PROJECT TITLE

Solicitors & Law Firm Partners

Helping legal professionals make confident decisions about their own financial future.

PREPARED BY ROXTON WEALTH

CLASSIFICATION — CLIENT GUIDE

SCALE 1:1 · UK-WIDE

A LEGAL CAREER CAN BE DEMANDING LONG BEFORE IT IS REWARDING

You spend your career helping others make important decisions. Your own future deserves the same clarity.

Qualification. Long hours. Client responsibility. Business development. Promotion. Partnership. Firm growth. By the time income becomes more complex, personal financial planning is often the thing left for later.

We help solicitors and law firm partners bring structure to property, protection, pensions, investments, family wealth, business interests, retirement and legacy.

CAREER → INCOME → STRUCTURE → FUTURE FREEDOM

Advising others while planning for yourself

You assess risk, work through complex information and guide clients through important decisions. Your own financial decisions can be harder to make time for.

FINANCIAL PLANNING MAY WAIT UNTIL

- After the next promotion
- After qualification
- After partnership
- After a bonus is paid
- After the house move
- After children are older
- After the next busy period
- After there is “more time”

The difficulty: decisions become more complex as careers progress

The legal career journey

Career progression and financial complexity tend to increase together. The aim is a clearer plan for the life your career is helping you build.

01
Qualification

02
Associate

03
Senior Associate

04
Partner / Director

05
Leadership / Equity

06
Retirement & future freedom

INCOME → PROPERTY → FAMILY → WEALTH → FUTURE FREEDOM

Financial challenges facing legal professionals

A strong career can still create complex financial decisions. The challenge is not simply earning more. It is understanding how different income sources should support your household and long-term freedom.

A SALARY MAY SIT ALONGSIDE

- Bonus income
- Partnership drawings
- Profit share
- Equity ownership
- Private practice
- Consultancy work
- Directorships
- Property income
- Business interests

Complex remuneration needs joined-up planning

A higher income can create more options. A clear plan helps make sure those options become long-term freedom rather than short-term complexity.

PARTNERSHIP INCOME

Drawings, profit distributions, capital contributions, tax reserves and business commitments all affect the income genuinely available. A strong year may not represent a fixed future level.

BONUSES & DRAWINGS

Bonus income can create opportunity, but disappear quickly without a plan. It may have a role in tax reserves, property goals, pensions, investments, family support or future flexibility.

TAX COMPLEXITY

As income rises, tax becomes a more important part of the conversation. It should support the wider strategy — not become the only reason for a major decision.

The decisions become more important as life becomes fuller

Career progression may create more income. It can also create bigger commitments — and these decisions rarely arrive one at a time.

PROPERTY DECISIONS

The right mortgage is not simply the largest borrowing available. It is the commitment that leaves room for your wider life.

FAMILY WEALTH

Housing support, education, gifts, care needs or inheritance. Family support should sit alongside your own long-term independence.

RETIREMENT PREP

Pensions, investments, property, debt and lifestyle all affect later freedom. The goal may be to work more selectively, not simply to stop.

TIME CONSTRAINTS

Time is often the scarcest resource. A strong plan should make decisions clearer, not create another list of tasks.

FROM HIGH INCOME TO LONG-TERM WEALTH

Earning well does not automatically create financial freedom.

INCOME

What you earn through work, partnership, business ownership, bonuses or fees. It can be taxed, spent, committed or borrowed against.

WEALTH

What remains working for you over time: savings, investments, pensions, property, business value and financial flexibility.

> Long-term wealth is built when income begins to create assets, resilience and future choice. A strong plan helps bridge the gap between the two.

Building financial resilience

Financial resilience means having enough structure around your wealth to cope with change.

RESILIENCE MAY INCLUDE

- Accessible savings
- Tax reserves
- Protection
- Manageable borrowing
- Pension planning
- Diversified investments
- A clear view of partnership exposure
- Flexibility around income changes

Career success can quietly raise commitments. The aim is not to live smaller — it is to make sure your lifestyle does not become more expensive than your freedom.

A good strategy gives your money a role

Not every pound needs to do the same job. A strong plan separates money needed for today from money intended for tomorrow.

01

Liquidity

Cash reserves for tax bills, partnership capital, unexpected costs or a change in income.

02

Pensions

A tax-efficient route to long-term wealth — allowances and limits matter for higher earners.

03

Investments

Growth potential for money not needed short term, reflecting goals, horizon and risk.

04

Property

A home, an investment, or part of a wider strategy — considered alongside liquidity and tax.

05

Business value

Your role in a firm — capital contributions, profit share and future exit strategies.

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.

Protecting your career, income and family

Your ability to earn is often your most valuable asset. Firm benefits may be time-limited and may not cover bonuses, profit share or drawings.

INCOME PROTECTION

A regular monthly income if you cannot work due to illness or injury, helping cover bills, mortgage and essential costs.

CRITICAL ILLNESS

A tax-free lump sum on diagnosis of a specified serious illness — to clear a mortgage or provide breathing room while you recover.

LIFE COVER

Ensures your family is supported — clearing the mortgage, covering education costs and replacing the income they rely on.

PARTNERSHIP & BUSINESS

Helps the firm survive the loss of a key individual, or fund the buy-out of a partner's share if they are unable to work.

Insurance policies are subject to terms, conditions, exclusions and underwriting.

Planning beyond your legal career

A successful career should create options beyond the next matter, deal or promotion — the freedom to decide what role work plays.

RETIREMENT PLANNING

Not a single date, but a gradual shift — consultancy, non-executive work, mediation, board roles or personal projects.

INVESTMENT PLANNING

Long-term investing for future goals, reflecting horizon, objectives, risk tolerance, capacity for loss and existing assets.

LEGACY PLANNING

More than money — family security, education, business succession, charitable giving, values and clear communication.

FUTURE LIFESTYLE

More time, less pressure, family travel, mentoring, philanthropy, supporting children or a different pace of life.

WEALTH → FREEDOM → FUTURE → LEGACY

Behavioural finance for busy professionals

The biggest challenge is often not understanding the options. It is creating the time and confidence to decide.

DECISION FATIGUE

After a demanding day of professional decisions, personal finance can feel like one decision too many. A good process should reduce pressure.

TIME PRESSURES

Planning is often important but not urgent, so it is delayed until a major life event creates urgency. A regular review is a valuable pause point.

DELEGATING

Delegating does not mean losing control. Trusted professionals structure information and coordinate decisions. You remain in control of outcomes.

FINANCIAL CONFIDENCE

You do not need to be an expert in every product or rule — only enough to make informed decisions that fit your life.

Real-life scenarios

Different legal careers. Different financial priorities. One need for a plan that works beyond the next promotion.

FAMILY HOME

The senior associate planning a family home

A recent promotion and expected bonus. They want a larger home but are unsure how much savings to use, what to keep accessible, and how a larger mortgage affects pension contributions and family plans.

EQUITY PARTNERSHIP

The new equity partner creating personal structure

Strong income potential, but drawings, tax timing and partnership capital make personal cashflow less straightforward. They want business success to translate into personal wealth and independence.

FUTURE FLEXIBILITY

The partner preparing for a different pace

An experienced partner considering reducing client work. With pensions, property and investments in place, they want to transition gradually without compromising the lifestyle they want.

The scenarios above are illustrative only. They are not real client stories and do not represent guaranteed outcomes.

LET'S BUILD A PLAN AROUND YOUR SUCCESS

Your career should create the freedom to shape the life you want around it

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Any personal recommendation will be based on your individual circumstances, needs, objectives, income, partnership or employment arrangements, assets, liabilities, existing arrangements, financial knowledge and experience, attitude to risk and capacity for loss following a full assessment where required.

Tax treatment depends on individual circumstances and may change in the future. Partnership structures, equity ownership, business interests, shareholder arrangements, legal agreements, tax liabilities and succession planning may require specialist legal, accountancy, tax or corporate-finance advice.

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.

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