ROXTON WEALTH

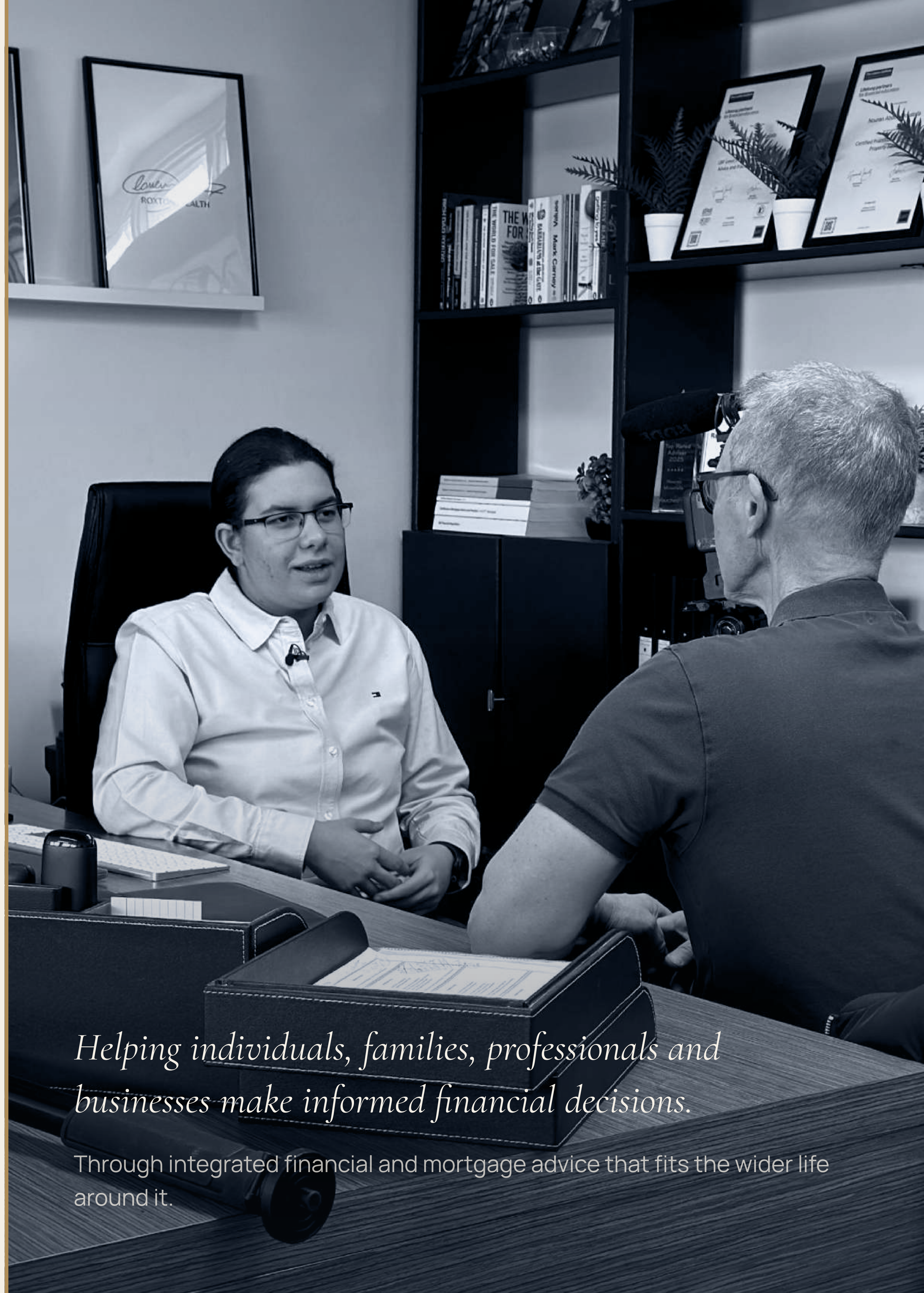
THE SERVICES GUIDE

Joined-Up Advice for Life, Wealth and Business

An introduction to the services offered at Roxton Wealth.

WWW.ROXTONWEALTH.COM

Financial & mortgage advice, built around real life



Helping individuals, families, professionals and businesses make informed financial decisions.

Through integrated financial and mortgage advice that fits the wider life around it.

A different way to think about advice

Financial decisions rarely exist in isolation.

Most people do not live their lives in financial categories. They do not wake up thinking only about a mortgage, pension, investment or insurance policy.

They think about whether their home works for their family. Whether they can afford to reduce work later. Whether their children will be secure. Whether their business is protecting their future.

At Roxton Wealth, we look at the connections. A mortgage can affect your pension contributions. Protection can affect your family's security. Investment decisions can affect retirement flexibility.

Joined-Up Advice means looking beyond the immediate question, so the answer works for the wider life around it.

You are at the centre

Around you, the services connect. The wheel is not there to make advice feel bigger or more complicated. It is there to make sure important connections are not missed.

Property

- Mortgages
- Equity Release
- Specialist Property Finance

Wealth

- Investments
- Pensions
- Financial Planning

Protection

- Family Protection
- Income Protection
- Business Protection

Specialist

- Commercial Finance
- Later Life Planning
- Cashflow Modelling

Finance that fits you. No fitting you into finance.

How we work

"Understanding first. Advice second. Advice should never begin with a product."

Step Discover

We begin with the reason you came to us — whether it is a property move, retirement question, or business opportunity.

Step Understand

We build a clearer picture of your income, commitments, assets and relationship with money.

Step Plan

We identify the areas that need attention now, and the ways different decisions may connect.

Step Recommend

We explain relevant options, costs, risks and why a recommendation suits your circumstances.

Step Implement

We support the practical steps and paperwork needed to put agreed arrangements in place.

Step Review

Life does not stand still. A review helps make sure your arrangements still reflect your evolving life.

Clear explanations. Thoughtful planning. Support that continues after the first decision.

Seeing where you are today and where you could be tomorrow

Financial planning is about more than adding up what you earn, own and owe.

It is about understanding whether your money is supporting the life you want now — and the choices you want later.

Whether you are planning for retirement, a business sale, property move or more freedom over your time, financial planning brings those questions into one conversation.

WHAT THIS SERVICE HELPS WITH:

- Understanding your current financial position
- Creating clearer savings and investment goals
- Planning for retirement and future income
- Reviewing mortgage and debt commitments
- Planning around family, career and business changes
- Testing different future scenarios

Financial planning gives your money a role in the life you are trying to create.

Your future is not a spreadsheet

Exploring the outcomes

Cashflow modelling uses your current circumstances and future goals to explore possible outcomes over time. It can help you ask better questions:

- What happens if you retire earlier or later
- Whether your mortgage could continue into retirement
- How much income you may need in future
- How family support may affect your plans
- What a business sale could mean for your lifestyle
- Whether you have enough flexibility for changes

A REAL-LIFE SCENARIO

"A couple in their late forties are considering a larger family home. They can afford the payment today, but want to keep pension contributions on track and support children's education."

The question is not simply, "Can we borrow this amount?" It is: ***"What would this move mean for the future choices we want to keep?"***

The aim is not to predict every part of life perfectly. It is to make major decisions with more context and less guesswork.

Protecting the people and plans that matter most

Life & Critical Illness

May provide a lump sum or regular income benefit if you die or are diagnosed with a specified condition covered by the policy, subject to insurer's definitions, exclusions and terms.

Income Protection

Designed to provide a regular income if illness or injury prevents you from working, subject to policy terms, waiting periods, underwriting and exclusions.

Family & Business

Helping households manage if an income stops, or supporting business owners to consider the impact of illness or death on key people, ownership and future continuity.

Protection is not about expecting the worst. It is about asking what would happen if life changed unexpectedly.

The right protection is not about buying every policy available. It is about understanding which risks could have the biggest impact on your life, family or business.

Supporting every stage of the property journey

A mortgage is not simply a loan. It can shape where you live, how much flexibility you have, what you can save and when you may retire.

Residential

For buyers, home movers, remortgaging or first-time buyers.

Buy-to-Let

For individual landlords or those managing portfolios.

Specialist

Complex income, contractors, self-employed or unusual property types.

The right mortgage is not always the largest one available. It is the one that leaves room for the life you want outside the property.

Your home may be repossessed if you do not keep up repayments on your mortgage.

Putting your money to work with purpose

"What do you need this money to do?"

You may be investing for future flexibility, retirement, financial independence, family support, a business exit or simply to avoid leaving every long-term decision to chance.

The purpose matters because it affects the level of risk you may be comfortable taking, how long the money can remain invested and how much access you may need along the way.

Understanding your comfort with investment risk is not only about market movements. It is also about how a fall in value would affect your life, plans and ability to sleep at night.

Investment planning is not about chasing the highest return. It is about making deliberate decisions with money you can afford to leave invested.

Turning retirement savings into future possibilities

A pension is not only a retirement account. It may represent future freedom: the ability to work less, spend more time with family, travel, keep your home or start a different kind of career.

Many people have pensions from several jobs or older arrangements they have not reviewed. The key is understanding how they fit into the future you want.

AREAS WE COVER:

- Pension Consolidation — Bringing pensions together where appropriate.
- Annual Allowance Planning — For higher earners and business owners.
- Retirement Income — Exploring how pensions, savings and assets work together.
- Self-Employed Pensions — Supporting those without workplace contributions.
- Tax Treatment — Understanding rules that depend on individual circumstances.

Retirement planning is not simply about stopping work. It is about funding the life you want next.

Planning with confidence for the years ahead

Care Planning

Understanding financial questions if care needs change.

Independence

Reviewing how assets support lifestyle needs over time.

Family

Supporting conversations around wishes and support needs.

Equity Release

Understanding how property wealth could play a role.

Later-life planning is about far more than retirement income. It involves staying in your home, maintaining independence and making sure your wishes are understood.

Later-life planning is not about giving up control. It is about making decisions while you have time, choice and confidence.

Supporting people at different stages of life and business

Individuals & Families

For people building financial confidence, buying a home, protecting family, saving for goals and planning for the future.

Private Clients

For clients who want a clearer long-term approach to wealth, income, pensions, investments, property and legacy.

Property Investors

For landlords and investors building, refinancing or reviewing property portfolios and specialist lending arrangements.

"How do I make this work for the rest of my life?"

Roxton Wealth works with clients across the UK who are facing different financial decisions, but often asking the same underlying question.

START A CONVERSATION

Finance that fits you

Tell us what your finances need to make possible, what responsibilities you are carrying and where you would like more clarity. Together, we can explore the options available and build a plan that fits your life. At Roxton Wealth, we help clients connect financial planning, mortgage advice, protection, pensions, investment planning and family priorities.

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Remote — UK-Wide

Secure, flexible remote appointments, with bespoke in-person meetings arranged across the UK.

IMPORTANT INFORMATION

Finance That Fits You.

This guide is for general information and education only. It does not constitute personal financial, mortgage, investment, pension, protection, tax or legal advice.

Any personal recommendation will be based on your individual circumstances, needs and objectives following a full assessment where required.

Tax treatment depends on individual circumstances and may change in the future. Roxton Wealth does not provide tax advice. Appropriate tax or accountancy advice should be sought where relevant.

Inheritance and estate planning are not regulated by the Financial Conduct Authority. The Financial Conduct Authority does not regulate most buy-to-let mortgages.

The value of investments and pensions, and the income they produce, can fall as well as rise. You may get back less than you invested.

Your home may be repossessed if you do not keep up repayments on your mortgage. Equity release will reduce the value of your estate and can affect your eligibility for means-tested benefits.

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