ROXTON WEALTH

THE SERVICES SERIES

Investments

Helping your money work harder for your future.

WWW.ROXTONWEALTH.COM

Financial & mortgage advice, tailored to you

Saving is important. Investing may help long-term money work differently.

Cash savings can provide everyday stability. They may be useful for emergencies, short-term goals, planned spending and money you may need access to without delay.

Investing is generally more relevant for money that has a longer time horizon and does not need to be used immediately. The aim is not to invest every pound you have. The aim is to understand what each part of your money needs to do.

Inflation

Prices can rise over time, reducing what cash buys in the future. Investing offers the potential for money to grow and keep up with rising costs.

Long-term growth

Over longer periods, investing may offer potential for growth that cash alone may not provide, helping create future financial independence.

Cash can provide security today. Long-term investing may help create choices for tomorrow.

Investing means putting money into assets that may grow, generate income or both.

Ownership

When you invest in shares, you may own a small part of a company. The value can rise or fall depending on business performance and market conditions.

Long-term perspective

A longer horizon may provide more opportunity for investments to recover from periods of volatility, which can often be unpredictable in the short term.

Growth & Income

Return may come through growth in value, income paid through interest and dividends, or a combination of both. Neither is ever guaranteed.

Risk and reward

The right approach is not about taking the highest possible risk. It is about taking an amount of risk that is appropriate for your life and goals.

Investing is not a bet on one company. It is a long-term decision about how your money may support your future.

Balance, not trying to predict the future.

Diversification

Spreading money across different investments rather than relying too heavily on one company, sector or country. It does not remove risk, but may reduce the impact if one part performs poorly.

Asset mix

A portfolio may include different types of investments, each with different risks. The right mix depends on your time horizon, income needs, resilience and ability to cope with changes in value.

Time matters

A longer time horizon may give an investment plan more room to cope with market movements. The money should be genuinely available to remain invested through short-term falls.

A portfolio should not be built around what is exciting this year. It should be built around what matters to you over time.

"What do I need this money to do?"

Risk is not only about how much an investment may rise or fall.

Risk tolerance

How comfortable you are with uncertainty. Some can watch investments fall without feeling pressured to act; others find the same fall difficult. Neither is right or wrong.

Risk capacity

Your financial ability to cope with loss. You may be comfortable emotionally, but not have the financial flexibility to recover from a significant fall.

Knowledge & Experience

Experience can influence how well you understand certain risks, but experience alone does not mean someone should take more risk.

Time horizon

Money needed soon has less time to recover from a fall in value. Long-term money may have more flexibility, although returns are still not guaranteed.

The right level of risk is not about being brave. It is about being realistic about your life and your financial resilience.

The risk of losing money is not the only risk to consider.

Inflation risk

The risk that your money loses its spending power over time. If inflation is higher than interest earned on cash, the real value of that money falls.

Shortfall risk

The risk of not having enough money to achieve your goals. If you take too little risk, your money may not grow enough to support the retirement you want.

Concentration risk

The risk of having too much money tied up in one place—be it one company, sector or property—where poor performance has a much greater impact.

Liquidity risk and timing risk are also critical factors. Having accessible cash savings alongside investments means you are less likely to be forced to sell when values are low.

Good planning is about balancing these different risks.

Markets move. Emotions follow. A plan helps you stay steady.

Confidence

Markets are doing well. Investing feels easier. People may feel tempted to take more risk.

Fear

Values fall. Headlines become negative. Selling can feel safer than staying with the long-term plan.

Regret

People may regret not investing sooner, investing too much, selling too early or following a trend.

The natural human instinct is to protect what we have, leading to the temptation to sell when markets drop. But selling after a fall means turning a temporary drop into a permanent loss.

"Time in the market is usually more effective than timing the market."

A good strategy begins with your life, not a fund name.

STEP 1

Goals

What are you investing for? Retirement, independence, family, legacy or a business exit.

STEP 2

Risk

How much uncertainty are you comfortable taking? What is necessary vs unnecessary?

STEP 3

Time Horizon

When might you need the money? This influences appropriate volatility levels.

STEP 4

Portfolio

A collection of investments across different types, regions and sectors.

Investment planning is not a one-off decision. It is an ongoing relationship between your money and the life you are building.

Investments should not sit in a separate conversation.

Mortgages

A larger mortgage may affect how much can be invested. Equally, investing may not be appropriate if you need money soon for a deposit.

Protection

If your family depends on your income, protection may need attention before or alongside long-term investing.

Pensions

The relationship between pension contributions, ISAs, and general investments for future income should be considered carefully.

Financial planning helps decide which money should remain accessible and what each part of your finances needs to do. As retirement approaches, the focus may shift from growing wealth to balancing income, flexibility and care.

Investments should support your wider life plan.

Different goals. Different conversations.

The professional building future flexibility

- How much cash should remain accessible
- Pension contributions and workplace benefits
- Whether investing is appropriate for money not needed soon

The family planning for competing goals

- Short-term versus long-term goals
- Investment time horizons
- Protection needs and mortgage commitments

The business owner after a sale

- Immediate cash needs and tax-related planning
- Retirement income and long-term strategy
- Legacy and future business opportunities

The scenarios above are illustrative only. They are not real client stories and do not represent investment recommendations or guaranteed outcomes. The right investment strategy depends on the goal, not the label of the investor.

START A CONVERSATION

Investing should begin with what matters to you.

Tell us what you are planning for, what future choice matters most to you and where you would like more clarity. Together, we can explore the options available and build a strategy that fits your life. At Roxton Wealth, we help clients connect investment planning with financial planning, pensions, mortgages, protection, retirement, family priorities and wider life goals where relevant.

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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 investment, financial, pension, mortgage, protection, tax, legal or estate-planning advice.

Any personal investment recommendation will be based on your individual circumstances, needs, objectives, investment knowledge and experience, financial situation, attitude to risk and capacity for loss following a full assessment where required.

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.

Past performance is not a reliable indicator of future performance. Investment returns are not guaranteed. Cashflow, growth, income, tax treatment, inflation, charges, market conditions and future personal circumstances can all affect outcomes.

Tax treatment depends on individual circumstances and may change in the future. Your home may be repossessed if you do not keep up repayments on your mortgage.

Insurance policies are subject to terms, conditions, exclusions and underwriting. Inheritance and estate planning is not regulated by the Financial Conduct Authority.

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