ROXTON WEALTH

THE LIFE & WEALTH SERIES

Financial Planning in Your 40s

Your most important wealth-building decade.

WWW.ROXTONWEALTH.COM

Financial & mortgage advice, tailored to you

Why your 40s matter

Your 40s can be a turning point. Many financial decisions may no longer feel hypothetical. Your pension may have started to build. Your mortgage may be more manageable.

Retirement may begin to feel more real. That does not mean you need to know exactly what it will look like today, but it can be useful to ask more focused questions.

- *Am I making enough progress towards the future I want?*
- *Are my pensions, savings and investments working together?*
- *How long do I want to keep paying my mortgage?*
- *What would happen if my income reduced or stopped unexpectedly?*
- *Are my children's needs affecting my longer-term plans?*
- *What do I want more freedom to do in my fifties, sixties and beyond?*

Financial planning in your 40s is about connecting today's responsibilities with tomorrow's choices.

Financial priorities in your 40s

Your 40s can bring a complex mix of commitments. You may be supporting children while also thinking about aging parents. The important thing is to understand how these areas connect.

Mortgage reduction

You may be thinking about reducing the balance, shortening the term, remortgaging, moving home or funding renovations.

Family support

Childcare costs may reduce, but school expenses, activities, university support or housing help may become more relevant.

Investments and savings

You may now have more capacity to save or invest for longer-term goals, depending on your timescale and attitude to risk.

Retirement planning

Review pension contributions, workplace benefits and the lifestyle you may want later in life.

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.

Turning progress into long-term security

Financial progress can sometimes be difficult to see. You may be earning more, but spending more too. You may own property, but still have a sizable mortgage.

Joined-up financial planning brings different parts of your financial life into one wider conversation.

- Income and career: Salary, bonuses, benefits and future plans
- Property and borrowing: Balances, rates and affordability
- Family responsibilities: Children, school costs and caring
- Savings and investments: Emergency funds, ISAs and goals
- Pensions and retirement: Workplace and personal arrangements
- Protection and resilience: Life cover and income protection
- Legacy and future goals: Wills and estate planning

Wealth is not only what you earn. It is what you keep, protect and build over time.

Maximising your earning potential

A higher income can create more opportunity. But it can also create more lifestyle pressure if every increase is absorbed into larger fixed costs.

It can be useful to avoid building essential monthly spending around income that is uncertain, such as bonuses or business profits.

A pay rise may create an opportunity to:

- Increase pension contributions
- Build a larger emergency fund
- Reduce expensive borrowing
- Review mortgage options
- Invest for longer-term goals
- Improve protection arrangements
- Save for children's future needs
- Create more career flexibility later

Higher income can create greater freedom when it is used with purpose.

Are you on track for retirement?

Retirement readiness depends on more than the amount in a pension today. It depends on the income you may need later, the age you hope to work less, and your lifestyle expectations.

Retirement planning is not only about building the largest possible pension. It is about understanding the choices you may want.

QUESTIONS WORTH CONSIDERING

- When would I ideally like to work less or retire?
- What would my lifestyle need to cost?
- Will I still have mortgage payments?
- What pensions do I have, and where are they held?
- Are my pension contributions still appropriate?
- Do I have investment or savings plans outside my pension?
- What changes could affect my plan, such as career breaks?

Retirement readiness is not a pass or fail test. It is about understanding what may be possible.

Making work, family and wealth work together

Work

Your career may be growing, changing or becoming less predictable. You may be considering a new role, self-employment, consultancy or a career break. These choices affect income, pensions, borrowing and protection.

Family

Family commitments can shape financial decisions. You may be planning for education costs, supporting adult children, helping parents or balancing different household priorities across generations.

Wealth

Wealth is not simply an investment account. It includes your income, property, savings, business, skills, future earning potential and the financial resilience you are creating every day.

The strongest plans make room for the life you are living now, without leaving your future behind.

A joined-up plan can help you see the trade-offs before they become pressure. Clarity does not remove difficult decisions; it helps you make them with more context.

Reviewing your protection

Protection is often arranged when someone buys a home or has a child. Then life changes. Income rises, mortgages increase, and families grow. Your arrangements may need to change too.

Life insurance

Relevant where someone would face financial difficulty if you died, including a partner, children, or business partner.

Critical illness cover

May pay a lump sum if you are diagnosed with a specified illness, helping to reduce debt or support household costs.

Income protection

Designed to provide a regular income if illness or injury stops you working, protecting your mortgage and family costs.

Workplace benefits

It is important to understand the limits of employer-provided life assurance or sick pay, especially if you change jobs.

If my income stopped tomorrow, how long could my household continue as it is?

Avoiding mid-life financial drift

Financial drift happens when life moves forward but planning stays still. It is easy to assume that because things are working today, they will continue working in the future.

As income rises, lifestyle inflation can rise quietly too. More expensive holidays, cars and property upgrades can reduce flexibility without you noticing.

REDUCE DRIFT BY:

- Reviewing pensions and retirement goals
- Checking mortgage terms and future borrowing
- Reviewing protection arrangements
- Keeping emergency savings visible
- Understanding investments and their purpose
- Reviewing wills and beneficiary nominations
- Talking openly about family priorities

A review does not mean something is wrong. It means you are taking your future seriously.

Common questions we hear

Retirement Timing

"Am I too late to improve my retirement plan?" No. Your 40s still offer many years to build, review and adjust. The most useful step is understanding where you are now and what changes could make the biggest difference.

Mortgage vs Investing

"Should I overpay my mortgage or invest more?" There is no universal answer. Overpayments may reduce interest, but investments may offer different growth potential. The right choice depends on your rates, tax and need for flexibility.

Family vs Self

"How much should I be saving for my children?" Helping children should be balanced with maintaining your own emergency savings and pension planning. It is natural to want to give them every opportunity, but your security matters too.

Good planning does not require you to have every answer.
It starts by asking better questions.

A useful starting point:

Review your mortgage, pension contributions, emergency savings, and future goals for work, family and retirement.

START A CONVERSATION

Your 40s can be a decade of real financial opportunity.

Tell us what has changed, what responsibilities you are carrying and what you want the next decade to make possible. Together, we can explore the options available and build a plan that fits your life. At Roxton Wealth, we help clients connect mortgage advice, protection, pensions, investments, retirement planning and wider financial goals where relevant.

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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 or legal 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.

Insurance policies are subject to terms, conditions, exclusions and underwriting. Inheritance and estate planning is not regulated by the Financial Conduct Authority.

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

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