ROXTON WEALTH

THE LIFE & WEALTH SERIES

Financial Planning & Cashflow Modelling

Helping you understand where you are today, where you want to go, and what it may take to get there.

WWW.ROXTONWEALTH.COM

Financial & mortgage advice, tailored to you

Most people plan a holiday before their financial future.

Life is busy. There is work, family, bills, property, childcare, deadlines, business decisions, home repairs and everything else that needs attention now.

Financial planning does not remove uncertainty from life. It gives uncertainty somewhere to sit.

A CLEARER PLAN CAN HELP YOU UNDERSTAND:

- What your money is doing today
- What your regular commitments are really costing
- What future goals may be realistic
- Which decisions could affect your wider plans
- Whether you have enough flexibility if circumstances change
- What needs attention now and what can wait

Financial planning is not about having every answer. It is about replacing vague worry with clearer choices.

A clearer picture of the life you want and the money needed to support it.

Your lifestyle & goals

What does a good life look like for you now and later? What do you want to achieve in the next few years and over the longer term?

Income & spending

Salary, bonuses, business income, dividends and pensions, balanced against essential costs, family commitments and future plans.

Assets & liabilities

Savings, investments, property and business interests, alongside mortgages, loans and other financial responsibilities.

Financial planning is not a list of products. It is a plan for what you want your money to make possible.

It is a wider conversation about your life. Where are you today? What are you trying to achieve? A financial plan helps turn separate decisions into a more connected picture.

Helping the important parts of your financial life work together.

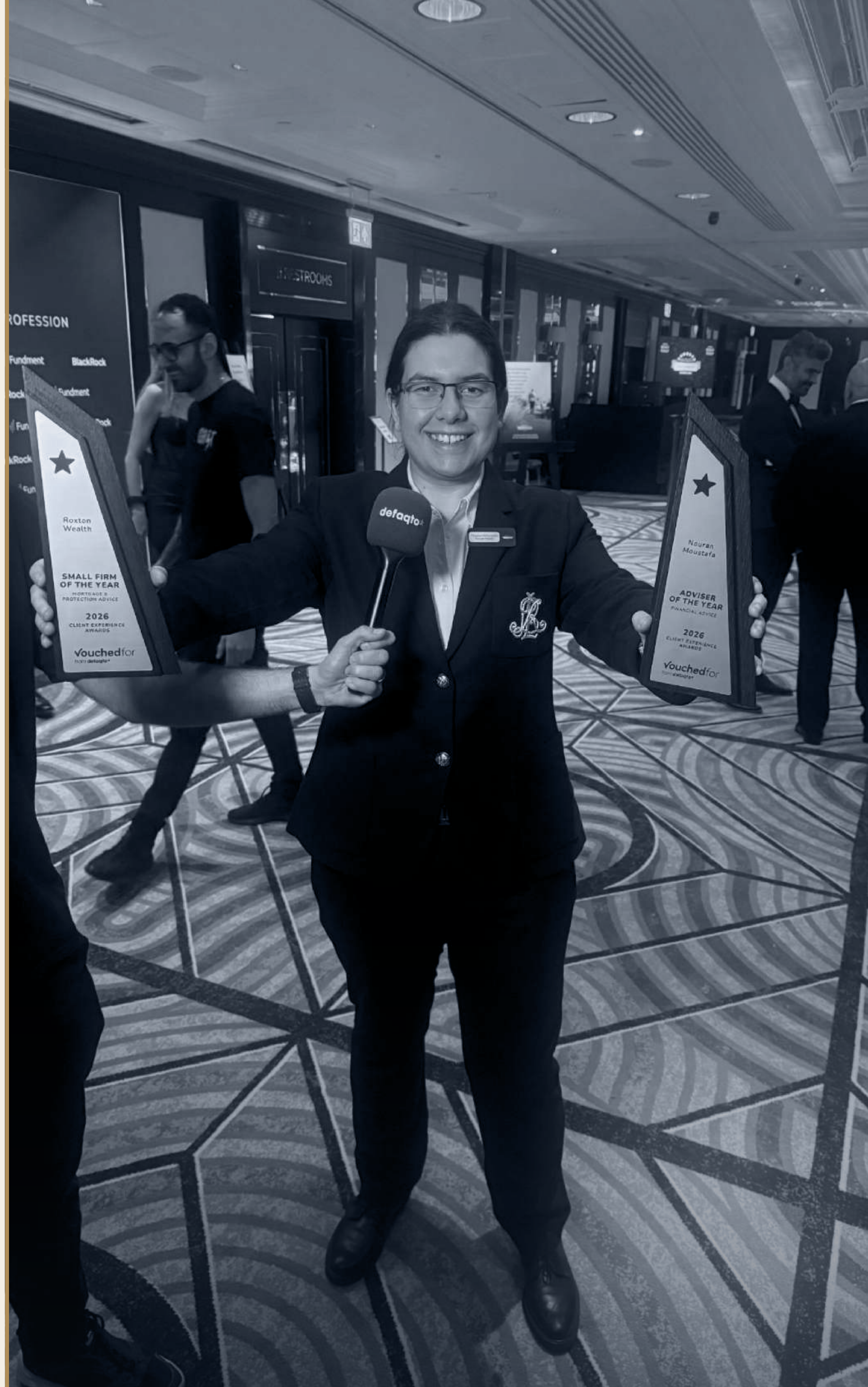
Financial decisions rarely exist in isolation. A mortgage move affects savings; a career change affects pensions; a business sale affects everything.

A financial plan helps you see those connections before they become difficult to manage.

WHAT THIS SERVICE CAN HELP WITH:

- Planning around a property move
- Understanding retirement goals
- Reviewing pensions, savings and investments
- Building financial resilience
- Managing business ownership finances
- Preparing for a business sale
- Supporting family without losing security
- Creating confidence around major decisions

The most useful plans are often built before the pressure arrives.



A planning tool that helps you explore possible futures.

Cashflow modelling brings your financial information and future goals into one visual model.

It explores how your income, spending, savings and property work together over time, helping you test questions before you make a major decision.

Income
Employment, business, pensions, bonuses, dividends.

Assets
Cash reserves, investment accounts, property, pensions.

Spending
Mortgage, household costs, lifestyle, family commitments.

Goals
Retirement, school fees, property moves, travel, legacy.

Cashflow modelling helps you understand what may need to happen for your goals to stay realistic.

Turning "What if?" into a more useful conversation.

Many important financial questions are difficult because there is no simple answer. You may be able to afford something today, but what does it mean for the future?

A model can show what a "base plan" looks like and compare it to an "alternative plan" featuring a change in income, spending or timing.

QUESTIONS WE CAN EXPLORE:

- *"If I retire at 60 instead of 65, how might that affect my income later?"*
- *"If I help my children with a property deposit, will I still have enough for retirement?"*
- *"If I sell my business in five years, what value do I need to maintain my lifestyle?"*
- *"If I take a lower-paying role with less stress, how long will my savings last?"*
- *"If inflation remains high, what does that mean for my future spending power?"*

Cashflow modelling does not tell you what choice to make. It helps you see the potential impact of the choices available.

A guide, not a guarantee.

What it cannot do

- Predict the future
- Guarantee investment returns
- Prevent market volatility
- Remove all financial risk
- Replace the need for regular reviews

What it can do

- Provide a visual framework for decision-making
- Highlight potential shortfalls before they happen
- Show the possible impact of different choices
- Help you understand how much risk you may need
- Create confidence around major life decisions

Why reviews matter

A model is a snapshot based on what we know today. If inflation rises, markets fall, or your goals shift, the model changes. Financial planning is an ongoing process, not a one-off event.

The goal is not a perfect prediction, but a plan resilient enough to handle change.

Good planning is about avoiding unnecessary errors.

When financial decisions are made in isolation, it is easy to miss the bigger picture. Mistakes often happen not because of bad choices, but because of disconnected ones.

Leaving planning too late can reduce the time available to adjust and respond to life's changes.

Holding too much cash

Inflation reduces spending power over time.

Wrong level of risk

Aligning risk with the timeline of your goals.

Products before purpose

The plan should always come before the product.

Uncoordinated pensions

Understanding how separate arrangements connect.

Identify what deserves attention before it becomes urgent.

Understanding first. Modelling second. Decisions with context.

1

Discover

We begin with what has brought you to us — a move, retirement, business decision or simply a desire to be organised.

2

Understand

We build a picture of your income, assets and goals, exploring what money means to you and what needs to change.

3

Model

Where appropriate, we use cashflow modelling to test different retirement dates, property decisions or lifestyle choices.

4

Plan & Implement

We identify the decisions that matter now and the practical route forward, explaining recommendations clearly.

5

Review

Life changes. A financial plan should evolve when your income, family, business or future plans change.

A good plan is not rigid. It gives you a clearer route forward while leaving room for life to evolve.

Financial planning should not begin with a product recommendation. It should begin with understanding the life behind the numbers.

Different lives, one clearer roadmap.

The Professional

Considering a career change or reduced hours.

PRIMARY FOCUS

Can I do this today, and can I sustain this for the long term?

The Business Owner

Preparing to step back or sell the company.

PRIMARY FOCUS

What will life look like after the exit, and how does it fit my goals?

The Family

Balancing education, property and retirement.

PRIMARY FOCUS

How can competing priorities work together without trade-offs?

The Pre-Retiree

Seeking clarity before the transition begins.

PRIMARY FOCUS

What income do I need, and when is the right time to reduce work?

The facts may be different. The value of a clearer plan is the same.

ILLUSTRATIVE SCENARIOS ONLY. NOT REPRESENTATIVE OF GUARANTEED OUTCOMES.

Individual decisions become a wider life strategy.

Financial planning sits at the centre because it helps connect the decisions that may otherwise be made separately.

Joined-up advice helps make sure the dots are connected between your home, your wealth and your future.

Investments	*Supporting future flexibility and long-term wealth building.*
Pensions	*Sitting alongside property, savings and work plans.*
Protection	*Safeguarding the people and income that matter most.*
Mortgages	*Fitting your home, income and future flexibility.*
Later Life	*Involving property, care, family support and legacy.*

Financial planning does not replace these conversations. It helps them work together.

START A CONVERSATION

Build your financial roadmap

You only need to know what matters to you, what is changing and where you would like more clarity. Together, we can explore the options available and build a roadmap that fits your life. At Roxton Wealth, we help clients bring together financial planning, cashflow modelling, mortgages, protection, investments, pensions, retirement and wider life goals.

SPEAK TO US

EMAIL
team@roxtonwealth.com

PHONE
02039 172650

WHATSAPP
+44 7949 690059

WEBSITE
www.roxtonwealth.com

FOLLOW & REVIEW

LinkedIn @Roxton Wealth · Instagram @roxtonwealth · TikTok @roxtonwealth · Facebook @roxton wealth · YouTube @Roxton Wealth

VouchedFor: vouchedfor.co.uk/firm/16820-roxton-wealth-ltd

OUR OFFICES

London — Head Office
Roxton Wealth, ER76, The Link Business Centre,
49 Effra Road, London, SW2 1BZ

Cardiff — Wales Office
Roxton Wealth, Sophia House,
28 Cathedral Road, Cardiff, CF11 9LJ

Edinburgh — Scotland Office
Roxton Wealth, Westpoint, 4 Redheughs Rigg,
South Gyle, Edinburgh, EH12 9DQ

Remote — UK-Wide
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.

Cashflow modelling is based on assumptions about future income, spending, investment returns, inflation, tax treatment, life expectancy and other personal circumstances. It is a planning tool only. It does not guarantee future outcomes.

Any personal recommendation will be based on your individual circumstances, needs and objectives following a full assessment where required.

Tax treatment depends on individual circumstances and may change in the future. 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. Insurance policies are subject to terms, conditions, exclusions and underwriting. Inheritance and estate planning is not regulated by the Financial Conduct Authority.

Roxton Wealth Ltd is an Appointed Representative of Rosemount Financial Solutions (IFA) Ltd, which is authorised and regulated by the Financial Conduct Authority. Entered on the FCA Register (register.fca.org.uk) under reference 535515. Roxton Wealth Ltd is registered as a Company in England & Wales No. 16335726. Registered Address: ER76, The Link Business Centre, 49 Effra Rd, London SW2 1BZ.