

## Membership Agreement - Individual

Please also see the guide About Our Membership Services and Costs

This agreement is made between Women's Wealth and:

Client Name	
Address	

Couples/Joint Membership - please complete a joint membership agreement.

Women's Wealth offers an independent financial advice service to support families in achieving and maintaining financial wellness. Our service is designed to suit those who prefer to pay monthly – like gym membership for your financial fitness.

All finances should be reviewed on a regular basis and this agreement sets out the terms on which we charge for our ongoing services to you. If you would like this service, we will ask you to acknowledge your consent at the end of this agreement. You should then retain your copy of this with our 'About Our Membership Services and Costs' guide.

Below we set out the services we provide and the associated cost to you. Please notify Women's Wealth if you wish to discuss any aspect of these terms.

MEMBERSHIP SERVICE
<p>1 An initial and annual financial review of:</p> <ul style="list-style-type: none"> <li>Your needs and objectives</li> <li>Changes in your personal circumstances</li> <li>Your attitude to risk and capacity for loss</li> <li>Impact of tax and legislative changes</li> <li>Your Will and personal estate</li> <li>Review of the suitability of your savings, investments, pensions, debts and personal insurance</li> <li>Provision of a personal recommendation with action points</li> </ul>
<p>2 On-going access to a qualified financial adviser to assist you with any queries, guidance or advice needed at your request.</p>
<p>3 Liaison, at your request, with other professional adviser to assist with financial matters.</p>
<p>4 Access to your financial planning via our online portal and optional membership of our closed Facebook group for topical and useful dialog with Women's Wealth professionals and the community of likeminded subscribers.</p>

### COST

The cost is £45 per month with a minimum membership term of 2 years (Total cost £1,080).

When you sign this ongoing service agreement it is deemed to commence immediately and will become payable monthly in arrears. The minimum membership term is 24 months and cancellation within this period will result in an invoice for immediate payment of any outstanding balance. You can choose to cancel your subscription after 24 months by providing a months' notice by email, secure message or post of your decision. Payments would then cease within one calendar month or after collection of any outstanding balance relevant to the minimum membership term.

After the minimum membership period has been completed, prices will escalate to reflect inflation and you will be given at least one months' notice of any intended price increase before it is applied.

**DECLARATION**

I would like to subscribe to the ongoing service proposition and understand that the fee for this service is **£45 per month for a minimum term of 24 months (total cost £1,080).**

**Facilitation of Payments**

Please indicate agreed payment method	Tick
I wish for the cost of the ongoing service to be charged directly to me on a monthly basis and will complete the GoCardless Direct Debit Mandate when emailed to me.	
Other	

**DATA SUBJECT CONSENT**

I understand that in signing up to membership, I am also granting Women's Wealth permission to process my personal data for the purpose stated in our online Privacy Notice.  
(copy available on request)

Signed: \_\_\_\_\_

Print Name: \_\_\_\_\_ Date: \_\_\_\_\_

Signed on behalf of Women's Wealth: \_\_\_\_\_

Print Name: \_\_\_\_\_ Date: \_\_\_\_\_

**Please read the following page to see what is NOT covered by the membership fee as we work on a non-surprises basis. If you have an unusually high number of existing plans/arrangements that need to be reviewed or you need new arrangements putting in place there is likely to be an additional cost.**

## BUILDING YOUR PLAN – EXISTING ARRANGEMENTS

Before we can advise you, we need to know what you have in place already and check if it is suitable and cost effective. It may not be necessary for us to check every arrangement at every review, but it is important we have a thorough understanding at outset.

We allow for 3 existing arrangements (yours, your children's or joint arrangements, but not those in the name of another adult) to be reviewed as part of your membership, but if you have more than this we will make an additional charge to cover the additional work as follows.

Type of Financial Arrangement	Cost per Arrangement
Investment/Unit Trust/OEIC/Stocks & Shares ISA, Single Premium Bond	£150
Defined Contribution Pension, Personal/SIPP or Workplace Pension, (not including SIPP invested in Commercial Property or Esoteric Investments)	£150
Child Trust Funds or Junior ISAs	£150
Mortgage (including sub accounts)	£150
Personal Loans/Credit Cards/Debts (not in default)	£150
Regular Premium Plans with Investment Content – Endowment, Whole of Life Policy, Maximum Investment Plan, Friendly Society Plans	£150
Personal Insurance Policy – Life, Critical illness, Income Replacement (not home, car, travel, pet or medical insurance)	£150
Venture Capital Trust, Enterprise investment Scheme, Inheritance Tax planning product	£400
Defined Benefit/Final Salary Pension Scheme – either from previous or current employment	£400

## NEW ARRANGEMENTS - RECOMMENDING AND IMPLEMENTING

If you need a new investment, pension or insurance we make a single flat charge for researching the market, selecting and recommending the best product for your needs and setting it up.

Type of Financial Arrangement	Cost per Arrangement
Personal Insurance Policy – Life, Critical illness, Income Replacement	£500
Investment/Unit Trust/OEIC/Stocks & Shares ISA, Single Premium Bond or other collective investment.	£500
Paying into a Defined Contribution Pension, Personal/SIPP (not including SIPP invested in Commercial Property or Esoteric Investments – ask for bespoke quote)	£500
Setting up Flexible Access Drawdown, (FAD), Unsecured Funds Pension Lump Sum (UFPLS) or an Annuity	£800
Venture Capital Trust, Enterprise investment Scheme, Inheritance Tax planning product	£1,000
Defined Benefit Pension Transfers, specialist, complex or high-risk arrangements by negotiation	

## WEALTH MANAGEMENT VS FINANCIAL PLANNING

Women's Wealth provides personal financial planning. The service described in this document is intended for people building their family finances during their working life, those who are preparation for, or in early retirement. If you are lucky enough to have invested wealth in excess of £500,000 then you should contact our parent company for wealth management services – Pentins Financial Planners 01227 931531. [info@pentinsfp.co.uk](mailto:info@pentinsfp.co.uk)