THE LIFE & WEALTH SERIES

Later Life

Supporting your independence, financial wellbeing and future choices in the years ahead.

WWW.ROXTONWEALTH.COM

Financial & mortgage advice, tailored to you

Later life is about more than retirement

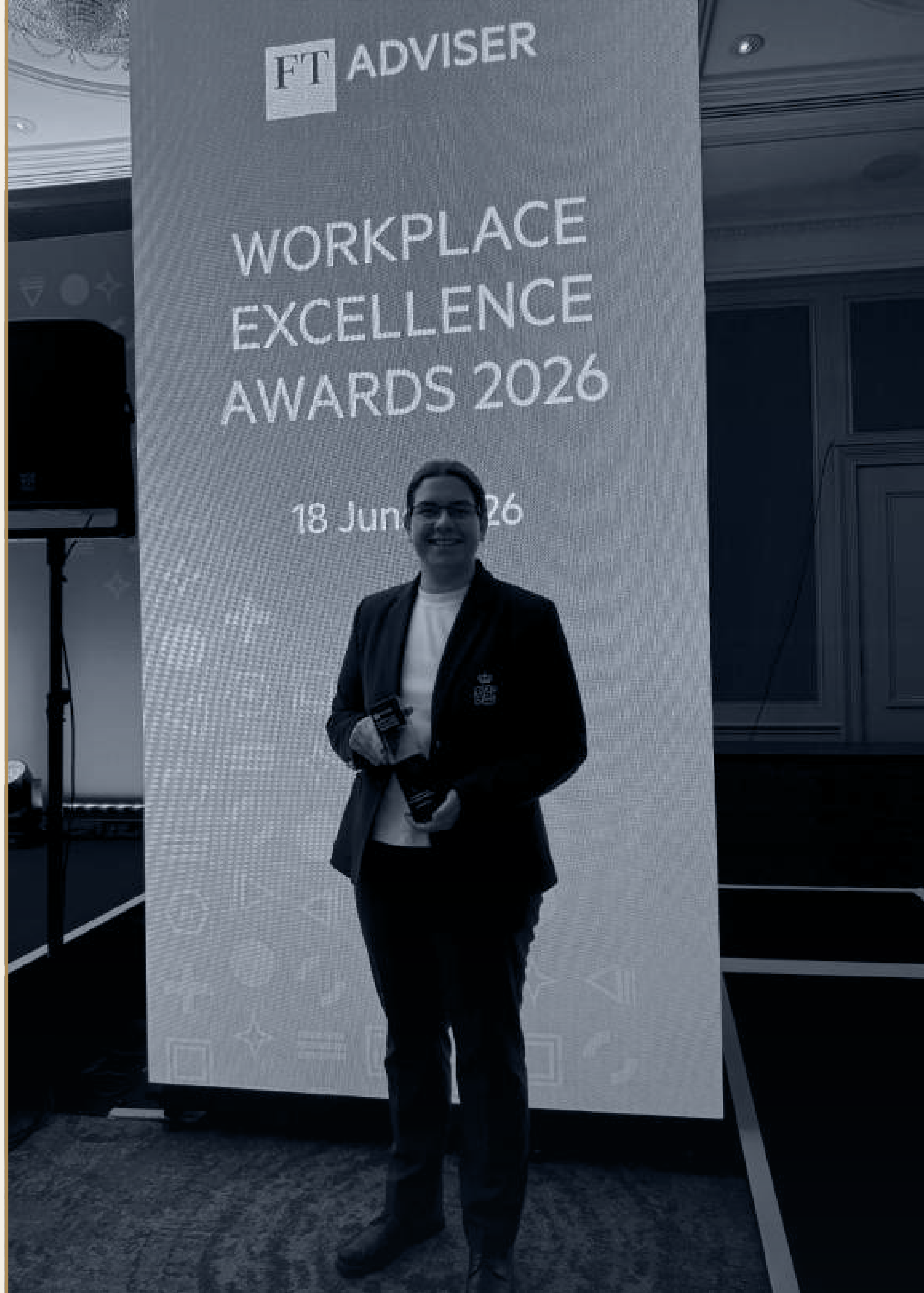
Retirement may have changed how money fits into your life. Later in life, the focus often becomes more personal.

How can your income support the life you enjoy now? How can you remain financially independent? What choices do you want to keep open around your home, health, family and future plans?

Later-life planning is not about preparing for the worst. It is about keeping more control over the choices that matter.

YOUR PRIORITIES MAY INCLUDE:

- Maintaining a comfortable and sustainable income
- Keeping enough accessible savings for flexibility
- Making sure your home remains suitable
- Planning for possible changes in health or care needs
- Supporting family without placing your own future under pressure
- Reviewing wills, beneficiary nominations and legal arrangements
- Protecting yourself against scams, fraud and financial pressure
- Making sure trusted people understand your wishes



A LATER-LIFE PLAN CAN SUPPORT YOUR INDEPENDENCE.

What does later life involve?

Retirement income

Your income may come from pensions, savings, investments, property income, part-time work, business interests or other sources.

Care planning

Thinking ahead can help you understand your financial position, possible funding options and the support you would want if your needs changed.

Property decisions

You may want to stay where you are, adapt your home, move closer to family, downsize or consider later-life borrowing options.

Family support

You may want to help children, grandchildren, parents or other loved ones, considered alongside your own resilience.

Estate planning

Wills, property ownership, beneficiary nominations and powers of attorney can all help create clarity around your wishes.

Financial independence

It may mean staying in your own home. Having enough income to make decisions freely. Or knowing that trusted support is available.

A good later-life plan should support the life you want now, while giving you options if circumstances change.

THE STRONGEST DECISIONS ARE MADE WHEN THE WIDER PICTURE IS VISIBLE.

Your later-life planning picture

INCOME

Pensions, investment income, rental income, savings income, employment income, business income, benefits or other regular payments.

INVESTMENTS

Investments that may support longer-term income, future flexibility or legacy goals.

HEALTH AND CARE CONSIDERATIONS

Current needs, private medical arrangements, potential care costs, available support and future options.

LEGAL DOCUMENTS

Wills, powers of attorney and other documents that can help make your wishes clearer.

SAVINGS AND CASH RESERVES

Money for everyday spending, planned costs, home repairs, family support and unexpected expenses.

YOUR HOME AND PROPERTY

Your main home, mortgage position, maintenance costs, accessibility, other property interests and possible future housing plans.

FAMILY AND LEGACY

Children, grandchildren, dependants, gifts, wills, beneficiary nominations and the people you want involved in important conversations.

A clear picture simply helps you understand which decisions deserve attention first.

INDEPENDENCE IS BUILT THROUGH INCOME, FLEXIBILITY AND CLEAR DECISIONS.

Maintaining financial independence

Income planning

A clear income plan can help you understand how everyday spending, bills, home costs, travel, family support and lifestyle choices are being funded.

Cash reserves

Accessible savings can create financial breathing room, helping with planned repairs or unexpected expenses without forcing rushed decisions.

Managing spending

ESSENTIAL SPENDING

Housing, food, utilities, insurance, transport, care costs, debt repayments and regular commitments.

LIFESTYLE SPENDING

Travel, hobbies, gifts, home improvements, family support and the things that make life enjoyable.

The value of investments can fall as well as rise, and you may get back less than you invested.

The aim is not to restrict your life. It is to make sure your money continues to support the life you value.

Planning for future care needs

Many people avoid the conversation because they do not know what may happen. But planning does not mean assuming you will need a particular type of care.

It means considering what would help you feel more secure if your health, mobility, living arrangements or support needs changed.

Long-term care planning can involve financial, legal, medical and local-authority considerations.

EARLY PLANNING MAY INCLUDE:

- Understanding your regular income and assets
- Reviewing your home and whether it would remain suitable
- Keeping important financial and legal documents organised
- Discussing broad wishes with trusted family members
- Considering who you would want involved in future decisions
- Seeking specialist guidance where care funding becomes relevant

Planning ahead is not about losing independence. It is about helping you protect it for as long as possible.

LEGACY IS ABOUT MORE THAN WHAT YOU LEAVE BEHIND.

Legacy planning

Inheritance

A will can help set out who you want to benefit from your estate. Property ownership, pension beneficiary nominations and trusts may also be relevant.

Family conversations

It can be helpful to tell trusted people where important documents are held. You do not need to share every private detail, but clarity can reduce stress later.

Passing on wealth

You may choose to support your family during your lifetime, through gifts or help with education. The key is ensuring this remains affordable within your long-term plan.

Enjoy Today
→
Support Family
→
Protect Independence
→
Create Clarity
→
Pass On What Matters

Tax treatment depends on individual circumstances and may change in the future. Legal advice should be sought before making or changing arrangements.

A good legacy plan should help you enjoy your money during your lifetime, while creating reassurance for the people around you.

Turning intentions into practical plans

01 **Know what you have**

Keep a clear, secure record of pensions, bank accounts, investments, insurance policies, property documents and important contacts.

02 **Review your will**

A will should reflect your current wishes and family circumstances. Seek legal advice before making changes.

03 **Check beneficiary nominations**

Pensions and protection policies allow you to express a preference for who should receive benefits on death.

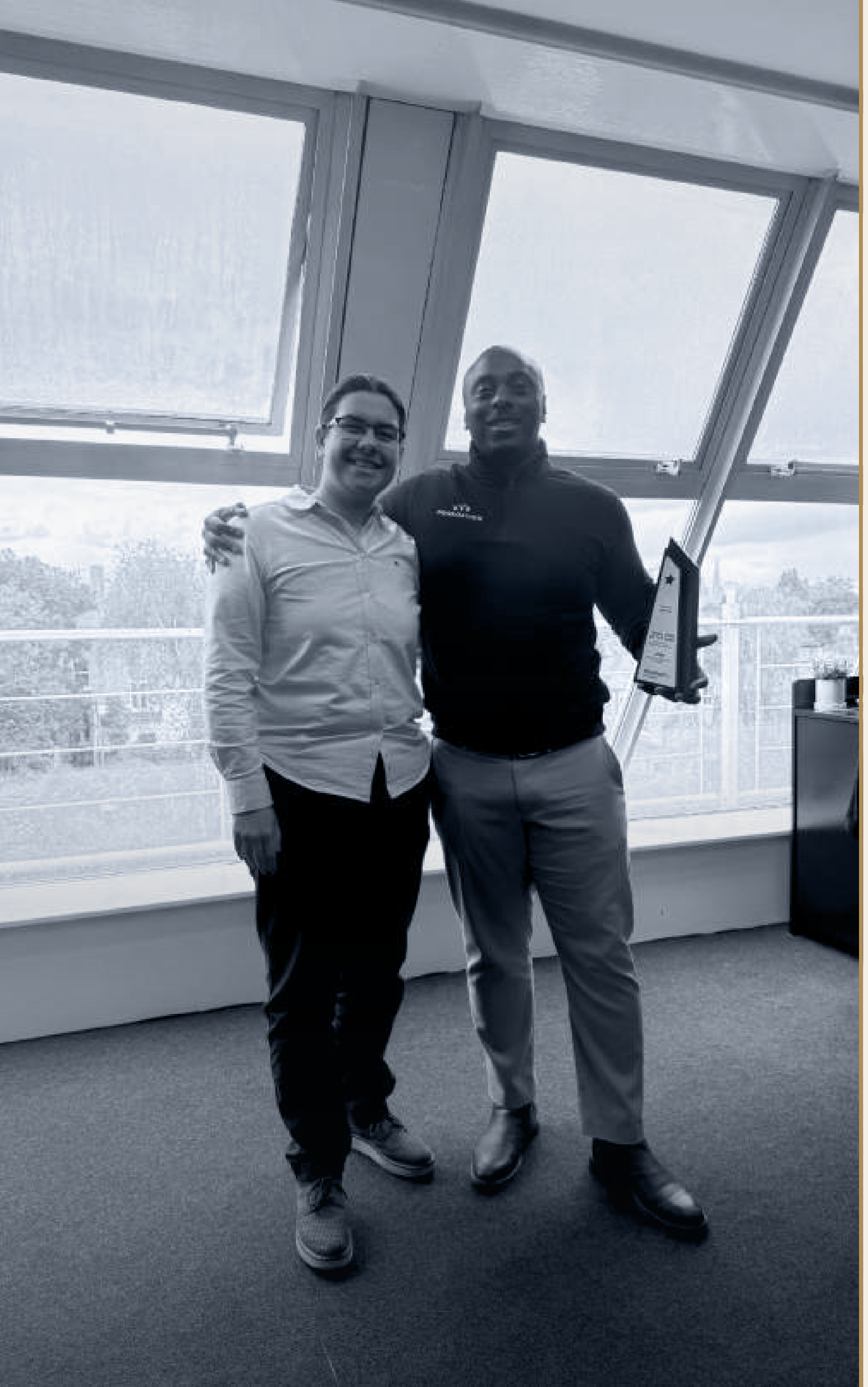
04 **Consider powers of attorney**

Allows a trusted person to help with financial or welfare decisions if you are unable to make certain decisions yourself.

05 **Talk to the people you trust**

A short conversation now can prevent confusion later. Explain your wishes and where documents are held.

Planning is not about making life more formal. It is about making sure your voice remains central if circumstances change.



Understanding property options

Downsizing

Moving to a smaller, better-located property to reduce costs, release capital or simplify maintenance.

Retirement lending

Retirement interest-only mortgages and other products designed for borrowers in later life.

Equity release

Access money tied up in your property without selling. This may reduce your estate value and affect benefits.

Moving closer to family

Provides practical and emotional support, but involves changes in lifestyle and community.

Your home may be repossessed if you do not keep up repayments on your mortgage. Equity release should only be considered following a full assessment of your circumstances.

The right housing decision is the one that best supports your independence, comfort and future choices.

Family conversations that matter

Money can be a sensitive subject. You may worry that discussing finances will cause concern or feel uncomfortable.

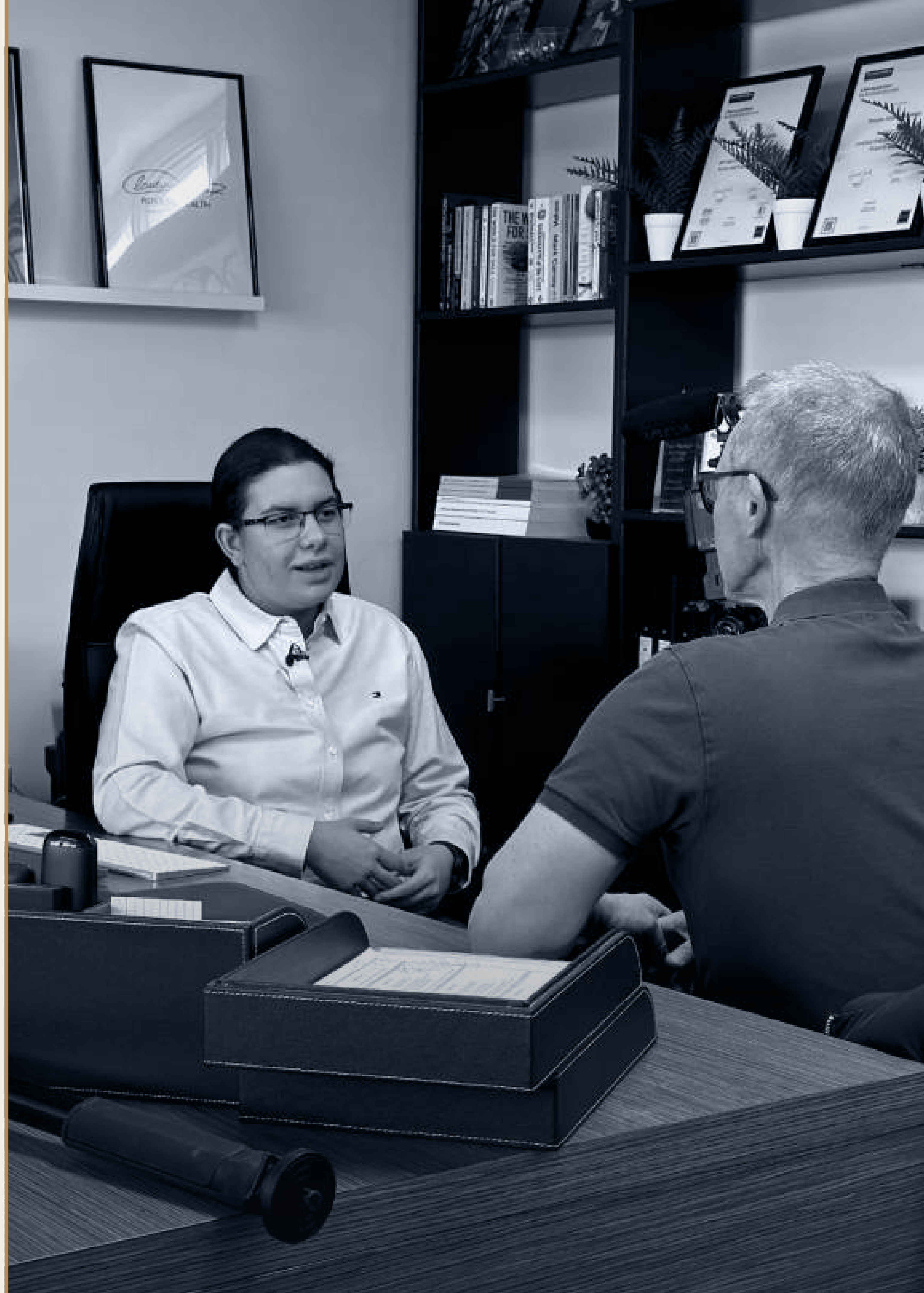
But avoiding the conversation entirely can leave people uncertain when an important decision needs to be made. The aim is simply to create enough clarity for the people you trust.

The best time to discuss future choices is when there is no immediate crisis.

DISCUSS BROAD PREFERENCES AROUND:

- Staying in your home or moving if needs change
- Family support, gifts and care arrangements
- Who you would like involved in decisions
- The type of lifestyle that matters most to you
- What you would want your money to protect

What matters is that your wishes are heard and understood.



Powers of attorney

A power of attorney is a legal arrangement that allows a person you trust to make or help make decisions on your behalf if illness, accident or capacity changes prevent you from doing so.

Financial decisions

Helping with matters such as paying bills, managing bank accounts, dealing with property or communicating with financial providers.

Health and welfare

Depending on your location in the UK, a trusted person may help with decisions about care, medical treatment or living arrangements.

Choosing the right person is a significant decision. The rules differ across England and Wales, Scotland and Northern Ireland. A solicitor or qualified legal adviser can explain the arrangements that apply to you.

Planning for support does not mean giving up control. It helps you keep control over who you trust and how decisions are made.

Protecting against financial vulnerability

Anyone can be targeted by scams, fraud or financial pressure. This can happen from strangers or even people closer to home.

STOP → CHALLENGE → PROTECT

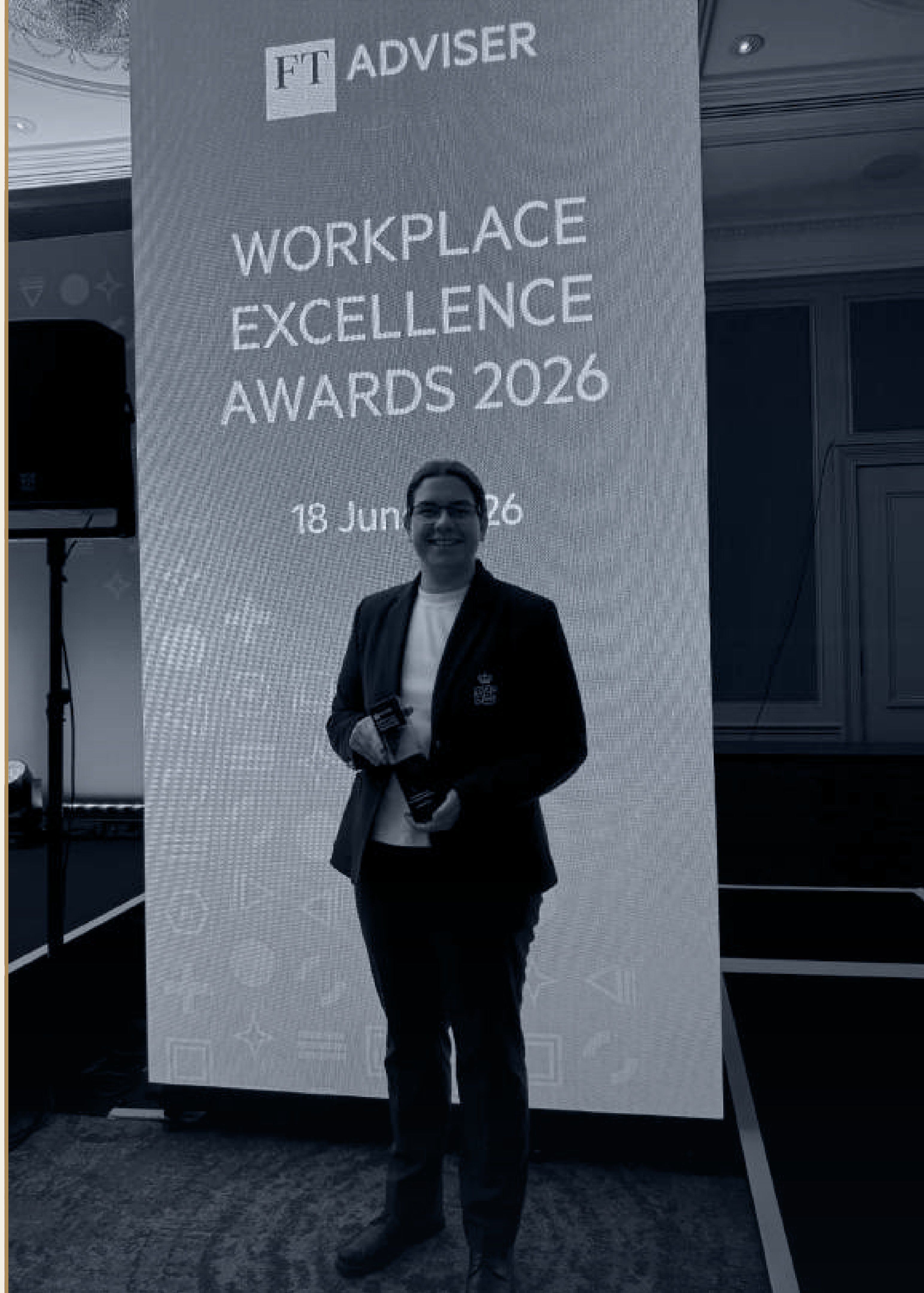
You are allowed to pause. You are allowed to ask questions. You are allowed to say no. If something does not feel right, speak to someone you trust.

If you believe you have been scammed, contact your bank immediately and report it through the appropriate national reporting route.

BE CAUTIOUS IF SOMEONE:

- Contacts you unexpectedly for money or info
- Pressures you to act immediately
- Tells you to keep a decision secret
- Asks you to move money to a 'safe account'
- Promises unusually high returns with no risk
- Asks for your password, PIN or security code
- Encourages you to invest or borrow without time to think

A good adviser will never pressure you to make a decision before you understand it.



Common questions

"Do I need to change my investments in later life?"

Not automatically. You may still need your money to support you for many years, but investment risk should reflect your income needs, timescale, and attitude to risk.

"Should I give money to my family now or leave it later?"

There is no universal answer. It depends on your own income needs, life expectancy, and family priorities. Supporting family should not leave you exposed later.

"What happens if I need care?"

Care needs and costs vary considerably. It helps to understand your income, assets, and preferred care type. Specialist advice is appropriate where funding is a concern.

"Is it too late to start planning?"

No. Later-life planning is about the years ahead. Whether you are thinking about your home, your family, or your own independence, starting now creates more options.

The value of investments can fall as well as rise, and you may get back less than you invested.

START A CONVERSATION

Let's turn uncertainty into a clearer next step.

Tell us about the choices you are considering, what you are trying to understand and what you would like the years ahead to look like. We can help you consider how your financial arrangements fit with your home, health, family and future plans — and recognise when specialist legal, tax or care-funding advice should be involved.

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

Important Information
