

# Rathbones Urges UK Government to Back Those Building Prosperity

*Leading UK wealth management group launches analysis and recommendations to drive long-term, sustainable investment and economic growth in the UK*

LONDON, UNITED KINGDOM, November 6, 2025 /EINPresswire.com/ -- [Rathbones](#), one of the



As a leader in UK wealth management, we have a duty to give voice to those building the country's future. We urge the Chancellor to focus on policies to encourage aspiration, investment and growth."

*Camilla Stowell, CEO Wealth,  
Rathbones*

UK's leading wealth management groups, with offices and clients across the country, is calling on the government to support those whose effort and hard work delivers growth, with five key recommendations ahead of the UK Budget to drive long-term growth and investment.

Drawing on its close relationships with clients around the UK, many of whom are on the front line of building and managing the real-world activity that drives the economy, Rathbones warns of rising anxiety among professionals, business owners and families. Its analysis, entitled "[Building Prosperity](#)", examines five critical policy areas ahead of the UK Budget which Rathbones says are of acute concern to its clients.

These surround pensions, wealth taxation, business tax, public investment, and property taxation. The firm argues that only a bold, investment-led approach can break the cycle of weak growth and rising tax pressures that have hampered the UK economy for years.

[Camilla Stowell](#), Chief Executive Officer Wealth, at Rathbones, said: "Our clients are the people whose ambition and success underpins the prosperity of businesses, organisations and communities across the UK. If they aspire and succeed in their professional lives, businesses and personal decisions, the whole country stands to gain. But many now feel anxious about the future, worried about their ability to live well in retirement, support their families, or grow their businesses."

"We worry that the government may lose sight of the need for aspiration, and to support and encourage people to strive, build and succeed – because this is how the economy and country will succeed and grow. Short-term tax changes which undermine this may ultimately further slow economic growth."

In its new research analysis, entitled "Building Prosperity", Rathbones calls on the UK government in its forthcoming Budget to:

1. Boost investment through the pension system

The firm calls on the government to strengthen incentives for pension saving and avoid cuts to higher and additional rate tax relief. It estimates that reductions could reduce pension saving from higher-rate taxpayers by over £50bn over five years, threatening investment in UK businesses and the retirement security of millions.

2. Reform business taxation

Rathbones calls for more generous capital allowances and a reformed business rates system to encourage entrepreneurship and investment. The firm estimates that extending 100% capital allowances to all business investment could add up to £60bn to UK GDP.

3. Support regional and sectoral investment

The government should prioritise public investment in regions and sectors that need it most, particularly in transport and energy infrastructure, to address regional inequalities and high energy costs, Rathbones says, and increase support to businesses to encourage private sector enterprise and growth in the regions.

4. Resist further taxes on wealth

Proposals for new taxes on wealth tax are a major disincentive for highly mobile business owners and professionals to come to or remain in the UK, Rathbones says. It estimates that an annual wealth tax could drive over £100bn out of the UK or into less productive assets, undermining investment and growth.

5. Reinvigorate the housing market

Stamp duty land tax is suffocating activity in the housing market, Rathbones says, stifling the mobility of individuals across the country and discouraging private spending and investment. Abolishing or reforming this and other taxes on housing, could increase household mobility by over 25% it believes, equivalent to 300,000 additional home transactions a year.

Stowell added: "It's not our role to resolve every economic challenge, but as one of the UK's leading providers of wealth management, we have a duty to give voice to those who are building the country's future. We urge the Chancellor to focus on policies that encourage aspiration, investment and growth."

Oliver Jones, Head of Asset Allocation at Rathbones and lead author of the analysis, said: "Our

analysis shows that the right policy choices now could unlock billions in investment and help secure the UK's long-term prosperity. But short-term fixes like cutting pension tax relief or introducing a wealth tax risk draining capital from the very businesses and individuals who drive growth. The government should focus on creating a stable, predictable environment that encourages people to save, invest, and build for the future." For more information please visit <https://www.rathbones.com/>

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