ROXTON WEALTH

THE LIFE & WEALTH SERIES

Legacy Planning

Passing on more than wealth. Passing on security, values and opportunity.

WWW.ROXTONWEALTH.COM

Financial & mortgage advice, tailored to you

Legacy planning is not simply about what you leave behind.

It is about the future you want to help create.

THE MOST MEANINGFUL LEGACIES OFTEN COMBINE FINANCIAL SECURITY WITH FAMILY VALUES AND LONG-TERM OPPORTUNITY.

Legacy is about more than money

When people think about legacy planning, they often think first about inheritance. That matters. But legacy can be much wider than the value of your estate. It can include helping someone feel secure. Supporting education. Giving family members opportunities you did not have. Passing on a home, business or tradition. Giving to a cause that matters to you. Or simply making sure important decisions are clear and well organised.

A GOOD LEGACY PLAN CAN HELP ANSWER QUESTIONS SUCH AS:

- Who do I want to support?
- Would I prefer to help my family during my lifetime, later on or both?
- Are my wishes clear enough for the people around me?
- Is there a charity, community or cause I would like to support?
- What do I want my money to make possible?
- How can I protect my own financial independence while being generous?
- Do my legal and financial arrangements still reflect my life today?

A JOINED-UP APPROACH TO FAMILY, WEALTH AND FUTURE OPPORTUNITY.

What does legacy planning mean?

Legacy planning can bring together several parts of your financial life. The exact priorities will depend on your family, assets, values, age, health, income needs and what you would like your future to look like.

Inheritance

Inheritance planning may involve considering what assets you want to leave, who you want to benefit and how you would like those assets to pass on. This can include money, investments, pensions, property, business interests, personal belongings and other assets.

Family support

You may want to help children, grandchildren, parents or other relatives during your lifetime. That support could be practical, financial or both. It may involve helping with education, a home deposit, rent, childcare, a business opportunity, care needs or a difficult life event.

Future generations

Legacy planning can look beyond the next generation. You may want to create financial security or opportunity for grandchildren, younger relatives or future family members you may never meet.

Charitable giving

Legacy planning is not only about dividing assets. It is about deciding what you want your assets to do for the people and causes you care about.

YOUR LEGACY PLAN SHOULD REFLECT YOUR LIFE, NOT SOMEONE ELSE'S IDEA OF SUCCESS.

Start with what matters to you

There is no "normal" legacy plan. One person may want to leave as much as possible to children. Another may want to spend more during retirement while they are healthy and active. Someone else may want to support their family now, give to charity and leave a smaller estate later. All of these choices can be valid. The key is understanding the trade-offs.

QUESTIONS WORTH ASKING

- What do I want my money to achieve during my lifetime?
- Do I want to prioritise security, opportunity, equality or independence?
- Are there family members with different needs or circumstances?
- What do I want people to understand about my wishes?
- What support would make the biggest difference to my family?
- How much do I need to maintain my own lifestyle and future care options?
- Are there causes I would like to support?
- Are there decisions I have been putting off because they feel difficult to discuss?

LEGACY AND INDEPENDENCE

A generous plan should not leave you financially exposed. Supporting a family can be meaningful, but it should sit alongside your own income needs, savings, care planning, protection and future flexibility.

You do not have to choose between living well now and planning for the people you love. But you do need a plan that gives both a place.

DIFFERENT FAMILIES HAVE DIFFERENT PRIORITIES.

Common legacy planning goals

Legacy planning is often shaped by the people and opportunities that matter most to you.

Supporting children

You may want to help children with a home deposit, rent, education, childcare, starting a business or building independence. Support should reflect your own financial security as well as their needs.

Supporting grandchildren

Helping with education, savings, travel or a future home. This may be done through regular gifts, trusts or other planning routes depending on the circumstances.

Funding education

You may wish to help with school costs, university, professional qualifications, training, sport, music or other development opportunities.

Creating opportunities

Sometimes the most meaningful support is for a business idea, career development or a period when someone needs time to rebuild.

Protecting family wealth

Ensuring assets are passed on in a way that reflects your wishes and provides appropriate protection for the people receiving them. Specialist advice may be needed.

The purpose of family support is not only to give money. It is to create opportunity in a way that remains sustainable for everyone.

CLEAR COMMUNICATION CAN BE ONE OF THE MOST VALUABLE THINGS YOU LEAVE BEHIND.

Starting family conversations

Money can be difficult to talk about in families. You may worry about creating expectations or lead to disagreement, but avoiding every conversation can leave loved ones uncertain later. Sharing enough for the people you trust to understand the broad picture is helpful.

Communication

A conversation may include what matters most, whether you have a will, where documents are held, who should be contacted, and any particular family or charitable wishes.

Expectations

Family members may make assumptions about inheritance or future support. Clear communication can help avoid misunderstandings before they become difficult.

Future wishes

You may want to explain broad preferences around your home, care, family support or business interests to make sure your voice is understood.

Transparency

Transparency means being clear enough with the right people that important decisions are less likely to come as a shock.

A family conversation may feel difficult for an hour. Uncertainty can last for years.

YOUR WISHES NEED THE RIGHT LEGAL STRUCTURE AROUND THEM.

Understanding estate planning

Estate planning is the legal and practical process of organising what happens to your assets and affairs during your lifetime and after death. It can involve financial planning, tax considerations and legal documents. The right arrangements depend on your circumstances, family structure, assets and wishes.

Wills

A will can set out who you want to benefit from your estate and who you would like to deal with the administration of your affairs after death. It is important to review a will after major life changes.

Trusts

A trust is a legal arrangement where assets are held by trustees for the benefit of one or more people. They can be complex and may have legal, tax, reporting and administration implications. Specialist advice is essential.

Beneficiaries

Some pensions and investments allow you to nominate who should receive benefits on death. These may sit outside a will, so it is important to review them after changes in family circumstances.

Estate organisation

Keeping key documents organized—wills, pension details, insurance policies, property documents, and contact information—can reduce pressure on family later.

Estate planning is not only about tax. It is about giving your wishes a clear and practical structure.

THE RIGHT APPROACH SHOULD REFLECT YOUR FAMILY OBJECTIVES, NOT ONLY TAX.

Passing wealth efficiently

Inheritance Tax and gifting rules can be important considerations, but tax should not be the only reason for a decision. A plan may appear tax-efficient but be unsuitable if it reduces flexibility or does not reflect your priorities.

PLANNING OPPORTUNITIES

- Expected future income needs
- Pensions and beneficiary nominations
- Lifetime gifts
- Protection arrangements
- Charitable giving
- Savings and accessible cash
- Investments and their purpose
- Property ownership
- Trusts, where appropriate
- Timing of important decisions

FAMILY OBJECTIVES

"What do we want this money to achieve?"

Tax can influence the route. It should not replace the reason for the journey.

A LEGACY CAN CREATE IMPACT BEYOND YOUR OWN FAMILY.

Charitable giving and philanthropy

Some people want their financial plan to support a cause that has shaped their life. That may be a charity, community project, education, arts, or social cause. Charitable giving can be deeply personal, reflecting gratitude, values, or a wish to create opportunity for others.

INVOLVING FAMILY

Involving children or grandchildren in charitable giving can be a way of passing on values as well as money, helping future generations understand the importance of generosity, responsibility and impact.

PURPOSE-DRIVEN PLANNING

- During your lifetime
- Through regular donations
- Through one-off gifts
- By leaving a gift in your will
- Through a family foundation or charitable structure
- By supporting a local project or organisation directly

A lasting legacy is often measured by the difference it makes, not only the amount involved.

THE BIGGEST RISK IS OFTEN NOT A BAD PLAN. THERE IS NO PLAN AT ALL.

Common legacy planning mistakes

01

No plan

Without a clear plan, family members may be left trying to interpret your wishes after you are gone, creating stress and uncertainty.

02

Outdated arrangements

Wills or beneficiary nominations created years ago may not reflect your life today after major changes like marriage, divorce or new wealth.

03

Lack of communication

Even a well-prepared plan can cause confusion if no one knows where documents are held or what your broad wishes are.

04

Delayed decisions

Delaying because it feels emotional or complicated can reduce your options and leave more pressure for the people around you.

05

Giving too much too soon

Gifts should be considered alongside your own income needs, potential care costs, retirement plans and future flexibility.

A legacy plan should give with intention, not create hidden pressure.

A CLEAR LEGACY STRATEGY BEGINS WITH YOUR VALUES, THEN TURNS THEM INTO PRACTICAL DECISIONS.

Building a legacy strategy

A legacy strategy does not need to be complicated. It simply brings together your wishes, your financial position and the practical arrangements needed to make your intentions clearer.

1 Understand your starting point

Bring together information about your income, pensions, savings, investments, property, business interests, debts, and existing legal arrangements.

2 Define what matters

Think about the people, causes and opportunities you want your money to support—security, fairness, education, or charity.

3 Protect your own future

Before making gifts, consider your own income needs, lifestyle, emergency savings, retirement plans, and care planning.

4 Consider the right routes

This may involve wills, pension nominations, gifts, trusts, or property planning. Different routes have different legal and tax implications.

5 Communicate where appropriate

Tell the right people enough to understand your broad wishes, where key documents are held and who should be involved.

6 Review as life changes

A legacy plan may need reviewing after changes in family, health, wealth, property, business, or personal priorities.

A strong legacy strategy should feel like a reflection of your life and values — not a generic checklist.

START A CONVERSATION

A meaningful legacy begins with a clear conversation.

Tell us what matters to you, who you want to support and what you would like your money to make possible. We can help you bring together your wider financial planning, pensions, investments, protection, family goals and long-term aspirations — and recognize when legal, tax or estate-planning advice may be appropriate to involve.

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

IMPORTANT INFORMATION

Please read carefully

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

Inheritance and estate planning is not regulated by the Financial Conduct Authority. Wills, trusts, powers of attorney, property ownership and estate administration are legal matters. Appropriate legal and tax advice should be sought before making decisions.

Tax treatment depends on individual circumstances and may change in the future.

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Any personal financial recommendation will be based on your individual circumstances, needs and objectives 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.

Insurance policies are subject to terms, conditions, exclusions and underwriting.

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