Ocean Tree
Financial Planning

Services & Products

We believe that through knowledge and discipline, financial peace is possible for all

SAVINGS & INVESTMENT PLANS

We can devise an investment strategy to cover all aspects of your future financial planning. By investing your money in regular and/or single contributions, we help you to meet your bespoke needs such as retirement planning, your children's education and building a financial nest-egg.

REGULAR SAVINGS

The future is unpredictable, and your plans may change as priorities shift. Whether saving for retirement, education, or a personal goal, a robust savings strategy will help you adapt. Optimizing your savings will better equip you to meet evolving needs and achieve your goals.

LUMP-SUM INVESTMENT

If you receive a substantial lump sum and seek better returns than bank deposits offer, we provide secure, tax-efficient investment opportunities. Investing in assets like equities over the medium to long term can help grow your wealth and achieve your financial goals.

RETIREMENT FUNDING

PERSONAL RETIREMENT PLANNING

After dedicating time to your career, having the right retirement plan is crucial. Whether you want to travel or stay home, a personalized strategy offers freedom of choice. It's never too early to start planning, and if you're near retirement, it's never too late to accelerate your savings.

AVC'S

Boost your pension by making Additional Voluntary Contributions (AVC's) within your company's scheme. We can help optimize your AVC's by guiding you to a more personalized investment approach, and transfer existing AVC's into a bespoke portfolio, ensuring your investments are secure and private from your employer if desired.

PENSION TRANSFERS

This retirement planning option is ideal for expats or those retiring outside Bermuda. At Ocean Tree, we work with offshore legal and tax experts to recommend tax-efficient strategies that maximize growth. With Pension Commission support, we offer international plans like QROPs, offshore trusts, and SIPPs.

FUTURE FINANCIAL SECURITY

FINANCIAL NEST EGG

A nest egg can help achieve your financial goals, whether buying a home, sailing your own yacht, or funding your child's wedding. A personal savings plan is flexible and key to turning aspirations into reality.

CHILDREN'S EDUCATION

Providing for your children's education is a valuable but costly investment. By planning ahead and setting aside funds in a regular savings plan, you can maximize savings and access them when needed.

FUTURE HEALTHCARE

In Bermuda, rising healthcare costs make retirement planning essential. Our tailored plan for those 50+ allows immediate lump-sum and monthly contributions to build a substantial fund for future healthcare needs.

UNIVERSAL SAVINGS PLAN

If you value regular savings but lack a specific goal or timeline, consider a disciplined approach for medium to long-term growth instead of low-yield bank accounts. Our flexible savings plan supports short, medium, and long-term goals, with adjustable contributions and withdrawals to suit your needs.

OUR PRODUCTS

MUTUAL FUNDS

Enables investors to collectively purchase stocks, bonds, and other securities. Managed by professionals who allocate assets to generate capital gains or income for investors.

STRUCTURED NOTES

Financial instruments combining bonds with derivatives, offering returns based on an underlying asset's performance. They provide enhanced returns and can be customized for specific objectives.

STOCKS, SHARES & ETFS

Stocks represent ownership in a company, shares are units of ownership, and ETFs are investment funds traded on stock exchanges holding assets. These securities can earn returns based on asset performance.

HEDGE FUNDS

An investment fund pooling capital from accredited investors, using flexible strategies. It aims for positive returns through hedging and leveraging, regardless of market conditions.

GET IN TOUCH

We have selected a number of leading investment institutions that can provide you access to a diverse range of financial solutions and provide the highest levels of protection on your savings and investments worldwide.

We understand that clients' circumstances can vary in an ever-changing world. That's why we offer savings and investment options that are versatile and adaptable, providing a high level of flexibility to meet your needs.

We appreciate your need to make your money work harder for you and provide you with the greatest returns possible within a risk environment that meets your appetite.

To request a comprehensive assessment of your financial situation, please get in touch. We look forward to helping you on your journey to financial freedom

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