,000, the current IHT allowance. Above the allowance, the standard rate of IHT is 40%. There are several reliefs and exemptions that can help reduce the amount of Inheritance Tax.

Our Financial Planners can provide advice on the reliefs and exemptions available to you, helping you reduce your IHT bill as much as possible for when the time comes to pass your estate on to your loved ones.

The earlier you prepare for this inevitability, the better. These plans can involve making gifts to your chosen beneficiaries at least seven years before your death, taking advantage of Business Relief, or investing part of your estate into listed shares on the Alternative Investment Market (AIM). These investments would then benefit from IHT relief after being held for 2 years.

Working closely with our in-house Investment Managers, our Financial Advisers can guide you through making prudent investment choices that would then fall outside of your estate for IHT purposes, meaning you avoid paying any inheritance tax on these holdings.

Shares in AIM companies are likely to be high risk and volatile. Their value, and the income arising from them, may go down as well as up, and there is the possibility that investors could lose their entire investment. As such this isn't the right investment for all clients and this needs to be assessed against the risk profile of clients. Our Investment Managers can provide both Bespoke Discretionary and Advised Investment Service propositions that include this area of focus at a size and weighting that works for the client.



#### MORTGAGE AND PROTECTION

We are here to understand your requirements and present advice from our wide range of lenders and insurance providers. There is no need to go through the frustrating task of trawling the internet and being given difficult questions and lengthy applications. We are real people with empathy and expertise alongside a hard-working attitude and an unquenchable desire to deliver your goals.

Our comprehensive consultations enable us to fully establish your objectives and find the right solutions to achieve them. There are a few types of mortgage advisers. Some are Independent, like us, meaning we can search the whole of the market for both mortgages and insurance. Some are tied and can only offer products from a range, or even just one single lender. Banks and building societies can only offer mortgages from their own range. We think it is best, and most useful for our clients to be independent, therefore we can offer mortgages from the whole of the market. All our advisers have in-depth knowledge of the whole market and will offer you the most appropriate advice.

Through careful and thoughtful consideration of your own personal circumstances we will provide bespoke advice and recommendations to help protect what means the most to you. Whether it is your family, your income, your mortgage, or your health, it is vitally important to protect what matters to you and make the right choices when it comes to insurance. There are many options available when it comes to protection, our financial advisers will search the whole market explaining the benefits of each type of policy to make sure you get the best policy at the right price.

#### CURRENCY SERVICE

The Oxhouse Square Currency Service is implemented through our sister company Optimum FX who provide access to highly competitive exchange rates when transferring money to, or from, overseas bank accounts as well as helping you mitigate currency risk.

# THE PEOPLE TO HELP GET YOU THERE

























# WHAT TO EXPECT AS A CLIENT

### DEDICATED TEAM WITH A PERSONAL TOUCH

As your dedicated point of contact, you will have a direct line through to either your Financial Adviser or Investment Manager, depending on your individual circumstances and plans for the future. They will oversee the management of your account, as well as conducting regular reviews to ensure it remains in line with your objectives. With our personal approach you can feel rest assured that you are fully listened to and your unique set of plans for your future will be wholly implemented.

### SPECIALIST ADVICE

Alongside your dedicated point of contact and their team, we have a wealth of expertise in-house ensuring that you are fully supported within your investment journey, enabling us to advise on and incorporate the full picture within your future plans.

#### INDEPENDENT RESEARCH

Being fully FCA regulated and based in London, we are proud to be privately owned and completely independent. Our team of Investment Managers who are regularly quoted in the financial press, cover different asset classes whilst having the ability to trade globally. This allows us to provide additional insight and expertise to all of our clients. Our unbiased research means that as a company we are whole of market and aren't limited to simply investing into in-house funds or only using third party research. Instead we are able to focus time on investigating the wider themes unfolding globally whilst ensuring that our clients benefit first hand from this insight.





Keeping you up to date about your account and activity is critical to our service, which we tailor around you. Although we pride ourselves on our personal service and will always be here to discuss your account with you, clients enjoy being able to access our online platform around the clock, whenever it suits them. Our platform is clear and transparent giving a full breakdown of holdings and an up to date valuation so you can see where you are invested and what the value of those investments are. For clients and families with more than one account with us you will be able to view all of these in one, easily navigated place.



*"As a newcomer to the world of stocks and shares I was unsure of how the process worked and what to expect. Both James and Marcus have been very helpful and have walked me through the process.* 

I get regular phone calls from James suggesting stocks we should look at and those he thinks we should sell plus updates on how the fund is performing generally. More importantly, James explains the thinking behind these suggestions in straightforward, simple terms which is both informative and reassuring.

Mark of Kent

**41** have been with Oxhouse Square for over 10 years and find them honest and well researched, both at home and abroad. I find them polite and they always ensured that any decisions made are mine. Their support documentation is clear and timely. Would I recommend then to a new investor, yes!

Roger of Preston

<sup>44</sup>As first time Market investors, we were cautious in our expectations. However, our income and growth targets have been exceeded. Dr James Ingram, our adviser, is thorough in his stock selection, monitors the portfolio, keeps us informed and warns us of any dangers. An excellent level of service. <sup>33</sup>

Victor of North Wales

**44** Oxhouse Square have been looking after my portfolio for about 3 years and Dr James Ingram has been my dedicated point of contact for about a year. James is very pleasant to deal with and more particularly is extremely professional in his approach. We speak several times a month and he is always looking out and checking the progress on my stocks and phones me to discuss any opportunities to both buy and sell. I would have no hesitation in recommending his services.

Stephen of North Scotland

<sup>44</sup>When I Joined Oxhouse Square as a client I wanted a share portfolio in a range of industries that would deliver some growth and some income. My conversation with MBC helped me find a range of interesting stocks from tech to retail. I am also impressed with the level of client contact. Regular telephone contact helps me make buy or sell decisions that so far have proved to be profitable ones. Ideal. <sup>33</sup>

#### Trevor of Bedfordshire

**When looking for a Private Client Broker, I wanted someone who could offer** me professional advice, be prepared to look outside of the typical stocks, and communicate in such a way that their reasoning always made sense and ensured that my portfolio maintained a steady growth. James has offered me all these things, and importantly this means that there is a level of trust such that I would recommend him to friends and family. **37** 

#### John of London

**46** Now in my eighties I have invested such funds as I had accumulated in various savings within my bank. Earlier this year I was complaining to a personal friend about the poor returns I was receiving. It seemed that the benefit was in the main to the advantage of the bank and the returns to the customer were minimal. My friend recommended that I try Oxhouse Square. This was some of the best advice I have received for many years. Dr James Ingram of Oxhouse Square has worked wonders in putting forward suggestions for a basic portfolio and subsequent changes that have been financially rewarding. I am a simpleton on the financial market's whys and wherefores. James has been leading me by the hand through the mystiques of the Exchange in a courteous and friendly fashion.

Not only has his advice been to my capital gain but I have enjoyed immensely the process of increasing my capital and 'pocket money'. I look forward to James's telephone calls and subsequent emails with a degree of excitement. Thank you James: thank you Oxhouse Square.

#### Philip of North Wales

#### GETTING IN TOUCH

Our Main Office is in London but we have Financial Advisers living and working much further afield in the UK and as we pride ourselves on a personal service we can assure you, wherever you may be both in terms of location and where you are on your investment journey, we will be happy to meet you, start the conversation and welcome you to Oxhouse Square.

Please feel free to call or email us on the details below to arrange an appointment.

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Phone: 0207 139 9100 Email: info@oxhousesquare.co.uk

#### NOTICES

Oxhouse Square is a trading name of MB Capital Limited which is authorised and regulated by the Financial Conduct Authority. FRN 504272. MB Capital Limited. Registered in England and Wales No. 06948349. Registered office: St Magnus House, 3 Lower Thames Street, London EC3R 6HD. LEI: 213800DHLD7AMVJLGU92.



As we are regulated and authorised by the FCA all clients are fully covered by the Financial Ombudsman Service and the Financial Services Compensation Scheme (FSCS). In the worst possible scenario, which we cannot envisage, you are entitled to compensation from the scheme if we or any of our counterparties cannot meet our obligations. As with banks and building society accounts, most types of investment are covered up to £85,000 per person.

Please note that MB Capital is a wealth management company that offers investment services, and all types of investments carry some degree of risk . The value of your investments can both rise and fall over time, and you cannot rely on past performance being an indication of future returns. It is possible you may receive less than your original investment. Please also be aware that the tax treatment of your investments will depend on your individual circumstances and may be subject to change at any time. The material contained within is for information purposes only and is not to be regarded as an offer to purchase any financial product offered by MB Capital Limited.



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영화화 않는 물건 그는 정보 분간 것같다.

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