ROXTON WEALTH

THE ADA ADVICE APPROACH

Accessible. Different. Adapted.

Making financial and mortgage advice more accessible, more human and more adaptable.

WWW.ROXTONWEALTH.COM

THE PROCESS SHOULD FIT THE PERSON

Advice should not expect people to fit a rigid process.

Financial and mortgage advice can feel complicated before the conversation has even started — unfamiliar words, long documents, decisions that feel permanent, and the pressure of trying to understand everything quickly.

At Roxton Wealth, we believe the process should work harder to fit the person. ADA is our approach to making advice more accessible, more personal and more practical — so you can understand your options, ask the questions that matter and take the next step with greater confidence.

THE CASE FOR CHANGE

Why traditional advice does not work for everyone.

A process that works on paper does not always work well for every person sitting in front of it. That does not mean you are bad with money — it means advice needs to be delivered in a way that gives you a fair chance to understand it.

THE TRADITIONAL MODEL EXPECTS YOU TO

- Read lengthy documents in one format
- Take in a lot of information during one meeting
- Understand financial language quickly
- Make decisions on someone else's timeline
- Adapt to the adviser's preferred way of communicating

THE ADA MODEL IS DESIGNED TO

- Explain information clearly, in plain English
- Recognise that people take in information differently
- Give you meaningful choices about how you communicate
- Break decisions into manageable steps
- Create space for questions, reflection and understanding

Advice should never make you feel as though you need to "keep up". It should help you feel more able to participate in decisions about your own life.

What is ADA?

A

Accessible

Advice should be understandable.

D

Different

People think, learn and make decisions differently.

A

Adapted

Advice should reflect individual needs, preferences and real life.

ADA is not a separate product. It is not a tick-box exercise. And it is not about making assumptions about someone because of a diagnosis, background or communication style.

IT STARTS WITH A SIMPLE QUESTION

What would make this process easier for you to understand and take part in?

ONE JOINED-UP EXPERIENCE

Three principles. One advice experience.

Accessible

We explain financial and mortgage advice in a way that is easier to follow — plain English, clear explanations and no expectation that you should already know the language of finance.

Different

We recognise there is no single “right” way to process information or make decisions. Some people want detail. Some want the bigger picture first. Some need time. Some want to talk things through.

Adapted

We use what we learn about your preferences to shape the experience where we reasonably can — how we communicate, structure meetings, present information and support you between conversations.

Together, these principles help make advice feel less like a formal process being done to you, and more like a conversation you can properly take part in. Financial decisions are rarely just about numbers — they are about homes, families, work, health, ambitions and the future you are trying to build.

Accessible advice.

Accessible advice means helping people understand what is being discussed, why it matters and what the next steps may be. It does not mean oversimplifying important decisions. It means explaining them properly.

Clear communication

We use plain UK English wherever possible. When a technical word is necessary, we explain what it means and why it is relevant to you.

Less jargon, more meaning

You should not have to pretend you understand something to move the conversation along. You can ask us to explain again, differently or more slowly.

Educational support

A good recommendation should not feel like a mystery. We help you understand the thinking behind the options — benefits, limitations, costs and risks.

Transparency

You should know where you are in the process, what we are working on and what happens next.

You should never leave a conversation feeling more confused than when you arrived.

Different ways of thinking.

Some people want every detail before deciding. Others want a clear summary first. Some think best by talking; others prefer to read quietly, make notes and come back with questions. All of these approaches are valid.

Decision-making styles

Money decisions are influenced by confidence, past experiences, family values, culture, pressure and comfort with risk. Two people with similar incomes may decide very differently — it simply means their priorities differ.

Learning styles

Some absorb information through words. Others prefer diagrams, examples, checklists or visual comparisons. We make room for those differences.

YOU MAY PREFER

- Email rather than telephone calls
- A video meeting with your camera off
- Meeting in person
- A clear written summary after a discussion
- Time to prepare questions beforehand
- Shorter conversations rather than one long meeting

Adapted advice.

Adapted advice means taking reasonable steps to shape the experience around what helps you engage with it. It is not about lowering standards. It is about creating a process that is clear, structured and workable for the person receiving the advice.

Flexible communication

Email, telephone, video meetings, in-person meetings or a combination — whatever feels most comfortable for you.

Visual explanations

Examples, comparisons, diagrams, timelines or step-by-step summaries, particularly helpful for mortgages, pensions and protection.

Meeting formats

A focused meeting with one clear aim, or a larger conversation divided into shorter sessions — a pace that works for you.

Personalised engagement

Bring a trusted family member, partner or representative into the conversation, with the appropriate permissions and safeguards.

Adapted does not mean assumed. We will not decide what you need without asking — we listen, explain the options and agree an approach together.

GOOD ADVICE SHOULD BE ACCESSIBLE TO EVERYONE

Neuro-inclusive financial advice.

For some people with ADHD, autism, dyslexia or another difference in how they process information, traditional advice can feel particularly difficult. But neurodiversity is not one experience, and many people without a diagnosis still find certain styles harder to manage.

That is why we focus on the person in front of us, rather than relying on labels.

You do not need to disclose a diagnosis to ask for a clearer, more adaptable advice experience — and you should never feel embarrassed to ask for something to be explained another way.

PRACTICAL SUPPORT MAY INCLUDE

- Explaining complex ideas in shorter, clearer stages
- Using examples, diagrams or comparison tables
- Sharing key information before a meeting where appropriate
- Providing a written summary of discussions and next steps
- Allowing more time for questions or consideration
- Breaking a larger decision into smaller, practical actions

MONEY DECISIONS ARE NOT MADE BY SPREADSHEETS ALONE

Behavioural finance meets human-centred design.

People do not make decisions in a vacuum. They make them while balancing busy jobs, family responsibilities, uncertainty, confidence and sometimes the pressure of a decision that feels too important to get wrong.

IN PRACTICE, THIS MEANS DISCUSSING

- What makes a decision feel stressful or difficult
- Whether you tend to delay because there is too much information
- Whether you prefer the full detail or the key points first
- What is already competing for your attention
- What you need your money to do for your life, rather than simply what a calculation says you could do

The most expensive mistakes are often the rushed ones. Clear information, realistic pacing and space to reflect can support more informed decisions.

DIFFERENT PEOPLE. DIFFERENT NEEDS. ONE RESPECTFUL APPROACH.

What this can look like in real life.

The overwhelmed client

Every option feels confusing. The conversation begins with the immediate priority, information is broken into manageable steps, and they receive a clear summary of what happens next.

The analytical client

They want the detail and the reasoning behind a recommendation. The process gives them what they need, without rushing them or making them feel difficult for asking.

The visual learner

Lengthy documents are hard to absorb. Key concepts are supported with diagrams, timelines, side-by-side comparisons and clearly structured summaries.

The busy professional

Managing work, family and travel. The process is structured around clear priorities, focused conversations and practical follow-up, without adding pressure.

The examples above are illustrative only. They are not real client stories and do not represent individual financial advice. Each person still receives a professional, carefully considered service — the route through the process is simply not assumed to be identical.

A MORE CONSIDERED ADVICE JOURNEY

What ADA looks like in practice.

01

Before meetings

We understand what you would like help with, what matters most now and how you prefer to communicate — and explain what a meeting will cover.

02

During meetings

We create room for questions and honest conversation. You do not need to arrive knowing the “right” questions — we work through it together, at a pace that supports understanding.

03

Recommendations

Where regulated advice is provided, recommendations are based on your circumstances, needs and objectives. We explain the reasons, costs, risks and alternatives. The decision remains yours.

04

Ongoing reviews

Life changes. Ongoing planning helps ensure your arrangements remain appropriate — and we can revisit the communication approach that works best for you.

ACCESSIBLE COMMUNICATION AND PERSONALISED SUPPORT AT EVERY STAGE

FEELING UNDERSTOOD CAN CHANGE THE WHOLE EXPERIENCE

Why it matters.

When people feel understood, they are more likely to ask questions. When they understand their options, they are better placed to take part in decisions. When the process feels manageable, it becomes easier to make progress rather than delay important conversations.

You should not need to become a financial expert to make informed decisions about your life.

Our role is to bring the financial knowledge, structure and professional care. Your role is to tell us what matters to you.

MORE ACCESSIBLE. MORE INCLUSIVE. MORE HUMAN.

The future of financial advice.

Progress should not mean removing the human side of advice. The future should combine professional knowledge with better communication, greater flexibility and a more realistic understanding of the pressures people face.

Accessibility

Advice that is easier to understand, regardless of someone's starting point.

Technology

Useful tools that support clarity and convenience, without replacing meaningful human conversation.

Behavioural science

A better understanding of how confidence, habits and life experiences influence decisions.

Inclusion

Advice that recognises people process information differently and deserve to feel respected.

The best advice is not only about the recommendation at the end. It is about whether you understood the journey, felt able to participate and have more confidence in what comes next.

ROXTON
WEALTH

EXPERIENCE ADVICE BUILT AROUND YOU

Start with a conversation.

Wherever you are starting from, you do not need to have everything figured out first. Tell us what you are trying to achieve — we will help you understand the options available and what a clear next step could look like.

TALK TO US

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OUR LOCATIONS

London

Wales

Scotland

Advice available across the UK.

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Important information.

SCOPE & RISK WARNINGS

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