ROXTON WEALTH

THE JOINED-UP ADVICE APPROACH

Connect the dots.

Helping clients connect the dots between money, life and long-term goals.

WWW.ROXTONWEALTH.COM

Financial & mortgage advice, tailored to you

THE WHOLE PICTURE

Most financial decisions do not stay in one lane.

A mortgage can affect retirement plans. Protection can affect family security. A business decision can influence personal wealth. An inheritance can change what is possible for the next generation.

We believe advice works best when it considers the whole picture — not just the product, the immediate problem or the next transaction.

Financial & mortgage advice | Protection & pensions | Investment & retirement | Business & later life planning

WHY DECISIONS ARE CONNECTED

Few financial decisions exist in isolation.

Buying a home, reviewing a mortgage, starting a pension, protecting your income, investing money or preparing for retirement — each of those decisions matters on its own. But they can also affect one another.

A mortgage can affect retirement

The term, monthly payment and expected retirement age may all need to work together.

Protection can affect family security

Life cover, critical illness and income protection can form part of a wider plan for those who rely on you.

Investments can influence future choices

Planning may support financial independence, career flexibility, helping children or retirement income.

Pensions can affect later freedom

Decisions made in your thirties, forties and fifties can shape the choices available in later life.

The question is often not "Can I do this?" but "What could this decision change elsewhere in my life?"

THE PROBLEM WITH FRAGMENTED ADVICE

When every decision is treated separately, the bigger picture can get lost.

Many people have arrangements spread across different providers, products and stages of life. The issue is not that decisions are made at different times. It can arise when no one is looking at how they fit together.

DIFFERENT ADVISERS

A mortgage adviser, an accountant, an insurer and a pension provider. Each conversation may be useful, but not always connected.

NO SHARED DIRECTION

A mortgage may be affordable on income and lender criteria, yet still place pressure on pension saving, emergency funds or protection.

BLIND SPOTS

Decisions made in isolation make it easier to miss questions that sit across different financial categories.

Joined-up advice cannot remove every uncertainty. But it can help ensure important questions are not missed simply because they sit in different financial categories.

WHEN THE PIECES DO NOT CONNECT

A financial plan should feel like one picture, not a collection of separate decisions.

Think of your financial life as a puzzle. On their own the pieces may seem sensible — but until they are placed together, it can be difficult to see the full picture.

The mortgage that runs too far into retirement

A longer term may reduce payments now, but needs to sit alongside retirement income and future affordability.

The protection that no longer reflects the family

Cover taken before children, marriage, divorce or an income change may not match current needs.

The pension that is never reviewed

People may lose track of previous schemes or never consider how they sit alongside other retirement plans.

The business that creates personal risk

Focus on growth, while personal protection, pension provision or continuity planning has not kept pace.

A joined-up approach means knowing what matters now, what can wait and how each decision may affect the wider plan.

One relationship. A wider perspective. A clearer direction.

Rather than only asking which mortgage or pension is suitable, we start by understanding what you are trying to achieve and what you need your money to do over the coming years.

ONE RELATIONSHIP

You should not have to explain your life from the beginning each time a new decision arises.

A WIDER PERSPECTIVE

Mortgage alongside protection, retirement alongside borrowing, business growth alongside resilience.

LONG-TERM THINKING

A plan that gives you greater clarity, resilience and choice as life changes.

A plan only works if it works for the person living it.

Two people can have similar incomes, property values and goals, yet need very different approaches. Joined-up advice is not simply about connecting products — it is about connecting advice to the person.

Decision-making styles

Some are confident once they understand the options. Others need time to think, speak to family or work through the consequences. Neither is wrong.

Communication preferences

A call or a meeting in person, a written summary afterwards, time to send questions by email, or information in advance of a major meeting.

Ways of learning

Some prefer diagrams, examples and simple comparisons. Others want detailed figures and written evidence. Our role is to explain clearly enough for you to take part.

Life experiences

Your relationship with money may have been shaped by family, career changes, business ownership or simply never being taught about money. Good advice makes space for that.

Products are not the starting point. People are.

The starting point is not a mortgage rate, pension fund, investment product or insurance policy. It is you — your home, family, career, business and the future you want. Instead of beginning with products, we begin with questions.

What are you trying to achieve over the next few years?

What would make you feel more financially secure?

Are there any decisions you have been putting off?

What worries you most about money at the moment?

What does a good future look like for the people around you?

What would you like your money to make possible?

Good advice is not about collecting products. It is about making sure the financial decisions you make support the life you want to live.

The value is often in the connection, not just the individual decision.

Not every client needs advice in every area. But where different areas are relevant, considering how they connect can create a clearer and more consistent plan.

Mortgage ↔ Protection	How household bills, mortgage payments and family responsibilities could be managed if illness, death or loss of income affected your ability to work.
Protection ↔ Family planning	Marriage, children, caring responsibilities or a change in who relies on your income may lead to a review of cover, savings and wills.
Investments ↔ Retirement	The balance between accessible savings, investments and pension contributions depends on your goals, timescales, tax position and attitude to risk.
Business ↔ Personal wealth	Business protection, commercial finance, income planning, pensions and a future sale may all influence personal financial planning.
Legacy ↔ Family goals	How wealth, property and business interests may pass through generations. Inheritance and estate planning are not regulated by the FCA.

Your financial plan should be able to move with your life.

Life does not happen in neat financial categories. These moments can be a useful prompt to review whether existing arrangements still reflect your life today.

Marriage or partnership

Combining lives can mean combining responsibilities, property plans, protection priorities and future goals.

Children or caring

A growing family can change household costs, income priorities, mortgage affordability and protection needs.

Career changes

A new job, reduced hours, self-employment or redundancy can change income, benefits, pensions and borrowing options.

Inheritance

Opportunities, but also pressure — questions about debt, investing, helping family or buying property.

Retirement

Bringing together pensions, investment withdrawals, mortgage commitments and later life planning.

Business growth or exit

Commercial finance, business protection, personal income, retirement provision and what an eventual sale may mean.

A financial review is not only for when something has gone wrong.

More connected decisions can lead to more confident planning.

Joined-up advice is not about making your financial life more complicated. It is about making it easier to understand.

Better-informed decisions

Seeing how each area connects helps you decide with greater context.

Fewer blind spots

Looking across relevant areas helps identify questions that may otherwise be missed.

Greater confidence

People feel more confident when they understand not only what they are doing, but why.

Longer-term alignment

Easier to check whether decisions still move in the same direction as your life.

Clarity does not mean certainty. It means a stronger understanding of the choices in front of you.

Looking ahead without pretending the future is certain.

Cashflow modelling uses assumptions about income, spending, savings, pensions, investments, inflation and future goals to illustrate possible scenarios over time. It is not a crystal ball — but it can turn “Will I be okay?” into a more practical conversation.

VISUAL FORECASTING

Illustrate how your finances may look across different stages of life — how a mortgage could interact with retirement income, or what changes if pension contributions increase.

DECISION TESTING

What could happen if you retire earlier than planned?

How may a larger mortgage payment affect other goals?

What could a career break mean for long-term planning?

How may changing pension contributions affect future income?

A good financial plan should leave room for real life — recognising that priorities can change and plans may need to adapt.

REAL-LIFE EXAMPLES

One life event can create several financial questions.

The examples below are illustrative only. They are not real client stories and do not represent individual advice or guaranteed outcomes.

SCENARIO ONE

A growing family

Expecting a second child and moving to a larger mortgage. Beyond “how much can we borrow?”, a joined-up conversation weighs parental leave, existing cover, the mortgage term against pensions, and protecting emergency savings.

SCENARIO TWO

A business owner

Considering commercial finance to expand. A joined-up approach also explores how much income depends on the business, whether protection is in place, whether personal and business borrowing are manageable, and what a future exit could mean.

SCENARIO THREE

Approaching retirement

Late fifties, with pension savings, a mortgage and a wish to work less. Beyond “can I afford to retire?”, the conversation considers when the mortgage ends, income needed, how pensions and savings work together, and later life planning.

Joined-up advice does not make decisions for you. It helps you see the connections and make more informed choices.

A plan is more useful when it has a purpose.

The stronger question is not which product is “right”, but: what do you want your money to help you do? A joined-up strategy turns those priorities into practical steps.

1	Start with your life today	What is happening now? What is working well? What decisions are already waiting for your attention?
2	Understand your priorities	Identify what is urgent, what is important and what can be planned for later.
3	Connect the relevant areas	Mortgage may connect to protection; pensions to retirement goals; business planning to family security.
4	Make informed decisions	Understand the reasons for any recommendation, along with relevant costs, risks, limitations and alternatives.
5	Review as life changes	Reviews help ensure your arrangements continue to reflect changes in your life, finances and goals.

SEE THE BIGGER PICTURE

Start your joined-up planning conversation.

You do not need every document organised before you speak to an adviser. Tell us what is happening in your life and what you would like more clarity on — together, we can build a plan that fits your life.

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Important information.

SCOPE & RISK WARNINGS

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