ROXTON WEALTH

THE LIFE & WEALTH SERIES

Divorce & Separation

Helping you regain clarity, confidence and control during a period of change.

WWW.ROXTONWEALTH.COM

Financial & mortgage advice, tailored to you

This guide is designed to help you pause, take stock and begin building a clearer picture of your financial life after divorce or separation.

You do not need to have every answer today. You only need a clearer starting point.

A CALMER PROCESS

When life changes, financial decisions often follow.

Financial clarity does not come from trying to solve every question in one day. It comes from understanding what you have, what you owe, what has changed and what needs to be considered next.

UNCERTAINTY

"What does this mean for my finances?"

→

CLARITY

"I understand my current position and the questions I need to explore."

OVERWHELM

"There is too much to deal with."

→

STRUCTURE

"I can focus on one sensible step at a time."

FEAR

"I do not know whether I will be okay."

→

CONFIDENCE

"I have a clearer plan for what comes next."

This is not about having a perfect financial plan straight away. It is about creating enough clarity to begin moving forward.

THE FULL PICTURE

Understanding your new financial position.

01 Income

All income relevant to your day-to-day position — employment, self-employed income, benefits, maintenance, rental income, dividends or other regular sources.

02 Assets

Things of value you own or have an interest in — property, savings, investments, business interests, vehicles, pensions or shares. Do not assume paper ownership determines the outcome.

03 Property

The family home is often the largest and most emotional consideration. Seek legal advice before making irreversible decisions about a jointly owned property.

04 Savings & investments

Savings accounts, ISAs, investment portfolios, premium bonds and shares. The value of investments can fall as well as rise, and you may get back less than you invested.

05 Pensions

Often the most significant asset people overlook. Pensions can be complex in divorce or separation — appropriate legal and specialist guidance may be needed.

06 Liabilities

Debts and financial commitments — mortgages, personal loans, credit cards, car finance, overdrafts, business borrowing, tax liabilities or joint commitments.

A clearer financial picture is not about judgement. It is about knowing what exists so you can make more informed decisions.

A PRACTICAL CHECKLIST

Take stock before you take action.

Gathering key information gives you a clearer foundation for conversations with solicitors, mediators, mortgage advisers and other professionals. Start with what you can access safely and realistically.

INCOME & SPENDING

- Recent payslips or evidence of income
- Bank statements
- Household bills and regular outgoings
- Childcare, school, travel and care costs
- Any changes expected to income or hours

PROPERTY & BORROWING

- Mortgage statements
- Property ownership details
- Current mortgage deal and interest rate
- Details of any secured loans
- Rent, service charges or maintenance costs

SAVINGS & INVESTMENTS

- Savings account balances
- ISA and investment statements
- Share schemes or employee benefits
- Premium Bonds or other savings products

PENSIONS

- Workplace pension details
- Personal pension statements
- Defined benefit pension information
- Any older pensions from previous employment

PROTECTION & INSURANCE

- Life insurance
- Critical illness cover
- Income protection
- Private medical insurance
- Home and contents insurance

OTHER COMMITMENTS

- Credit cards and loans
- Car finance
- Business borrowing
- Tax obligations
- Joint accounts and direct debits

The financial decisions that may matter most.

Housing	Your home may be the most urgent issue — whether the mortgage and costs can still be met, whether a deal is ending, and what you could realistically afford on your own. Your home may be repossessed if you do not keep up repayments on your mortgage.
Children & family	Financial decisions may need to reflect childcare, school costs, housing stability and changing household income. Supporting children can affect housing, working patterns, savings priorities and longer-term goals.
Income	A change from two incomes to one can reshape everyday life quickly. Understand essential spending, what income is reliable, what may change, and whether to build a stronger emergency fund.
Pensions	Pensions may have a major impact on future security, particularly where one person has taken career breaks or reduced hours. They should not be left until the end simply because retirement feels far away.
Future planning	You may not be ready for large long-term decisions immediately. It can still help to ask: what do I need to protect now, what do I need to rebuild, and what would I like my future to look like?

EVERYDAY STABILITY

Rebuilding financial confidence.

01 Budgeting

Not about restricting every part of your life — about understanding what needs to be covered, what may need to change and where you have room to make decisions. The aim is not perfection. It is visibility.

02 Cashflow

The movement of money in and out of your life. It helps you see whether income comfortably covers commitments, which months may feel tighter and where changes may be needed.

03 Emergency funds

Accessible savings can create breathing room during a period of change. The right amount depends on your circumstances and priorities. Even small steps can make a difference over time.

04 Protection

Review whether life insurance, critical illness cover or income protection still reflects the people who rely on you. Do not cancel or change a policy without understanding the consequences.

Financial resilience is not about never facing uncertainty. It is about creating more room to respond when life changes.

Reviewing existing arrangements.

Beneficiaries

Some pensions, life insurance policies and investment arrangements let you nominate who receives benefits on death. Rules differ between providers — seek legal advice and speak to the provider before changing nominations while arrangements are still being resolved.

Protection policies

Protection advice may still be important, especially where there are children or shared commitments. Review who is insured, who pays the premiums, who may benefit and whether the cover remains appropriate and written in trust.

Wills

Marriage, divorce, separation and changes in family circumstances can make it important to review your will. A will is a legal document, and estate planning is not regulated by the Financial Conduct Authority. Speak to a solicitor before making changes.

Pensions

Understand what pensions you have, what type they are, whether pension sharing or offsetting is being considered, and how any outcome may affect retirement. Do not make irreversible pension decisions without appropriate legal and specialist advice.

A review is not about creating more work. It is about making sure the things already in place still make sense for the life you are now building.

Planning for the next chapter.

It may take time before the future feels clear. But when you are ready, financial planning can help you start to think about what comes next.

01

Future goals

Your goals may look different now — creating more security, building savings in your own name, buying or keeping a home, returning to work or a new career, supporting children, rebuilding pension contributions and planning for retirement in a way that reflects your new circumstances.

02

Home ownership

Your housing plans may change. You may want to remain in a home, buy a new property, rent for a period, reduce borrowing or understand what is affordable on one income. Mortgage advice can help you explore borrowing options based on your circumstances.

03

Retirement

Divorce or separation can change what retirement looks like. A new plan may need to consider pension arrangements, future contributions, property, mortgage commitments, investments and the age at which you hope to work less or stop.

The next chapter does not need to look like the plan you once had. It can still be secure, meaningful and full of possibility.

Common questions following divorce or separation.

What happens to our mortgage after separation?

A mortgage remains a legal commitment until it is repaid, transferred or resolved. A mortgage adviser can help with borrowing and affordability; a solicitor should advise on ownership rights and the legal settlement.

What happens to pensions?

Pensions can form an important part of arrangements after divorce. The right approach depends on the type and value of pensions, legal arrangements and both people's future needs. Specialist legal and pension advice may be needed.

What should I do with a lump sum settlement?

The right answer depends on your needs, debts, housing plans, savings, goals, tax position, attitude to risk and timescale. It may be sensible to pause before major decisions and seek appropriate advice.

Can I get a mortgage on my own?

Possibly — it depends on your income, commitments, credit profile, deposit or equity, property value and lender criteria. A good conversation considers both affordability and what feels comfortable for your wider life.

Should I keep existing protection policies?

It depends on what the policy covers, who is insured, who pays for it and what legal arrangements are in place. Do not cancel a policy without understanding the consequences.

Do I need financial advice straight away?

Not always. For some, the first priority is legal advice, mediation or gathering information. For others, an early conversation helps them understand affordability, protection, pensions or the choices available.

The right next step depends on your circumstances. You do not need to follow someone else's timeline.

ONE STEP AT A TIME

A new financial roadmap.

1	Understand where you are now	Gather information about income, spending, property, savings, pensions, protection and debts.
2	Deal with urgent priorities	Focus first on housing, monthly affordability, children's needs, insurance and shared commitments.
3	Get the right support	Different questions need different professionals — legal advice, mediation, tax support, mortgage advice, financial planning or specialist pension input.
4	Rebuild your financial resilience	Create a realistic budget, review borrowing, build accessible savings and make sure important protections are understood.
5	Begin planning ahead	When you are ready, think about longer-term goals: home ownership, career plans, retirement, family security and investments.

You are not starting from nothing. You are starting from experience, knowledge and a new understanding of what matters to you.

WHAT COMES NEXT

Let's help you plan what comes next.

Divorce or separation can be one of life's most difficult transitions. But it does not need to define the rest of your financial story. You do not need every document ready, or all the answers — you only need a starting point.

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.

FINANCE THAT FITS YOU

Important information.

RISK WARNINGS

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 following a full assessment where required.

Your home may be repossessed if you do not keep up repayments on your mortgage. The Financial Conduct Authority does not regulate most buy-to-let mortgages. Equity release will reduce the value of your estate and can affect your eligibility for means-tested benefits. 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. Inheritance and estate planning is not regulated by the Financial Conduct Authority. Bridging finance is typically a short-term, higher-cost form of borrowing and carries risks, particularly if the planned exit strategy is not achieved. A clear repayment strategy should be in place before entering into any agreement. Commercial bridging finance is not regulated by the Financial Conduct Authority.

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Financial and mortgage advice built around real life.

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