

Financial Wisdom

OTUS 
Financial Planning



otus n. long-eared owl, (Asio otus),
owl n. owl [aul] owl (order Strigiformes)
nocturnal bird of prey of the family Strigidae (order Strigiformes).

Source: Encyclopaedia Britannica

Associated with Athene (Minerva) in ancient Greece where it is found on the reverse of coins bearing her image. From this it became a symbol of wisdom.

Source: Hall's Dictionary of Subjects & Symbols in Art

Financial Wisdom from Otus

I created Otus because I was determined to give clients a genuinely personal service, a long-term relationship based on trust and understanding.

To get and keep the lifestyle you want for you and your family, you need to work with people who really understand your personal goals. The first thing we do is find out what they are and where you are right now. What are your plans for the future, what are you most worried about, what values are most important to you? That's the foundation on which everything else we do for you will be built.

Your interests come first and you will get face-to-face advice from a very experienced and highly qualified Financial Planner. You'll have regular reviews so you will know that your finances are on track and everything will be presented to you in a way that's clear and easy to understand.

At the end of the day if you are so happy with your experience as an Otus client that you would happily recommend us to your friends and family then we have done our job.

I hope that this brochure helps you get a better feel for what we do and what you could expect if you became a client of Otus. Our website www.otusfp.com also has a lot of useful information.

When you want to know more, please do not hesitate to contact me. I look forward to meeting you.

Chris Weetman

Chartered Financial Planner

Managing Director CFP_{CM} FPFS



Financial Planning is about so much more than money, products and policies; it's life, values, beliefs and aspirations that are important.

There are many questions you need to ask yourself:

- What do I want my money to do for my family and me?
- How much is enough?
- Am I on track to have what I need?
- How much does my business need to be worth to help me get the lifestyle I want?
- Is every aspect of my financial life under control?
- Do I have a strategy in place to deal with things that could knock me off track?
- Do I have a sound retirement strategy?
- Have I taken advantage of all the tax breaks that are available to me?
- Are my finances arranged to minimise my tax burden?
- Do I have an effective estate plan in place that will make sure my money and assets end up where I want them?



Our aim is simply to help you get the life you want and keep it.

We understand that investing and accumulating money is not an end in itself. It's what that money can do for you that's important. How it helps you achieve your hopes, dreams and aspirations.

Otus will help you find answers to the important financial questions and give you access to the most suitable investments for you. You'll be in control of your financial future and less stressed about money.

Work with us and you will:

- Have a better understanding of your money
- Gain the confidence to spend and do things you might otherwise put off
- Achieve what's really important to you and have more fun at the same time
- See what's possible and look forward to the future
- Have the power to make better decisions and avoid potentially costly mistakes
- Understand how you feel about risk and only take as much risk as you are comfortable with.

The Otus Path to Financial Wisdom

We have designed a simple step-by-step process for you so there are no unexpected surprises along the way. It's a proven six step process that works.



Our Investment Philosophy

Our approach to investment sets us apart from most other financial advisers. In some ways it's very simple, but it's also very effective. We've taken the best of the research and evidence that is available to us and used it to develop our core beliefs. These beliefs, combined with patience and discipline, guide the investment decisions we make on behalf of our clients.

Our detailed financial planning process helps you gauge how much investment risk you are comfortable with and what level of risk you need to take to achieve your goals. We then structure a robust and dependable investment portfolio that balances the ability to deliver the returns that are needed without causing you any sleepless nights.



Otus Service

We are careful to limit the number of clients we deal with, so your service will always be personal and will include:

- Unlimited face to face access to your planner, emails and calls returned within 24 hours
- A lifetime financial plan
- Portfolio Construction Service
- Portfolio Management Service - keeping fees as low as possible whilst optimising your investments
- Taxation Planning
- Paperwork advice - what to keep and what to shred.
- Providing a second opinion on ideas you've seen elsewhere
- Secure access to up to date information about your money through any computer or smartphone whenever you need it
- Secure messaging and free storage for all your important documents
- A review of all your insurances to make sure you have appropriate cover for all your needs
- A plan for your assets when you're gone as well as a clear plan for managing your assets if you become unable to manage things yourself
- Introductions to other carefully selected professionals when you need specialist advice



Otus Quality and Transparency

Chris Weetman is one of the few advisers in the UK to hold both Certified Financial Planner accreditation and be a Chartered Financial Planner. The breadth of his qualifications has led to Chris being elected a Fellow of the Personal Finance Society.

These qualifications cover comprehensive financial planning together with in depth knowledge of investment and retirement planning, taxation, trusts and protection for families.

You will be working with someone who works to the highest standard of integrity and excellence and works to a strict Code of Conduct. The advice you will be given will be independent and entirely driven by your needs.

Chris has also achieved, ISO22222, the international standard for Financial Planners, designed to ensure that we operate to a high standard in every aspect of our work with and for our clients.

We don't believe in hidden charges and you will never be charged for anything you haven't agreed to.

The initial meeting is complimentary and is your opportunity to decide if Otus is a company you trust and feel comfortable with.



The Otus Service Promise

We are so confident in our service that we offer you a service promise.

We Will:

- ✓ Never charge you without your prior agreement
- ✓ Provide you with clear, simple information and keep you informed.
- ✓ Always ensure the advice we provide is suited to your particular circumstances.
- ✓ Actively manage your Financial Plan by agreeing a regular meeting schedule
- ✓ Resolve problems, if occasionally we get it wrong.
- ✓ Make it easy for you to switch to another adviser if you no longer wish to deal with us - for ANY reason.

Talk To Otus

If you like what you've seen so far, please get in touch to ask any further questions you may have. We can also arrange an initial meeting, there's no charge and it's a good way to see if we might enjoy working together.

Call Us: 0161 928 7590

Email Us: info@otusfp.com

Visit Us: otusfp.com





**Otus Financial Planning
Grosvenor House
45 The Downs
Altrincham
Cheshire WA14 2QG**

T: 0161 928 7590 E: info@otusfp.com W: otusfp.com

'Otus Financial Ltd is authorised and regulated by the Financial Services Authority. Otus Financial Planning is a trading style of Otus Financial Ltd which is registered in England and Wales. Company number 7540565. Registered office: Grosvenor House, 45 The Downs, Altrincham. Cheshire. WA14 2QG.'