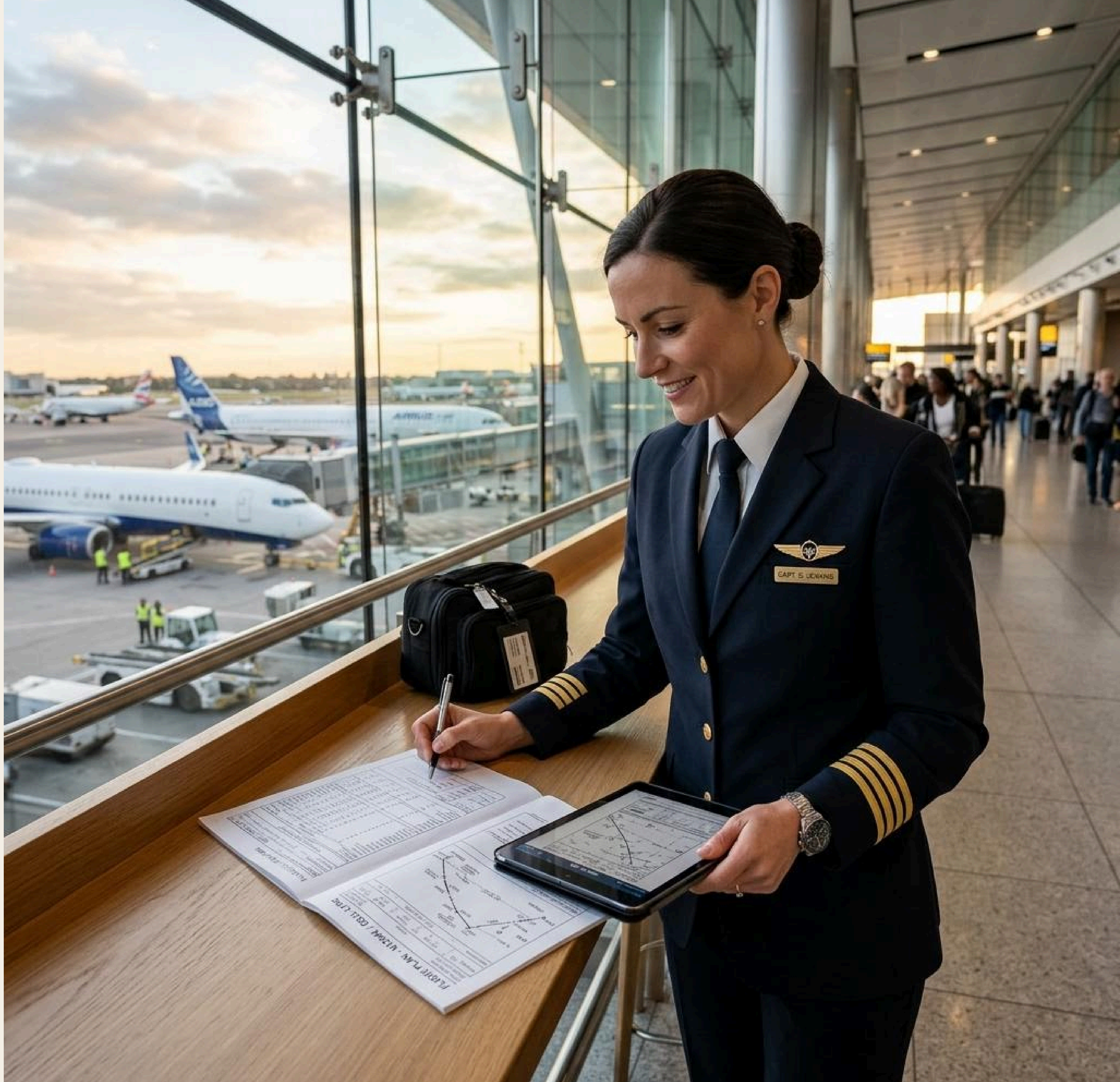
ROXTON WEALTH

AVIATION PROFESSIONALS

# Navigating a clear path forward.

*Helping aviation professionals build long-term financial security.*

**WWW.ROXTONWEALTH.COM**



Financial & mortgage advice, tailored to you

# A career unlike most others.

Aviation careers involve specialist skills, high responsibility, changing rosters, time away from home, international opportunities, and decisions made under pressure.

Whether you are flying, maintaining aircraft, managing operations, working in air traffic, or building a career around the industry — your income and future plans may not fit a standard financial-services template.

> *"Aviation may take you in different directions. Your financial plan should help you stay in control of where you are going."*
>
> — ROXTON WEALTH

# The aviation career journey.

1

### Training

Qualifications, licences, type ratings, career investment

2

### Early Career

Building hours, first employer, establishing income

3

### Career Growth

Progression, higher responsibility, growing income

4

### Senior Role

Leadership, specialist expertise, peak earning years

5

### Transition

Role change, training or consulting, reduced flying

6

### Retirement

Financial freedom and future choices on your terms

> *The goal is not a plan that assumes everything will remain the same. It is a plan that gives you more confidence if your career, income, location or lifestyle changes.*

# Financial challenges in aviation.

*A strong income does not always mean a simple financial life.*

## Variable income

Rosters change. Allowances vary. Income from different sources can make budgeting, mortgage applications, and tax planning more complex than a standard salary arrangement.

## Career dependency

Medical, licensing, and training requirements mean income is tied to maintaining specific certifications. A change in status can affect earnings quickly — protection planning matters more in aviation than in most careers.

## Fragmented pensions

Moving between employers, contracts, or countries often means pension arrangements from more than one source. Without a joined-up view, it is easy to lose track of what you have built and what you still need.

*Your finances need enough structure to remain steady through the changes.*

# Bringing the decisions together.

### SAVING

Building a financial foundation that keeps pace with your career progression

### INVESTING

Growing wealth across different time horizons, with a clear view of risk

### PROPERTY

Mortgage and property advice that reflects aviation income structures

### PROTECTION

Income protection and life cover designed around career-specific risks

### PENSIONS

Consolidating and maximising multiple pension arrangements from different employers

### TRANSITIONS

Planning for career changes, reduced flying, or moves into training and consultancy

### FAMILY

Family security, life cover, and long-term financial planning around time away from home

### RETIREMENT

Defining what financial freedom looks like for you and building towards it with purpose

# The aviation financial flight path.

### Career

Understanding your income structure, employer benefits, and career trajectory

→

### Income

Managing variable pay, allowances, and planning around income changes

→

### Resilience

Protection, emergency funds, and financial stability if circumstances change

→

### Wealth

Building investments, property, and pension wealth with a long-term view

→

### Retirement

Knowing what you need, when you need it, and how to get there

→

### Future Choices

Freedom to choose what comes next — on your terms

*A career in aviation may take many different paths. Your financial plan should give you confidence to choose yours.*

# Income, protection & resilience.

## Managing variable income

Aviation income can include base salary, flying pay, sector pay, allowances, bonuses, and additional allowances for overseas operations. Planning around all these elements — not just base salary — is essential for mortgages, tax, savings, and retirement.

We help you understand your full income picture and build a financial plan that reflects how you actually earn, not just how you appear on a payslip.

## Protecting your career

Aviation professionals face specific risks that standard income protection products do not always cover adequately. Medical incapacity, licence loss, or a change in operational status can affect earnings quickly and significantly.

*"The right protection plan does not just replace income. It buys time — time to make better decisions rather than forced ones."*

— ROXTON WEALTH

# Property, pensions & wealth building.

## Property for aviation professionals

Mortgage lenders assess applications based on how income is earned, not just the total figure. Variable pay, allowances, and overseas income can complicate standard applications.

We work with lenders who understand aviation employment structures and can present your income accurately — whether you are buying your first home, remortgaging, or expanding a property portfolio.

## Pensions from more than one employer

Moving between airlines, contractors, or roles often means pension pots from multiple sources. Some will be defined benefit, others defined contribution. Overseas pension arrangements add further complexity.

### What a joined-up view provides

Clarity on total pension position, gaps in provision, contribution strategy, and a realistic picture of what retirement looks like at different ages.

# How we support aviation professionals.

*Three illustrative situations — the career details may differ, the planning principles remain the same.*

### CAREER FLEXIBILITY

The first officer building towards command

Planning may cover income management, first property purchase, pension contributions from current employer, protection for licence and income, and a long-term savings strategy that keeps pace with career progression.

### GROWING FAMILY

The captain with a growing family and property ambitions

Planning may include a mortgage that reflects variable income, family protection cover, reviewing pension arrangements from multiple employers, investment strategy, and planning for school or university costs.

### CAREER TRANSITION

The experienced pilot moving into training and consultancy

Planning may cover income changes and household affordability, existing pensions, property commitments, workplace benefit changes, and building a financial plan for the next career chapter.

# Why aviation professionals choose us.

01 We understand aviation careers

Variable pay, allowances, licence dependency, and career transitions are not new to us. We build plans that reflect how aviation professionals actually work.

02 Joined-up financial advice

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

03 Clear, honest communication

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

04 Long-term relationships

We are not transactional. We aim to be your financial adviser for the long term — reviewing and adapting your plan as your career, family, and goals evolve.

05 Purpose before products

We start with what matters to you — your career goals, family plans, financial security — and work backwards to find the right solutions. Not the other way around.

*"You do not need to have every answer before starting the conversation. You only need to know what matters to you."*

# Let's plan the journey ahead.

## TALK TO US

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## VISIT US

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**Scotland Office (Edinburgh)**

Roxton Wealth, Westpoint, 4 Redheughs Rigg, South Gyle, Edinburgh, Lothian Region, EH12 9DQ

**Remote, UK-Wide**

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

## FOLLOW US

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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. 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. Equity release will reduce the value of your estate and can affect your eligibility for means-tested benefits. Inheritance and estate planning is not regulated by the Financial Conduct Authority. Where your circumstances involve international work, overseas income, cross-border assets, tax residence, overseas property or pension arrangements, specialist tax, legal or other professional advice may be required.

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