ROXTON WEALTH

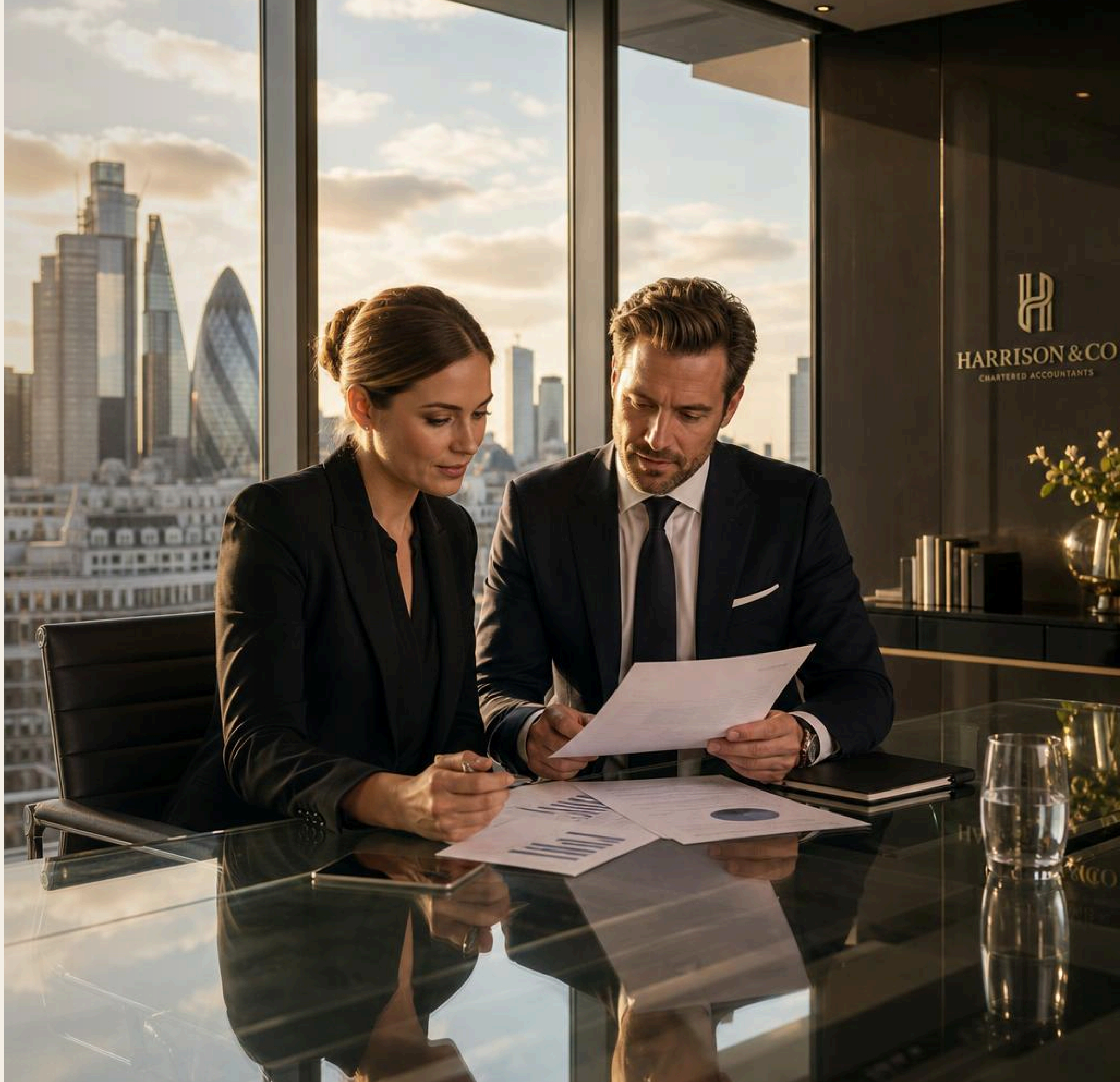
BIG FOUR & PROFESSIONAL SERVICES

Helping high-performing professionals create wealth with purpose.

Career growth, property, pensions, and the financial decisions in between.

WWW.ROXTONWEALTH.COM

Financial & mortgage advice, tailored to you



A career in professional services can move quickly.

Graduate schemes become promotions. Promotions become bigger teams, larger bonuses, higher expectations, and more complex decisions.

Before long, you may be earning more than you ever expected — while having less time than ever to think about what that income should actually do for your life.

None of these decisions happen separately.

A mortgage. A promotion. A bonus. A new child. A move into leadership.

A partnership opportunity. A career change. A growing investment portfolio.

A pension that has been quietly building in the background.

At Roxton Wealth, we help high-performing professionals connect the financial decisions behind career progression, property, wealth building, family, retirement, and future freedom.

Success should create more choice — not more financial noise.

CAREER PROGRESSION

The career ladder can bring financial complexity.

The more your career grows, the more important it becomes to make sure your money is working with purpose.

01
Graduate / Early Career

Building good habits, managing rent or a first mortgage, starting pension contributions, and creating savings.

02
Manager / Senior Manager

Higher income, bonuses, property decisions, family planning, growing commitments, and more financial responsibility.

03
Director / Leadership

Complex income, larger mortgages, investments, pension planning, business opportunities, and future lifestyle choices.

04
Partnership / Senior Leadership

Long-term wealth, tax planning, business interests, estate considerations, financial independence, and legacy.

Your career may be structured. Your financial life still needs a strategy.

Graduate Entry	Managing student-loan repayments, rent, professional qualifications, workplace pension contributions, and the challenge of saving while enjoying life. The stage where habits matter most.
Promotions	A new role may bring a larger salary, bonus, travel, and professional subscriptions. The question is not only what you can afford now — it is what this income allows you to build for the future.
Bonuses	Bonuses can create an opportunity to make a deliberate financial decision — supporting savings, debt reduction, pension contributions, investing, property plans, or future flexibility. Without a plan, they can disappear.
Director Progression	A larger property, school fees, investment planning, retirement, career flexibility, supporting parents — financial questions become more complex as income rises.
	Equity, senior leadership, and ownership may bring additional considerations around

Even with a strong income, financial progress can quietly stall.

LIFESTYLE INFLATION

As income grows, spending often grows with it. A larger home, better holidays, and higher fixed costs can quickly absorb a pay rise — making it harder to build long-term wealth or step away from a high-pressure role.

BONUS DRIFT

Without a clear plan, a bonus can easily drift into general spending or be absorbed by lifestyle upgrades rather than being used deliberately to build wealth, reduce debt, or create future choices.

CONCENTRATED RISK

Many professionals build wealth heavily tied to their employer — through share schemes, partnership equity, or sector-specific investments. This can create risk if circumstances change.

OVERCOMMITTING TO PROPERTY

A larger mortgage can be manageable today but restrict choices later — affecting your ability to reduce work, take a career break, change employers, or increase pension contributions.

Bringing the decisions together.

MORTGAGES

Property and mortgage advice that reflects professional income structures and bonus cycles

INVESTING

Growing wealth across different time horizons, with a clear view of risk and long-term goals

PROTECTION

Income protection and life cover designed around your career, family, and commitments

CASHFLOW

Planning how money moves through your life to ensure income creates lasting freedom, not just comfort

PENSIONS

Consolidating and maximising pension arrangements accumulated across multiple employers

SAVINGS

Building a financial foundation that keeps pace with career progression and evolving ambitions

FAMILY PLANNING

Financial planning around parental leave, school fees, family security, and lifestyle choices

RETIREMENT

Defining what financial independence looks like for you and building towards it with intention

The professional wealth path.

Career

Understanding how your career trajectory shapes the financial decisions available to you

→

Income

Managing salary, bonuses, and benefits so income converts deliberately into lasting wealth

→

Decisions

Property, protection, pensions, and investment choices made with a clear strategy, not by default

→

Wealth

Building investments, property, and pension wealth that supports a life beyond the career ladder

→

Freedom

The ability to choose what comes next — on your terms, not driven by financial pressure

A successful career can create wealth. A clear strategy helps make sure that wealth supports the life you want outside work too.

Being good at your job does not automatically make financial decisions easier.

Overconfidence

Career success can create confidence in decision-making — which is valuable, but can also create a belief that a strong salary or past success automatically reduces future risk.

Analysis Paralysis

Some people delay important decisions because they are waiting for certainty — the perfect investment, the perfect mortgage rate, the perfect moment. Financial progress comes from considered decisions with the information available.

Lack of Time

A busy career creates a habit of dealing only with what feels urgent. Financial planning is often important but not urgent — until it suddenly becomes both. A review creates a valuable pause point.

The most expensive mistakes are often the rushed ones. The second most expensive are the decisions delayed for too long.

Professional-services case studies.

Three illustrative situations — the details may differ, the value of a clear strategy remains the same.

FIRST PROPERTY

The senior manager planning for a first home

A recent promotion and a larger bonus creates a property opportunity. Planning may cover deposit sizing, accessible savings, continued investment, and whether the mortgage suits future career plans.

FAMILY AND CAREER

The director balancing family and career

Strong income but limited time. Planning may include increasing pension contributions, investing more, supporting family goals, and reducing financial pressure if one partner takes time away from work.

PARTNERSHIP ASPIRATIONS

The aspiring partner building independence

Considering a route to partnership or senior leadership. Planning may cover increasingly complex income, preventing lifestyle costs from rising faster than long-term wealth, and building financial flexibility.

Let's build a strategy around your ambitions.

01 ### We understand professional-services careers

Bonus cycles, career transitions, partnership structures, and complex income are not new to us. We build plans that reflect how high-performing professionals actually work.

02 ### Joined-up financial advice

Mortgages, protection, pensions, investments, and career planning handled together — not in isolation by separate advisers who do not speak to each other.

03 ### Clear, honest communication

Plain language, no jargon, no product-pushing. We explain what we recommend and why — so you feel confident in the decisions you make.

04 ### Long-term relationships

We are not transactional. We aim to be your financial adviser for the long term — reviewing and adapting your plan as your career, family, and goals evolve.

05 ### Purpose before products

We start with what matters to you — your career goals, family plans, financial security — and work backwards to find the right solutions. Not the other way around.

> *"You do not need to arrive with every answer. You only need to know what matters to you, what is changing, and where you want more clarity."*

Start a conversation.

TALK TO US

team@roxtonwealth.com

02039 172650

WhatsApp +44 7949 690059

www.roxtonwealth.com

VISIT US

London (Head Office)

Roxton Wealth, ER76, The Link Business Centre, 49 Effra Road, London, SW2 1BZ

Wales Office (Cardiff)

Roxton Wealth, Sophia House, 28 Cathedral Road, Cardiff, CF11 9LJ

Scotland Office (Edinburgh)

Roxton Wealth, Westpoint, 4 Redheughs Rigg, South Gyle, Edinburgh, EH12 9DQ

Remote, UK-Wide

Secure, flexible remote appointments across the UK, plus bespoke in-person meetings.

FOLLOW US

LinkedIn: @Roxton Wealth

Instagram: @roxtonwealth

TikTok: @roxtonwealth

Facebook: @roxton wealth

YouTube: @Roxton Wealth

Rated by clients on VouchedFor

ROXTON WEALTH

Build wealth with purpose.
Protect your future choices.

Create a strategy that grows with your ambitions.

FINANCE THAT FITS YOU

Financial and mortgage advice built around real life.

www.roxtonwealth.com

Risk Warnings & Regulatory Notice

This guide is for general information and education only. It does not constitute personal financial, mortgage, investment, pension, protection, tax, legal, accountancy, business, or estate-planning advice.

Any personal recommendation will be based on your individual circumstances, needs, objectives, income, 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. Where appropriate, tax, accountancy, legal, or specialist professional advice should be obtained.

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.