

Client Newsletter



RHODES
WEALTH MANAGEMENT



Planning for life, family and the future

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- Teeing off for Macmillan

**Building greater
financial resilience:**

Protecting what matters most

Hayley Burton, MD, Rhodes Wealth Management

As autumn arrives and the colder months draw closer, many of us instinctively start preparing. We reach for warmer coats, make our homes ready for winter and take those small, practical steps that help us feel protected from whatever the season might bring.

For me, that feels like a fitting way to think about financial planning too.

I know personally just how important it is to protect what matters most. Whether that's the people we love, the lifestyle we have worked hard to build or the plans we have for the future, having the right arrangements in place can provide valuable reassurance when life doesn't go quite as expected.

That is the theme running through this autumn edition. We look at how to build greater financial resilience, why conversations about family wealth are so important and some of the changes on the horizon that could affect the way you save and plan.

We've also had a busy few months as a team, from our latest Women & Wealth webinar to fundraising events and welcoming new faces to the business. I hope you enjoy catching up on what we have been up to and what we have coming up.

As ever, if anything you read prompts a question about your own plans, please get in touch with your adviser. We're always here to talk.

Best wishes,

Hayley

Hayley Burton



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Changes coming in 2027 Getting ahead of the ISA changes

From 6 April 2027, the annual Cash ISA subscription limit for people under 65 is due to reduce to £12,000, within the existing overall £20,000 annual ISA allowance. Those aged 65 and over will retain a £20,000 Cash ISA limit.*

The reforms also include restrictions on cash held in Stocks & Shares ISAs, transfers from non-Cash ISAs into Cash ISAs for under-65s and rules concerning cash and cash-like investments held within non-Cash ISAs.

For savers who have traditionally favoured cash, this makes the months before April a sensible opportunity to review how existing savings fit within their wider financial plan.

That does not mean investing is automatically the right answer. The appropriate balance between cash and investments depends on your objectives, timeframe, circumstances and attitude to investment risk.

If you think the changes could affect you, please reach out to your adviser before April next year to ensure that they can support you and your needs.

Autumn Budget: a date for your diary

The Chancellor has confirmed that the 2026 Budget will take place on 28 October 2026.

There will inevitably be speculation beforehand about possible changes to taxation, pensions and personal finances. Until measures are formally announced, however, speculation is just that.

We'll be following the Budget closely and will explain any confirmed announcements that could affect your financial plans.

* Source: Gov.uk - 17 September 2026



FEATURE

Building a Financial Safety Net for Life's Unexpected Events

We can't always predict what is around the corner. But good financial planning can help us be better prepared for it.

A financial plan will naturally focus on the things we want to achieve. Enjoying retirement, helping children or grandchildren, moving home or simply having the freedom to make more choices about how we spend our time.

But good planning should consider another question too. Illness, bereavement, redundancy or an unexpected change in family circumstances

can happen at almost any stage of life. Beyond the emotional impact, these events can place considerable pressure on household finances.

That is why financial resilience matters.

Protection plans do not acquire a cash value. The cover provided will cease if premiums are stopped.

The Rhodes Perspective

“When people think about financial planning, they naturally focus on building wealth and achieving their goals. But protecting the plan is just as important as building it.

We can't remove uncertainty from life, but we can understand the risks and put appropriate safeguards in place.

Often, the greatest value comes from knowing that if circumstances change, you and your family have a plan to fall back on.”

Paul Padden, Adviser Development Manager.

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Start with an emergency reserve

One of the simplest forms of financial protection is having accessible savings available for unexpected expenditure or a temporary loss of income.

The right amount will be different for everybody. **What matters is that the money is readily accessible and appropriate for your circumstances**, rather than being tied up in investments intended for longer-term goals.

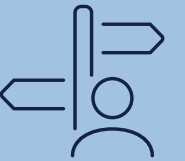


Protect the income your plans depend upon

For many households, future plans are based on an assumption that income will continue. But what would happen if illness or injury meant you or your partner could no longer work for a period of time?

Protection planning can help answer that question.

Existing arrangements are worth reviewing periodically too. A policy put in place years ago may no longer reflect your circumstances.



Think beyond working life

Financial resilience remains important as you approach and enter retirement.

At this stage, the risks can look different. Rather than protecting a salary, planning may involve ensuring you have sufficient accessible capital, thinking carefully about how and when you draw from different assets, and considering how your finances could cope with unexpected expenditure or changes in health and care needs.

A diversified financial plan can help avoid relying too heavily on one source of wealth or being forced to make significant financial decisions at an unsuitable time.



Make sure the practical details are covered

Protection isn't only about products.

Keeping your Will up to date, considering Powers of Attorney and ensuring the appropriate people know where important financial information can be found can all form part of a resilient financial plan.

The same applies to pension nominations and other expressions of wishes. Major life events such as marriage, divorce, births and bereavements are

useful prompts to review whether existing arrangements still reflect your intentions.

Will writing and Powers of Attorney involve the referral to a service which is separate and distinct to those offered by St. James's Place and are not regulated by the Financial Conduct Authority.



A plan that changes with you

Perhaps most importantly, protection planning shouldn't be a one-off exercise.

Families change. Careers progress. Mortgages reduce. Wealth accumulates and priorities evolve. What provided an appropriate safety net five or ten years ago may look very different today.

Regular financial planning provides an opportunity to revisit those assumptions and ask a simple question:

If something unexpected happened tomorrow, would the plans and people that matter most to me still be protected?

That conversation can be just as important as planning for the milestones we hope to reach.





Women & Wealth – Continuing the conversation

Katelin and Jodie recently hosted our brand-new Women & Wealth webinar, bringing together women who wanted to feel more informed and confident about their finances.

If you weren't able to join us live, you can catch up with the recording here >>

And this is only the beginning. We're planning more sessions for our female audience later this year, with further opportunities to learn, ask questions and join the conversation.

Keep an eye on your inbox for details.

**CLICK
HERE**
to watch



Game, set, match for me&dee

Things became a little competitive when the team took to the padel court in support of me&dee.

Most importantly, the event helped us raise £1235 for the charity and the families it supports.

A huge thank you to everyone who played, donated, supported the event and helped make the day such a success.



Pension Awareness Week

When did you last check in with your pension?

Pension Awareness Week is a timely reminder to take a closer look at your retirement plans. From tracking down old pension pots and reviewing your contributions to checking how your pension is invested, a regular review can help you understand whether you are still on track for the retirement you want.

In our latest blog, we look at some of the key things to consider when reviewing your pension and why it pays to keep your plans under review.

You can read the blog here >>

**CLICK
HERE**
to read more



Teeing off for Macmillan

**MACMILLAN
CANCER SUPPORT**

We were also delighted to support Macmillan Cancer Support at our recent golf day.

Thanks to the generosity of everyone involved, we raised £2185 from a target of £2000.

Thank you to all of the players, supporters and organisers who helped us combine a brilliant day on the course with support for an important cause.



TEAM NEWS

Welcome to the team

We're delighted to welcome Kevin Lock and Sienna Wood to the team!

Kevin has joined us as one of our fantastic financial advisers and Sienna has joined us on a graduate programme where she will be sitting with each of our back office teams over the next few years.



On your marks...

Away from the desks, the team recently swapped financial planning for some friendly competition at our team sports day.

Thank you to the Derby Rugby Club for allowing us to use your space for our team building exercise and our half year awards.

Looking ahead

As we move through autumn and towards the end of another year, it's a good opportunity to reflect on what matters most to you – and whether your financial plans continue to support and protect it.

Life changes, priorities evolve and the unexpected can happen, which is why financial planning is an ongoing conversation rather than a one-off exercise. Whether you're thinking about your family's future, reviewing your savings and investments or simply want reassurance that you remain on track, we're here to help.

Thank you, as always, for placing your trust in us. We hope you've enjoyed this edition, and we look forward to speaking with you soon.

From everyone on the team, we wish you and your family a wonderful autumn.

95%

Thank you to everyone who took part in our latest colleague engagement survey.*

We are proud to share with you that 95% of our team would recommend working here at Rhodes Wealth Management.

* 40 people surveyed



About us

Rhodes Wealth Management is a well-established financial planning firm based in the Midlands with an enviable reputation for quality.

Our unique "Wealth Management Programme" provides clarity for our clients by empowering them to make informed decisions, changing their lives for the better.

Hear what our clients say

A huge thank you to our clients who shared their stories and experiences.

Your stories inspire others to take control of their financial future and remind us why we do what we do. To hear from the people themselves, click this link to see their video testimonials >>



Give your feedback

We'd love to hear your feedback about our service. Please email us at rwm@sjpp.co.uk or leave us a review on Google.

CLICK HERE
to leave a review on Google



Taking control of your plans is the start of creating the financial future you hope for. We can help you. Get in touch today.

-  rhodeswealthmanagement.co.uk
-  rwm@sjpp.co.uk
-  01332 497670

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