

How Octopus Moneycoach works

Octopus Moneycoach is able to provide mass-market holistic financial well-being at a low cost by focusing on non-regulated financial coaching for customers with simpler needs and with an investment pot of < £100k.

What do our financial coaches do?



Advise how much you should save, invest, add to pension, paydown mortgage, have in life cover e.g., “invest some of your money in a Stocks & Shares ISA or increase your pension contribution or reduce your spending”



Educate people, so they can make good product and benefits choices e.g., “The difference between a passive and active fund is...” or “you can save money through using salary sacrifice schemes”



Recommend specific companies' products e.g., Coaches will NOT say “You should invest in the L&G Emerging Market Fund” or “you should open a pension with Standard Life”



Advise people with complex needs e.g., people in debt crisis would be referred to a debt charity; or people with high wealth or at-retirement to an adviser partner

Partner with us - We would love to work with you

- 1 We can partner to create a comprehensive financial well-being solution for UK employers:** With a combined advice and coaching solution, Octopus Moneycoach can focus on employees with simpler needs, allowing advisers to spend time on those with higher wealth or more complex needs. Octopus Moneycoach will refer any employees with evolving complex needs back to the adviser.
- 2 We can support any prospective clients an adviser can't yet serve:** Advisers can offer financial coaching (powered by Octopus Moneycoach) to any prospective/future clients that aren't yet ready for advice. Octopus Moneycoach financial coaches will support these prospects with their financial goals and when their needs change and evolve, we will send them back to the adviser.

