



Stepwoods

Independent financial advice, for life's turning points.

Women, wealth & life changes

- Build your financial future with confidence
- Understand where you stand today
- Plan your future on your terms
- Protect and grow what matters to you

Get trusted advice
www.stepwoods.com

A different kind of financial conversation



For many women, managing money isn't just about figures and plans.

It's about feeling supported, informed and in confident in the decisions that shape your future.

Sometimes, that need for clarity comes during a life change; at a moment where things feel uncertain, unfamiliar or simply too important to navigate alone.

Wherever you're starting from, the team at Stepwoods is here to help you move forward with confidence, through clear, regulated financial advice.

From a team that truly cares



**We listen first, then “
help you make confident
choices as life changes.**”

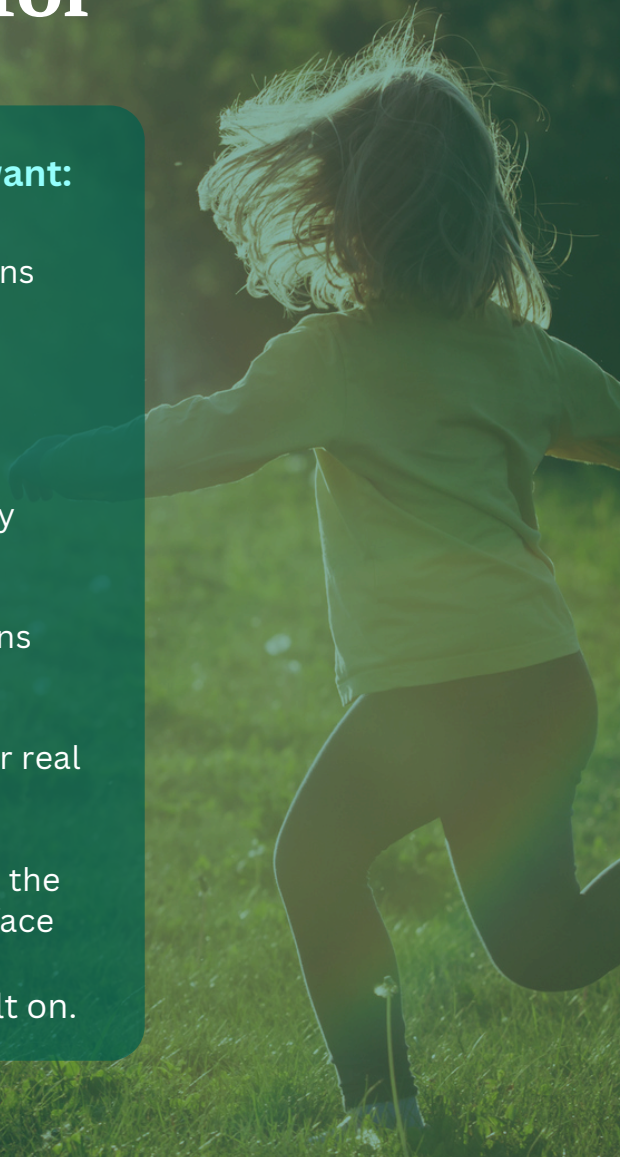
“ - Megan Johns, Stepwoods Co-Founder

The **support** many women are looking for

Women often tell us they want:

- Two way, open conversations that feel pressure-free
- To feel informed to make decisions comfortably
- Help identifying what to truly prioritise, and when
- Straightforward explanations they can feel confident in
- Advice that recognises their real circumstances
- Someone who understands the experiences many women face

The standard our advice is built on.



Why women's financial journeys often differ

Different paths, different financial realities



Career & Life Breaks

Time away from work to raise a family or support others can influence earnings, career progression and long term financial planning.

Pension contributions are often reduced or paused during these periods, creating gaps that aren't always visible at the time, but can have a meaningful impact later on.



Longer Life Expectancy

Women often live longer, meaning their financial plans may need to support a longer retirement.

This can make it especially important to think about later-life independence, the potential cost of care, and how long their income may need to last.



Major Life Transitions

Life events such as divorce, separation or loss can bring sudden financial decisions, sometimes for the first time. Pensions are often overlooked in divorce, despite their key role in long term security.

Many re-enter the workforce or are rebuilding their financial footing after time away, making clear guidance particularly valuable.



Business Success

Many juggle income and investment decisions alongside family priorities, changing health needs and the day to day demands of professional growth or business ownership.

Clear structure and tailored advice can help make these decisions more manageable and help turn business success into personal wealth that supports your life beyond work.

Guidance through change

There are moments in life where financial decisions carry more weight:

- Adjusting after a separation or divorce.
- Coping with the loss of a partner or parent.
- Managing income and decisions as a business owner.
- Thinking more seriously about your long term future.

This is where clear, supportive advice can help make the difference.

Guidance that navigates change with calm, confident steps forward.



How we can support you

A photograph of three women in white dresses walking away from the camera in a field of flowers. The image is overlaid with a semi-transparent teal filter. The women are holding hands and walking in a line. The background shows a field of colorful flowers under a bright sky.

Support that puts your needs, your pace, and your priorities first.

- Clarity & education – understanding where you stand.
- Confidence building – explanations without judgement.
- Long-term planning – aligning money with your life and goals.
- Ongoing support – advice that evolves as your life does.

We help you gain clarity on where you are today, and the steps available to support your future.

At the heart of Stepwoods is a calm, considered approach to financial planning. We understand the financial realities many women face and create space for open conversations. These differences don't define women, but they do shape the financial decisions they encounter. That's why advice that recognises these realities can be so powerful.

Where we can help make a difference

Our areas of expertise

- ✦ Retirement planning
- ✦ Investment planning
- ✦ Protection planning
- ✦ Cash flow modelling
- ✦ Business planning
- ✦ Inheritance planning
- ✦ Tax efficiency

Our independence

As an independent financial adviser, we are free to recommend solutions from the whole of market, focused on what is most suitable for your needs and circumstances. Acting in your best interests is central to our advice.

Your journey with us

Starting financial advice should feel straightforward. We make the process clear and easy to follow from the very beginning.



Understanding your starting point

We begin with a relaxed, no-obligation conversation about your life, your priorities and what matters most to you. We take time to understand where you are today so we can see the full picture.



Creating your personal financial plan

We then build and present a financial plan shaped around your life. It is tailored to your priorities, your pace and your comfort with risk and highlights any opportunities or gaps we identify.



Putting your plan into action

When you feel ready, we put your plan in place. We guide you through each step, help with the practical details and ensure you feel comfortable before moving forward.



Ongoing support as life changes

Life evolves, and your plan should too. Whether you are navigating a career move, a family change or a new chapter, we are here with ongoing support and regular reviews.

Questions we often hear



Many women we speak to can be unsure where to begin and often share similar questions.

- What should I prioritise right now?
- Will my pension support the lifestyle I want?
- How can I make my money work harder?
- How do I manage money after a divorce or loss of a partner?
- I haven't reviewed my finances in years, where do I start?
- Can I afford to reduce my working hours or retire earlier?
- How do I build up personal assets outside of my business?

If any of these questions feel familiar, you are not alone and you don't have to navigate them on your own. The right support and guidance can help you move forward with confidence.

Get Trusted Advice

Start the conversation today

Book a complimentary consultation



Phone

01376 311492



Email

contact@stepwoods.com



Website

www.stepwoods.com



Location

Office F5, The Plaza, Rutherford Park, Braintree, CM77 7AU

Serving clients across Essex, Hertfordshire & London

Please note: the value of investments can go down as well as up, and you may get back less than you invest. Tax treatment depends on individual circumstances and may change in the future.



Stepwoods

Independent Financial Advice

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