ROXTON WEALTH

BUSINESS OWNERS

Helping business success create personal financial freedom.

Supporting business owners to build personal wealth alongside their company.

WWW.ROXTONWEALTH.COM

Financial & mortgage advice, tailored to you

Your business is not your financial plan.

Growth matters. But so does the life you are building outside it.

Many business owners put almost everything back into the company. That commitment can be what makes a business successful — but it can also mean that personal planning gets delayed.

Pensions remain underfunded. Savings are treated as business capital. Personal wealth becomes tied almost entirely to one company.

Business success is powerful. Personal freedom comes when the business supports your life — rather than consuming every part of it.

"At Roxton Wealth, we help business owners connect the decisions they make today with the personal life they want those decisions to support tomorrow."

— ROXTON WEALTH

Success should create more choice — not more financial noise.

The business owner wealth journey.

1

Start-Up

Early clients, first income structure, business formation

2

Early Growth

Building a team, growing revenue, first property decisions

3

Maturity

Established cashflow, growing personal wealth, higher complexity

4

Exit Preparation

Succession planning, reviewing personal assets and pension

5

Exit or Transition

Sale, handover, management buyout, or stepping back gradually

6

Legacy & Freedom

Financial independence, retirement, and future choices on your terms

The business may be your biggest asset. It should not be your only plan.

Challenges business owners face.

A successful business can still create personal financial uncertainty.

Cashflow uncertainty

Business income may not arrive evenly each month. A major client may pay late, costs may rise, or a contract may end. This makes it difficult to know how much to draw personally and how much to commit to long-term wealth building.

Tax & business structure

Tax should not become the only reason for a decision. A structure that appears efficient on paper may not suit your personal income needs, family plans, or future sale. Joined-up advice helps your plan support your actual goals.

Personal wealth

Many business owners have strong business value but limited accessible personal wealth. That can create pressure around buying a home, supporting family, or planning for retirement before a future sale.

A valuable business does not always mean accessible personal security.

Succession, exit and protection.

Planning ahead

Business exits rarely happen exactly as planned. A sale may take longer, a co-owner may want to leave, or personal circumstances may shift long before the plan is complete. Exit planning should be part of the conversation today — not only when it becomes urgent.

What exit may involve

A full business sale · A management buyout · Passing to family · Stepping back gradually · Selling assets or part of the company

> *"An exit is not simply the moment a deal completes. It is the point where the business has created enough freedom for the life you want next."*
>
> — ROXTON WEALTH

The right route depends on your company, market conditions, personal goals, and family plans. The question is not only what the business could sell for — but what that sale needs to provide for the life you want afterwards.

Bringing the decisions together.

MORTGAGES

Property and mortgage advice reflecting business income structures and ownership arrangements

INVESTING

Growing wealth across different time horizons, with a clear view of risk and long-term goals

PROTECTION

Income and life protection designed around your career, family, and business commitments

CASHFLOW

Planning how money moves through your life so business income creates lasting freedom

PENSIONS

Consolidating pension arrangements to build long-term income separate from the business

SAVINGS

Building accessible financial resilience outside the business for peace of mind and future choices

FAMILY PLANNING

Financial planning around family security, property decisions, school fees, and lifestyle goals

RETIREMENT

Defining what financial independence looks like and building towards it with purpose

The business owner wealth path.

Career

Understanding your income structure, employer benefits, and business trajectory

→

Income

Managing drawings, dividends, and benefits so income converts deliberately into lasting wealth

→

Decisions

Property, protection, pensions, and investments made with a clear and joined-up strategy

→

Wealth

Building investments, property, and pension wealth that supports a life beyond the business

→

Freedom

The ability to choose what comes next — on your terms, not driven by financial pressure

A successful business can create wealth. A clear strategy helps make sure that wealth supports the life you want outside work too.

Building wealth outside the business.

Personal savings

Accessible savings provide a vital buffer — supporting quieter business periods and reducing reliance on business drawings for unexpected personal costs.

Investments

Long-term investments can create a separate route towards financial flexibility. The value can fall as well as rise, and should be considered in line with your goals, time horizon, and attitude to risk.

Pensions

Pensions may provide a valuable way to build future income while separating part of your long-term financial security from the business's value. A joined-up view helps clarify retirement income, gaps in provision, and what financial independence could look like.

Property

Property should be considered alongside the business, not assumed to be an automatic wealth-building route. Independent mortgage advice helps structure borrowing to support your wider goals.

Protecting the business.

Three illustrative planning areas — the details may differ, the principles remain the same.

KEY PERSON PROTECTION

The founder whose expertise drives the business

Planning may cover key person protection to provide financial breathing space if that individual cannot work — supporting business continuity, client relationships, and recovery time.

SHAREHOLDER PROTECTION

The co-owners without a clear exit plan in place

Planning may include reviewing ownership structures, shareholder agreements, and protection to ensure funds are available to buy out a critically ill or deceased partner's share.

BUSINESS CONTINUITY

The owner preparing to step back from the business

Planning may cover succession routes, changing income needs, existing pensions and investments, property commitments, and building a clear financial plan for the next chapter.

Why business owners choose us.

01 We understand business-owner finances

Cashflow, exit planning, pension strategy, and complex income are not new to us. We build plans that reflect how business owners actually work.

02 Joined-up financial advice

Property, protection, pensions, investments, and succession handled together — not in isolation by separate advisers who do not speak to each other.

03 Clear, honest communication

Plain language, no jargon. We explain what we recommend and why — so you feel confident in the decisions you make.

04 Long-term relationships

We aim to be your financial adviser for the long term — reviewing and adapting your plan as your business, family, and goals evolve.

05 Purpose before products

We start with what matters to you and work backwards to find the right solutions. Not the other way around.

"You do not need to arrive with every answer. You only need to know what the business needs, what your personal life needs, and where you want more clarity."

Let's build your long-term strategy together.

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Secure remote appointments and bespoke in-person meetings available nationwide.

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Rated by clients on VouchedFor

Finance That Fits You.

Financial and mortgage advice built around real life.

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IMPORTANT INFORMATION

Risk warnings & regulatory notice.

RISK WARNINGS

Your home may be repossessed if you do not keep up repayments on your mortgage. The Financial Conduct Authority does not regulate most buy-to-let mortgages. Equity release will reduce the value of your estate and can affect your eligibility for means-tested benefits. The value of investments and pensions can fall as well as rise, and you may get back less than you invested. Inheritance and estate planning is not regulated by the FCA. Bridging finance is a short-term, higher-cost form of borrowing. Insurance policies are subject to terms, conditions, and exclusions. Business succession and estate planning can require specialist legal, tax, or accountancy advice.

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