ROXTON WEALTH

THE LIFE & WEALTH SERIES

Your Financial Age

Financial priorities change throughout life. Understanding what matters most at each stage can help you make more confident decisions.

WWW.ROXTONWEALTH.COM

Financial & mortgage advice, tailored to you

Financial planning is a lifelong journey

Financial planning is not a one-time event. Your goals, priorities and responsibilities evolve throughout life.

In your twenties, you may be learning how to manage income. In your thirties, you may be balancing a mortgage and family. In your forties and fifties, retirement and wealth building become more important.

Planning can help you make decisions around:

- Your home and mortgage
- Saving and managing money
- Pensions and retirement
- Investments and long-term goals
- Protection for you and your family
- Career changes and income growth
- Family responsibilities
- Business ownership

A good financial plan should evolve with you. It should not expect you to stay the same while life moves on.

Understanding your financial age

Financial foundations

Your income, spending habits, emergency savings, borrowing and basic financial confidence.

Career progression

Pay rises, bonuses, workplace benefits, career moves and the choices that come with higher income.

Family responsibilities

Children, partners, parents, caring responsibilities and the people who rely on you.

Wealth accumulation

Pensions, investments, property, savings and the financial choices that create future flexibility.

The right financial priority is not always the most urgent-looking one. It is often the one that protects the life you are building next.

Your financial age can change before your birthday does

Major life events can move your priorities forward, backward or in a completely new direction. You may move into a new financial stage when you:

- Receive your first regular income
- Buy a first home
- Change careers or become self-employed
- Take on caring responsibilities
- Move out or begin renting independently
- Start a family or combine finances
- Move into a higher income bracket
- Begin thinking seriously about retirement

The purpose of financial planning is to make sure big changes do not leave you making big decisions without enough context.

Building the foundations of future choice

Your 20s

BUILD HABITS BEFORE COMPLEXITY

- Managing income with confidence
- Building emergency savings
- Starting pension contributions
- Saving for future goals

Your 30s

BALANCE BUILDING NOW WITH THE FUTURE

- Managing competing priorities
- Building financial resilience
- Protecting family income
- Making mortgage decisions

Your 40s

TURN PROGRESS INTO LONG-TERM SECURITY

- Pension and retirement planning
- Mortgage reduction
- Investing for long-term goals
- Planning around income growth

Your twenties, thirties and forties are about making your progress work harder for the future.

Preparing, transitioning and protecting choice

Your 50s

PREPARE WITH GREATER CLARITY

A defining period for retirement preparation. Understanding future income needs and reviewing pensions becomes immediate.

Your 60s

TURN WEALTH INTO A LIFE PLAN

The focus shifts from building wealth to using it thoughtfully. Creating sustainable income and managing withdrawals.

Your 70s+

MAINTAIN INDEPENDENCE AND CONTROL

Income, care planning, family support and estate considerations become personal. Protecting your choices and confidence.

Retirement is not simply about stopping work. It is about funding the life you want next.

Decisions that shape your future

Home ownership

Buying a home is one of life's biggest commitments. The right mortgage is not only about the rate; it's about whether the payment leaves room for savings, protection, family plans and future goals.

Pensions

Useful pension decisions begin with understanding what you already have, what you and your employer contribute and what lifestyle you may want later. They feel distant when young but urgent later.

Investments

Investments may support longer-term goals, but their role should be connected to a clear purpose, a realistic timescale and your comfort with risk. They are not suitable for money you may need soon.

The decisions that shape your future are rarely made in isolation. They work best when they are connected to the life around them.

Your home may be repossessed if you do not keep up repayments on your mortgage. The value of investments can fall as well as rise.

A joined-up plan gives your goals a place to sit

Family planning

Childcare, housing, protection, pensions and education goals can all become part of the conversation.

Career and income

A pay rise or new opportunity can create new tax, lifestyle and cashflow decisions.

Retirement

Involves pensions, property, investments, debt and the lifestyle you want when time is your own.

The best financial plan is not the one that predicts every life event. It is the one that gives you more confidence when life changes.

Common financial mistakes at every age

Waiting too long

It's easy to postpone savings, pensions, protection or investments until life feels calmer. That moment rarely arrives. Starting means giving goals a place before they become urgent.

No clear plan

Lack of structure can make even a strong income disappear. You may not know what you are saving towards or whether your mortgage and lifestyle leave enough flexibility for the future.

Underestimating protection

Many protect their home, car and phone before their income. But illness or injury can create significant pressure for households with mortgages, children or business responsibilities.

Lifestyle creep

If every pay rise becomes a larger mortgage and higher monthly bills, it creates pressure rather than flexibility. Planning ensures income supports the future you actually want.

Financial confidence does not come from doing everything perfectly. It comes from knowing what deserves attention.

The value of joined-up advice

Most people do not live in financial categories. That is why Roxton Wealth takes a Joined-Up Advice Approach, considering how decisions connect.

Mortgage advice

Considered alongside income, household costs, family plans and future flexibility.

Protection advice

Safeguarding the people, income and commitments that matter most.

Retirement planning

Sitting alongside property, investments, debt and lifestyle goals.

Investment planning

Connected to a clear purpose, accessible savings and risk tolerance.

Joined-up advice is about making sure the dots are connected before they become a problem.

Which guide is right for you?

Your 20s

Building confidence, habits, savings and early pension understanding.

Your 30s

Balancing careers, mortgages, family and financial resilience.

Your 40s

Turning progress and responsibilities into long-term security.

Your 50s

Preparing deliberately for retirement and future lifestyle changes.

Your 60s

Sustainable income and flexibility as retirement approaches.

Your 70s+

Independence, care planning and creating legacy clarity.

There is no "right" guide for your age. There is a guide for the financial question you are facing now.

ALSO AVAILABLE

Moving Home · Six-Figure Income · Selling a Business

START A CONVERSATION

Start planning for the next chapter

Wherever you are, your financial plan should begin with your life. Tell us what stage of life you are in, what is changing and what you would like your money to do next. Together, we can build a plan that fits your life.

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

IMPORTANT INFORMATION

Finance That Fits You.

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

Any personal 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.

Your home may be repossessed if you do not keep up repayments on your mortgage.

Tax treatment depends on individual circumstances and may change in the future. Insurance policies are subject to terms, conditions, exclusions and underwriting.

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