ROXTON WEALTH

WORKPLACE PROGRAMMES

Advice Access

Making professional financial advice more accessible to the people who need it.

Financial decisions do not wait for a convenient moment. Advice Access was created to change that. Through your employer's relationship with Roxton Wealth, you can access a clearer route to professional financial and mortgage advice, along with education and support around important life decisions.

WWW.ROXTONWEALTH.COM

Because financial wellbeing should not feel out of reach.

FINANCIAL ADVICE SHOULD NOT FEEL OUT OF REACH

Important decisions should not be delayed because you do not know where to begin.

Many people delay financial decisions for longer than they would like. For some, finance feels full of unfamiliar words. For others, there is simply too much going on in day-to-day life to make time for it.

Advice Access exists to make the first step easier. You do not need to arrive with every document organised, know the right financial terms, or have a perfect plan before starting a conversation. You only need to know what you would like more clarity on.

CONFUSION

"I do not know where to start."

Clarity

"I understand the options and what matters next."

STRESS

"I am worried I will get this wrong."

Confidence

"I feel more informed and able to make a decision."

DELAY

"I will deal with it another time."

Action

"I know the next sensible step."

WHAT IS ADVICE ACCESS?

A workplace financial wellbeing initiative built around real life.

Advice Access is Roxton Wealth's employee financial wellbeing initiative. It has been designed to help employees access financial and mortgage advice through their employer relationship, alongside clearer financial education and a more welcoming route into professional support.

The programme recognises that employees are not only employees. They are first-time buyers, homeowners, parents, carers, professionals, business owners and people planning retirement.

> *Advice Access is not about telling employees what to do with their money. It is about making professional support easier to access when an important decision arises.*

YOU MAY BE ABLE TO ACCESS SUPPORT AROUND

- Mortgage advice
- Protection advice
- Financial planning
- Pension advice
- Investment planning
- Retirement planning
- Later life planning
- Business protection

The exact services available and any fee arrangements will depend on your employer's specific relationship with Roxton Wealth and your individual circumstances. We will always explain any costs, scope of service and next steps clearly before you proceed.

ONE ADVICE RELATIONSHIP. A WIDER PERSPECTIVE.

Financial decisions are rarely separate from the rest of your life.

A mortgage decision can affect pension planning. Protection can affect family security. Advice Access is built around Roxton Wealth's Joined-Up Advice Approach: looking beyond one immediate product or transaction where relevant, and considering how different parts of your financial life may connect.

The aim is not to make everything more complicated. It is to help you see the connections and make decisions with more context.

Mortgages

Buying a first home, moving home, remortgaging or reviewing borrowing options.

Protection

Exploring how you and the people who rely on you could be supported if life does not go to plan.

Pensions

Understanding retirement savings, workplace pensions, personal pensions and longer-term income planning.

Investments

Considering how wealth management and investments may support future goals, depending on your circumstances, timescale and attitude to risk.

Retirement & Financial Planning

Planning for the lifestyle and income you may want, bringing together goals, responsibilities, income, spending, savings and future plans.

WHO IS ADVICE ACCESS FOR?

Professional advice can be relevant at more stages of life than people think.

Advice Access is designed for employees who want clearer information, professional support or a more confident route through an important financial decision. You may be at the start of your financial journey, already have arrangements in place, or simply feel it is time to look at the bigger picture.

First-time buyers

Understand deposits, mortgages, affordability, credit history, protection or what buying a home could realistically look like.

Homeowners

Coming to the end of a deal, considering a move, looking at improvements or understanding options before your rate changes.

Families

Protecting household income, reviewing life cover, planning around children or creating greater financial resilience.

Professionals

Income increases, career changes or a bonus, and wanting to use your earnings in a more considered way.

Preparing for retirement

Clarity around pensions, expected income, mortgage commitments, investment planning or the choices available in later life.

Later-life clients

Retirement planning, equity release, inheritance considerations, care planning or more flexibility in later life.

Business owners

How business and personal finances connect, including commercial finance, business protection, pensions and future plans.

You do not need to fit into a particular category to start a conversation.

Support for the moments that can shape your future.

Advice Access can provide a starting point for conversations around the areas below. Whether advice is appropriate will depend on your circumstances, needs and objectives.

Buying your first home

Understand the process, what lenders may consider, how deposits work and what payments could mean for your budget.

Moving home

Explore how your existing mortgage, property plans, family circumstances and future affordability may affect a move.

Remortgaging

Review options when a deal is ending, borrowing needs have changed, or to check current arrangements still fit.

Protecting your family

Consider how death, illness or loss of income could affect the people who rely on you and your commitments.

Understanding pensions

Make sense of pension terminology, workplace pensions, retirement income goals and your existing arrangements.

Building investments

Discuss whether investment planning may be appropriate. The value of investments can fall as well as rise, and you may get back less than you invest.

Planning retirement

Explore what you may want retirement to look like and how pensions, investments, savings and assets could work together.

Later life planning

Discuss retirement income, property, equity release, care planning and family priorities. Equity release will reduce the value of your estate and can affect eligibility for means-tested benefits.

You do not need to solve every part of your financial life in one meeting. The first conversation can simply help you understand what matters most right now.

Clarity can make a meaningful difference.

Financial wellbeing is not only about how much someone earns. It can also be about how confident they feel dealing with decisions, whether they understand their options and whether they have a plan that reflects their life.

> *The aim is not to make financial decisions feel bigger. It is to make them feel more understandable, more considered and more connected to the future you want.*

Clarity

Financial topics can feel complex. Clear explanations can help make decisions more manageable.

Confidence

You may not have every answer, but understanding your options can make it easier to take the next step.

Accountability

It can be easier to make progress when there is a clear process, agreed actions and someone helping you understand what needs attention.

Expert support

Professional advice can help you explore important questions in a structured way, using relevant knowledge, research and experience.

Long-term planning

Financial decisions are rarely one-off events. A mortgage, pension, protection arrangement or investment plan may need to be reviewed as your income, family, goals and circumstances change.

WHAT MAKES ROXTON WEALTH DIFFERENT

Advice built around people, not just products.

Roxton Wealth believes financial and mortgage advice should feel more human, more accessible and more connected to real life. That principle shapes every Advice Access conversation.

Joined-Up Advice

Financial decisions rarely happen in isolation. A mortgage can affect retirement planning. Protection can affect family security. We look at the wider picture where relevant.

Behavioural finance

Money decisions are influenced by habits, confidence, emotions, life experience and time pressure — not only numbers. Understanding those factors helps create plans that feel realistic and sustainable.

Neuro-inclusive design

People take in information differently. We aim to make advice clearer and more adaptable through plain English, practical examples, visual explanations and flexible communication where reasonably possible.

Human-centred advice

Your life, goals, worries and responsibilities matter. Advice should make room for the things that do not always appear on a form, but can still shape a financial decision.

Long-term relationships

Advice should not only be there at the point of purchase. Where appropriate, it should help people review decisions as life changes around them.

You should not have to become a financial expert to take part in decisions about your own future.

Good financial decisions are not simply about numbers.

Most people know that saving, planning and reviewing finances can be sensible. But knowing something and finding the time, confidence or headspace to act on it are two different things. Behavioural finance explores how habits, emotions, confidence and decision-making patterns can influence financial choices.

> *The most expensive mistakes are often the rushed ones. Taking time to understand your options can be part of making a stronger decision.*

Decision fatigue

When life is busy, even simple decisions can feel difficult. A mortgage review, pension form or protection application may be delayed because it feels like one more thing to deal with.

Procrastination

Some financial decisions feel so important that people avoid them altogether. The fear of getting something wrong can make doing nothing feel safer, even when taking action may be helpful.

Financial confidence

Many people assume everyone else understands finance better than they do. In reality, confidence often comes from having things explained clearly and taking one manageable step at a time.

Better decision-making

A good advice process creates time and space to understand options. It should help you recognise what matters, consider relevant risks and make decisions that are realistic for your life.

ADVICE BUILT AROUND DIFFERENT WAYS OF THINKING

Not everybody processes information in the same way.

Some people want every detail before they decide. Others prefer a clear summary first, then time to explore at their own pace. All of these preferences are valid. Roxton Wealth's ADA Advice Approach recognises that advice should work harder to fit the person.

Accessible

Advice should be understandable.

We use clear language, practical explanations and relevant examples wherever possible.

Different

People think and decide differently.

We do not assume that everyone wants the same type of meeting, document or communication style.

Adapted

Advice should reflect real life.

Where reasonably possible, we can discuss options around communication, meeting formats, information sharing and follow-up support.

PRACTICAL EXAMPLES

Clear, plain-English explanations · Visual summaries, timelines or comparisons · Written meeting recaps · Information shared in advance where appropriate · Flexible communication preferences · More time for questions and reflection · Breaking larger decisions into smaller, manageable steps.

You do not need to disclose a diagnosis to ask for a more accessible advice experience.

HOW ADVICE ACCESS WORKS

A clear route from first question to next step.

01

Book a conversation

Start by booking an initial conversation through the contact route available to your organisation. Tell us broadly what you would like help with.

02

Understand your circumstances

We take time to understand what is happening in your life, what you are trying to achieve, what you already have in place and what feels most important.

03

Explore available options

We explain relevant options in plain English, including what may be possible, what information is needed and what the next steps could look like.

04

Receive personalised advice

Where regulated advice is appropriate, this will only be provided after a fuller assessment. We explain the reasons for any recommendation, including relevant costs, risks, limitations and alternatives.

05

Implement and review

If you decide to proceed, we guide you through the next steps. Where relevant, arrangements can be reviewed as your life, income, family, business or goals change.

A note on privacy: Your employer does not make decisions about your finances. Your personal conversations and financial information are handled directly between you and Roxton Wealth, subject to the relevant privacy and regulatory requirements.

COMMON QUESTIONS

A few things employees often ask before getting started.

What does financial advice cover?

A wide range of areas, including mortgages, protection, pensions, investments, retirement planning, later life planning and wider financial planning. The relevant areas depend on your circumstances and what you would like help with.

Do I need to be wealthy?

No. Advice Access is designed to make professional financial and mortgage advice more accessible to employees at different stages of life — from buying a first home to preparing for retirement.

Can I access mortgage advice?

Yes, where mortgage advice is within the scope of your employer's arrangement. An adviser can help you understand options around buying, moving home, remortgaging or reviewing existing borrowing. Your home may be repossessed if you do not keep up repayments on your mortgage.

How does the process work?

You begin by booking a conversation. We then take time to understand your circumstances and the area you would like help with. If regulated advice is appropriate, a fuller assessment is completed before any personal recommendation is made.

Will I be charged?

Your employer's arrangement may include particular benefits, discounts or services. The exact position will be explained to you clearly before you agree to proceed with any paid service.

Does my employer see my information?

Your personal financial information is handled directly between you and Roxton Wealth in accordance with relevant privacy, data protection and regulatory requirements. Your employer is not involved in your recommendations or decisions.

What if I am not ready to make a decision?

That is completely fine. The purpose of an initial conversation may simply be to give you more clarity, answer questions and help you understand what your options could be. Starting a conversation does not mean you need to have every answer straight away.

More confidence. More clarity. More support when it matters.

Financial wellbeing means different things to different people. For some, it may mean managing monthly commitments with less worry. For others, understanding pensions, getting onto the property ladder, protecting family income or knowing that a major decision has been properly considered. There is no single definition — but feeling more informed, more supported and more able to make decisions can make a genuine difference.

Advice Access exists to help employees take financial decisions seriously without making them feel overwhelming — a clearer starting point, professional support where appropriate and a more accessible route into financial and mortgage advice.

You do not have to wait until you feel completely ready. Often, confidence grows after the conversation begins.

The next step does not need to be perfect. It only needs to be useful.

TAKE THE FIRST STEP

Start a conversation about the future you want to build.

You may have one question. That is enough to start. Advice Access gives you a route to speak to Roxton Wealth through your employer relationship and explore what support may be available. We will meet you where you are, explain the options clearly and help you understand what a sensible next step could look like.

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Important information.

SCOPE & RISK WARNINGS

Advice Access is an employee financial wellbeing initiative delivered through participating employer relationships. The scope of services, availability and any fee arrangements may vary between organisations and will be explained before you proceed. This guide is for general information and education only. It does not constitute personal financial, mortgage, investment, pension, protection, tax or legal advice. Any 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. Equity release will reduce the value of your estate and can affect your eligibility for means-tested benefits. The Financial Conduct Authority does not regulate buy-to-let mortgages. Inheritance and estate planning is not regulated by the Financial Conduct Authority. Insurance policies are subject to terms, conditions, exclusions and underwriting.

REGULATORY NOTICE

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Finance That Fits You.

Financial and mortgage advice built around real life.