WHO WE HELP

Technology & Software Professionals

Helping innovators turn career success into long-term financial freedom.

Innovate / Earn / Structure / Build / **Freedom**

Fast-moving careers need forward-thinking planning

A new role, a promotion, a bonus, equity, an international move. Income and opportunity can increase faster than financial planning has time to catch up.

A TECHNOLOGY CAREER MAY INVOLVE

- Rapid salary progression
- Shares, options or RSUs
- International mobility
- A move into leadership
- Bonuses and incentives
- Start-up and scale-up roles
- Contracting or consultancy
- Entrepreneurship

THE CAREER GROWTH CURVE

Early career
↓
Technical growth
↓
Senior role or leadership
↓
Equity and higher earnings
↓
Future freedom

Equity is opportunity, not certainty

A successful career can create a more complex financial life. Equity can be exciting, but it is not the same as cash. Its value can move, vest, or be restricted.

Before a major decision, understand

01 What type of award you hold

02 When it vests or becomes available

03 Whether it can be sold or transferred

04 What tax may arise and what restrictions apply

05 How much of your wealth is tied to one company

ONE PART OF A WIDER PICTURE

Salary · Bonus · Equity · Shares · Pensions · Investments · Property

> *Equity can create opportunity. A clear strategy helps make sure one company does not become your only financial plan.*

High growth can create opportunity. It can also create concentration.

You may already depend on your employer for salary, bonus, pension and career. If your savings are also tied to the same company, the exposure grows.

Bonuses

A chance to support savings, pensions, property goals and tax reserves — or to disappear into higher spending without a plan.

International

Working abroad raises questions on tax residence, pensions, mortgages and overseas share arrangements.

Property

A larger mortgage can affect your freedom to change job, launch a business or reduce hours later on.

Wealth

The real question is not what you earn now, but what your income helps you build beyond the next role.

Turning strong income into future freedom

The opportunity is not only to spend more. It is to create more choice — a deposit, a home, investments, retirement, or the flexibility to take opportunities on your terms.

01 Saving

Accessible savings create confidence for a move, career break, or the unexpected.

02 Investing

Long-term investing suits money you do not need soon, matched to your goals and risk.

03 Tax-aware planning

Tax should support your wider goals, never become the sole reason for a decision.

04 Independence

Enough flexibility to choose work that interests you, or how you spend your time.

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.

Protecting your income and family

Your ability to earn is often your most valuable asset. Protection is about knowing what support may be available if the unexpected affects those your income supports.

Family protection

A lump sum or income if you die during the policy term, where dependants or a mortgage rely on your income.

Income protection

A regular benefit if illness or injury prevents you from working, subject to terms and waiting periods.

Critical illness cover

A lump sum on diagnosis of a specified serious illness, creating breathing room around bills and recovery.

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

Managing wealth in a digital world

Fast information can create faster decisions. Good planning creates better ones. Personal finance is not only about data — it is also about behaviour.

BEFORE A MAJOR DECISION, ASK

Does this fit my wider plan?

What happens if the value falls?

Am I relying too heavily on one company?

Do I need to act now, or feel pressure to?

> The most expensive financial mistakes are often the rushed ones. A strong plan gives you something steady to return to when markets and careers move quickly.

Different careers. Different rewards. One need for a plan.

SCENARIO ONE

The engineer with growing equity

A promotion, a higher salary and an RSU award — unsure how much wealth becomes linked to the employer and whether to delay a property purchase.

Vesting timetable, deposit and mortgage planning, pensions, and diversification.

SCENARIO TWO

The leader planning for freedom

Strong income, bonus potential and a growing portfolio — considering fewer hours, advisory work, or time to develop a business idea.

Household cashflow, resilience, future income, and flexible career scenarios.

SCENARIO THREE

The international professional

UK savings, a pension, employee shares and a family home — with an opportunity to relocate overseas for a few years.

Property commitments, tax residence, share arrangements, and family needs.

The scenarios above are illustrative only. They are not real client stories and do not represent guaranteed investment, mortgage, share-scheme, tax, pension, or protection outcomes.

Build a financial strategy for the future

You do not need to arrive with every answer. You only need to know what matters to you, what is changing, and where you would like more clarity.

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