WHO WE HELP

Individuals & Families

Building financial confidence for every stage of family life.

PREPARED BY ROXTON WEALTH

CLASSIFICATION — CLIENT GUIDE

SCALE 1:1 · UK-WIDE

ROXTON WEALTH

LIFE DOES NOT COME WITH AN INSTRUCTION MANUAL

Most people are managing multiple financial priorities at once.

There is no perfect moment when everything suddenly feels financially organised. You may be saving for a deposit while paying rent, or have bought a home but now be thinking about children, protection, and whether your mortgage still fits.

You may be earning more, but also spending more on childcare, travel, family commitments, or supporting relatives. You may be thinking about retirement while still managing the financial pressures of today. That is completely normal.

Family financial planning is not about choosing one priority and ignoring everything else. It is about understanding how the priorities connect and deciding what needs your attention first.

CONNECTED, NOT SEPARATE

The Family Life Wheel

The aim is not to fix every part of your finances at once — it is to make sure one decision does not quietly create pressure somewhere else.

HOME

Where you live, what you borrow, what you need from your space, and how property fits with your wider plans.

FAMILY

Children, partners, parents, dependants, household responsibilities, and the people you want to support.

CAREER

Income, promotions, job changes, self-employment, parental leave, flexibility, and future earning potential.

SAVINGS

Emergency funds, family goals, home repairs, holidays, education, future plans, and financial breathing room.

RETIREMENT

Pensions, future income, mortgage commitments, lifestyle choices, and the freedom you want later.

PROTECTION

The financial support that may matter if illness, injury, or death affects the people, income, and plans your family relies on.

A PLAN THAT WORKS IN REAL LIFE

The financial challenges families face

The challenge is not that families are doing something wrong. It is that the financial decisions often arrive at the exact same time.

BUYING A HOME

A home is more than a property — it is where family life happens. A mortgage should help create that home without making the rest of life feel restricted.

The right question: "What mortgage payment leaves room for the family life we want to live?"

RAISING CHILDREN

Children can change everything — household costs, working patterns, childcare, savings priorities, protection needs, future property plans, and pension contributions.

A plan cannot remove the cost of family life, but it can help ensure those costs are understood and planned for.

MANAGING BILLS

Family life brings several regular costs at once — mortgage or rent, food, transport, utilities, childcare, insurance, debt repayments, and home repairs.

A clearer view of spending helps identify where savings, protection, and future goals realistically fit.

EVEN WHEN TODAY ALREADY FEELS FULL

The future matters

Families often want to do several things at once. The difficulty is deciding what comes first.

BUILDING SAVINGS

Savings may help with home repairs, childcare changes, family emergencies, school costs, career breaks, or periods of lower income — not just a future holiday fund.

PROTECTING LOVED ONES

Protection is not about expecting something bad to happen. It is about understanding what financial support may help if the unexpected affects the people your family relies on.

PLANNING FOR RETIREMENT

Pension planning does not need to wait until every other priority is complete. The earlier you understand what you have, the more options you may have later.

FINANCIAL RESILIENCE

Resilience is the ability to respond when life changes — built through savings, manageable borrowing, protection, pension planning, and reviewing household costs.

THE QUESTIONS ARE MORE COMMON THAN YOU THINK

Questions we hear most often

Good advice does not give a generic answer — it gives the answer that fits your family.

When is the right time to start?

Whenever you want more clarity. Planning often starts with a single question — buying a home, reviewing a pension, or setting up protection.

Overpay the mortgage or save?

It depends on your rate, savings, need for accessible cash, and goals. A good plan looks at the balance between the two.

How much protection do we need?

Enough to protect the lifestyle your family relies on if an income stopped — reflecting your mortgage, bills, childcare, and dependants.

Can we afford to move home?

More than the mortgage a lender offers — it is deposit, moving costs, fees, and how the new payment fits alongside everyday family life.

What happens to pensions on a career break?

A break, parental leave, or part-time work can affect contributions. Understanding the impact early helps you adjust contributions later, rely on a partner's planning, or review your retirement timeline.

AVOIDING UNNECESSARY PRESSURE

Common financial roadblocks for families

01 — SAVINGS AS THE ONLY PLAN

Keeping all long-term wealth in cash can mean it loses value against inflation. Investing or pensions may suit money not needed for years.

02 — OUTDATED PROTECTION

Cover taken out for a first home may no longer be enough after a larger property, children, or a change in income. It should grow as your family grows.

03 — FORGOTTEN PENSIONS

Changing jobs can leave several pots with different providers and charges. Reviewing and consolidating can make retirement clearer.

04 — NO EMERGENCY FUND

A car repair, broken boiler, or reduced income can happen in any household. A reserve reduces the need to borrow or make rushed decisions.

05 — NO LONG-TERM PLAN

Savings, pensions, insurance, and a mortgage without a clear view of how they connect. A plan shows what matters now and what can wait.

06 — MORTGAGE AS THE WHOLE PLAN

A mortgage is a major commitment, but should sit alongside savings, protection, pensions, lifestyle, and future flexibility.

A PLAN THAT REFLECTS WHAT LIFE LOOKS LIKE NOW

How Roxton Wealth helps families

The service may be different. The starting point is always the same: what does your family need your money to do next?

THE FIRST-HOME FAMILY

Renting, saving for a deposit, and trying to understand what they can realistically afford.

— Deposit and moving costs
— Mortgage affordability
— Credit commitments
— Emergency savings
— Protection needs
— A payment that leaves room for real life

THE GROWING FAMILY

Children, a mortgage, and changing costs — considering a larger home while maintaining resilience.

— Mortgage options for moving home
— Childcare and household costs
— Family protection
— Savings priorities
— Pension planning
— The impact of a move on flexibility

PREPARING FOR LATER LIFE

Older children, pensions from several jobs, and a growing desire for clarity around future income.

— Pension review and consolidation
— Mortgage planning into retirement
— Savings and investments
— Future lifestyle goals
— Helping children onto the ladder
— Later-life and legacy considerations

CLEAR STEPS. REAL CONVERSATIONS.

Our advice process

Advice should not make family finances feel like another job. It should make the next decision feel clearer.

01 — DISCOVER

We begin with what has brought you to us — a home move, a first mortgage, a growing family, a pension question, or a future goal.

02 — UNDERSTAND

We build a complete picture of your household — income, spending, property, savings, pensions, commitments, and future plans.

03 — PLAN

We identify the areas that matter now, the decisions that can wait, and the ways different financial choices may connect.

04 — RECOMMEND

Where regulated advice is appropriate, we explain the options, costs, risks, limitations, and why a recommendation may or may not suit you.

05 — IMPLEMENT

We support the practical steps, paperwork, and communication needed to put agreed arrangements in place — taking the burden off your shoulders.

06 — REVIEW

A new job, child, home move, income change, inheritance, or retirement decision may all create a reason to revisit the plan.

START A CONVERSATION

Let's plan your future together.

Your family life may change. Your financial plan should be ready to change with it. You do not need every answer before starting — only what matters to your family and where you would like more clarity.

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WHAT WE CONNECT

Mortgage advice, protection, pensions, savings, investments, later-life planning, and wider family goals where relevant.

Remote appointments UK-wide, plus bespoke in-person meetings.

Important information.

This guide is for general information and education only. It does not constitute personal financial, mortgage, investment, pension, protection, tax, legal, estate-planning or long-term care advice. Any personal recommendation will be based on your individual circumstances, needs, objectives, income, assets, liabilities, family commitments, existing arrangements, financial knowledge and experience, attitude to risk and capacity for loss following a full assessment where required. Mortgage availability, borrowing amounts, rates, fees, product features and lender decisions depend on individual circumstances and criteria. A mortgage is not guaranteed.

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. 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. Tax treatment depends on individual circumstances and may change in the future. Inheritance and estate planning is not regulated by the Financial Conduct Authority.

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