PRIVATE CLIENTS & HIGH NET WORTH

Roxton Wealth

Financial and mortgage advice built around real life.

WWW.ROXTONWEALTH.COM

Advice should feel human.

Finance often feels overwhelming, and many people delay important decisions because the industry can feel intimidating and disconnected from real life. We believe it does not have to be this way.

Roxton Wealth was built to help private clients connect investment planning, pensions, property, business interests, protection, family wealth, and long-term legacy into a clearer, more purposeful strategy.

> *"Wealth should create more freedom. It should not create more complexity than it solves."*
>
> — ROXTON WEALTH

Wealth creates opportunity. It also creates complexity.

The more your financial life grows, the more important it becomes to make sure each part is working towards the same future.

I

Investments

Long-term growth, diversification, risk and future financial goals.

P

Property

Family homes, second homes, investment property and lifestyle choices.

B

Business Interests

Business income, ownership, growth, succession and future value.

P

Pensions

Future income, retirement timing, tax and long-term flexibility.

F

Family

Dependants, support, education, housing and future wealth transfer.

L

Legacy

Plans, values and structures that shape what wealth means beyond your lifetime.

The challenges of significant wealth.

More assets do not always make financial decisions simpler. A decision that looks sensible in isolation may have consequences elsewhere. That is why significant wealth needs a strategy.

Tax-aware planning

Tax can influence decisions around pensions, investments, property, business interests, income, family support, and future wealth transfer. Tax should support your wider financial goals — not become the only reason for a major decision.

Multiple assets

The more assets you hold, the easier it can become to lose sight of the wider picture — cash across accounts, investment arrangements, property in different locations, pensions, shares, and family assets across generations.

The question is not only what each asset is worth. It is what role each asset needs to play.

Property portfolios

Property can provide income, capital value, family security, or future opportunity. It can also create borrowing, maintenance, tax, tenant, succession, and liquidity considerations. Property should be part of a wider wealth plan, not automatically the whole plan.

Family wealth needs clarity as well as capital.

FAMILY WEALTH JOURNEY

Build → **Protect** → **Organise** → **Support** → **Transfer** → **Legacy**

Succession planning

Not only about who receives assets — but preparing people, setting expectations, and creating clarity around what wealth is intended to achieve. This may involve wills, pension nominations, trust and estate-planning considerations.

Business interests

A business may be one of the most valuable parts of a family's wealth. A business plan, protection plan, and personal wealth plan should be connected. The business may be central to future family wealth — it should not be the only route to future security.

Family wealth

The purpose of wealth can be different for every family — independence, education, business opportunity, security in later life, or passing on values as well as assets. The best family wealth plans are built around clear intentions, not assumptions.

Beyond investment performance.

Investment performance matters. But it is only one part of a wider wealth strategy. True wealth planning creates a structure that supports your lifestyle, family, future choices, and long-term objectives.

Investments

Long-term growth, diversification and future opportunities.

Tax

Tax-aware planning with appropriate specialist support where needed.

Pensions

Future income, retirement flexibility and long-term financial independence.

Property

Homes, investment property, commercial interests and lifestyle decisions.

Protection

Supporting the household, income, business, and family if the unexpected affects key people.

Legacy

Estate planning, succession, family intentions and wealth transfer.

Family Governance

Clear communication, shared expectations, and thoughtful conversations about what wealth is intended to achieve.

Good wealth planning creates both growth and flexibility.

Different assets may have different jobs. The value of a wealth plan is not only in how much it could grow — it is in knowing what each part is there to do.

Liquidity

A strong financial position on paper may still create pressure if too much wealth is tied up in property, private businesses, or long-term investments that cannot be accessed quickly without significant tax or financial consequences.

Diversification

Wealth built in one area can create significant value but also concentrated risk. Diversification helps protect wealth by spreading it across different asset classes, regions, and structures.

Protection

Significant wealth does not automatically remove the need for protection. If a key business owner or high earner were unable to work, the impact on business

Legacy & communication

Wealth transfer is often more successful when discussed early. This means preparing the next generation for the responsibilities that come with

The more wealth involved, the more important judgement becomes.

Behavioural finance looks at the human side of wealth — how confidence, fear, habit, family dynamics, and market events can affect decision-making. The best financial strategy is the one you can understand, believe in, and remain comfortable with through changing markets and changing life circumstances.

Before any major decision, ask:

- What is this decision intended to achieve?
- How does it fit the wider plan?
- What is the downside if it does not work as expected?
- What other options are available?
- Is this being driven by pressure, fear, or urgency?
- Who else may be affected?

Risk is not only investment risk:

Over-concentration	Illiquidity
Family dependency	Business exposure
Property exposure	Tax changes
Lifestyle commitments	Lack of succession planning
Emotional decisions	Overconfidence

> *The most expensive financial decisions are often the ones made with too much certainty. Good advice creates space for better judgement.*

Different wealth stories. Different future priorities.

The scenarios below are illustrative only. They are not real client stories and do not represent guaranteed financial, investment, tax, legal, or business outcomes.

01

The business sale

A business owner preparing for a future sale wants to understand how potential proceeds could support retirement, family, property, investment planning, and future lifestyle choices.

OUR PLANNING CONVERSATION COVERS

Income needs after sale · Pension & investment planning · Business-exit scenarios · Family support ·

02

The family wealth plan

A family with wealth through property, investments, and business ownership wants to support future generations without compromising their own later-life security or creating confusion around expectations.

OUR PLANNING CONVERSATION COVERS

Family goals · Asset structure · Property ownership · Pension &

03

The retirement transition

A high-earning professional approaching a point where work is becoming more optional wants to understand how pensions, investments, and property could create a sustainable lifestyle.

OUR PLANNING CONVERSATION COVERS

Future income needs · Pension options · Investment strategy · Property commitments · Family

Wealth planning should feel personal, clear, and connected.

01 ## Joined-Up Advice

We consider how investments, pensions, property, protection, business interests, family, and legacy decisions can affect each other.

02 ## Behaviour-Led Planning

We recognise that financial decisions are not only mathematical. Confidence, family dynamics, risk, pressure, and personal values matter too.

03 ## Clear Communication

We explain complex financial decisions in language that helps you understand the choices available, rather than making wealth planning feel more complicated.

04 ## Long-Term Relationships

Wealth planning evolves as your life changes. A business sale, family change, property decision, retirement transition, or new opportunity can all create a reason to review.

Let's discuss your long-term vision.

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Remote, UK-Wide
Secure, flexible remote appointments across the UK, plus bespoke in-person meetings in business centres nationwide.

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Finance That Fits You.

Financial and mortgage advice built around real life.

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Preserve what matters. Build with purpose. Create a future with more freedom and clarity.

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Risk warnings & regulatory notice.

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