Canterbury Innovation Centre
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MEMBERSHIP AGREEMENT – EMPOWER - INDIVIDUAL

Please also see the guide About Our Membership Services and Costs

This agreement is made between Women's Wealth and:

Client Name: ____

Email address: ____

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

Women's Wealth offers an independent financial advice service to support women 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 the Empower 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
1. An initial and annual financial review of: ● Your needs and objectives ● Changes in your personal circumstances ● Your attitude to risk and capacity for loss ● Impact of tax and legislative changes ● Your Will and personal estate ● Review of the suitability of your savings, investments, pensions, debts, and personal insurance ● Provision of a personal recommendation with action points
2. On-going access to a qualified financial adviser to assist you with any queries, guidance or advice needed at your request.
3. Liaison, at your request, with other professional advisers to assist with financial matters.
4. Access to your financial planning via our secure online portal and membership to a private community platform with professionally curated content, courses, live events, and discussion amongst like-minded members sharing knowledge and information.

COST

The cost is £65 a month with a minimum membership term of 2 years (Total cost £1,560).

WOMEN'S WEALTH

FINANCIAL ADVICE FOR WOMEN

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 the Empower service is **£65 a month for a minimum term of 24 months (total cost £1,560).**

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).

Furthermore, I confirm that I have received, read and understood the contents of 'About our Membership Services and Costs' document.

____ __________________________

Client signature Date

____ __________________________

Signed on behalf of Women's Wealth 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 put in place there is likely to be an additional cost.

WOMEN'S WEALTH
FINANCIAL ADVICE FOR WOMEN

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 the outset.

We allow for 5 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.

	Cost per plan or policy
Arrangement Service for Members: Pensions, investments, and personal insurance with regulated Independent Financial Advice after Whole of Market research.	£500
Alteration/Top Up to a product previously arranged by Women's Wealth where regulated advice is required.	£250
Sophisticated product arrangement: Offshore investments/EIS/VCT/Structured Products/Defined Benefit Pension Transfers or esoteric investments.	by negotiation

EMPOWER VS ENHANCE MEMBERSHIP

Women's Wealth provides personal financial planning. The service described in this document is intended for people building their finances during their working life, those who are preparing for, or in early retirement. If you are lucky enough to have invested wealth in excess of £500,000 or income that makes you a higher rate taxpayer then our Enhance service is designed for you – Please contact us for the Enhance Membership Agreement.

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For your information, this is a comparison of our Service Levels

We have agreed that the service level relevant to your contract is Empower

MEMBERSHIP LEVELS

	Enable	**Empower** **our most popular service*	**Enhance**
	£9 per month	£65 per month (£95 couple)	£125 per month (£175 couple)
Online platform with professionally curated content, online courses to level up knowledge.	✓	✓	✓
Weekly live personal finance discussion on topical matters led by professionally qualified advisers and coaches.	✓	✓	✓
Monthly live, ask the adviser session with qualified coaches and advisers.	✓	✓	✓
Community of like-minded members to share knowledge and information with.	✓	✓	✓
Money Mentor - your dedicated point of contact, guide, and coach		✓	✓
Discovery meeting – us learning about you.		✓ 45 mins	✓ 1.5 hrs
Personal Preferences meeting – us learning more about you, and also you are discovering more about yourself.		✓ 45 mins	✓ 45 mins
Financial Planning meeting – Analysis of your circumstances, consider scenarios and discuss options.		✓ 45 mins	✓ 1.5 hrs
Financial Solutions meeting – Presentation of our findings after analysis, calculation, research, and technical input with some suggestions for moving forward.		✓ 45 mins	✓ 1.5 hrs
Financial Conclusions meeting – Q&A on advice and recommendation after time to reflect. Discuss and agree priorities and actions.		✓ 45 mins	✓ 1.5 hrs
Personal Financial Planning Report which details and analyses your circumstances.		✓	✓

WOMEN'S WEALTH
FINANCIAL ADVICE FOR WOMEN

MEMBERSHIP LEVELS			
	Enable	**Empower** **our most popular service*	**Enhance**
Advice & Recommendation Report. Detailing the analysis, calculations, research, and technical input that supports our specific advice and recommendations for you.		✓	✓
Review Meeting : At least once a year a meeting to update the plan and check progress.		✓	✓
Personal Financial Planning Report which details and analyses your updated circumstances and progress.		✓	✓
Ongoing Support : We fully expect our members will sometimes have financial matters crop up between review meetings. Change of job, maturity of an investment or statement that is incomprehensible, an unexpected event maybe? You can book into the diary for a half hour zoom meeting and check in with your BFF (Best Financial Friend) as needed. If it turns out this is more than a couple of times a year, then you probably need to graduate to the Women's Wealth Enhanced service because things are getting more complicated.		✓	✓
Access to our online **Personal Finance Portal** as a safe place to collate and share your important financial information.		✓	✓
Half Yearly Review Meeting : At least twice a year a meeting to update the plan and check progress. Often dividing the review focus between tax planning on one and investment planning on the other.			✓
Half Yearly Personal Financial Planning Report which details and analyses your updated circumstances and progress.			✓
Access to specialist advice that meets the needs of more complex personal circumstances.			✓
Access to sophisticated arrangements appropriate for more developed needs.			✓

PRODUCT SELECTION & ARRANGEMENT SERVICE FOR MEMBERS			
	Enable	**Empower** **our most popular service*	**Enhance**
Arrangement Service for Members – Pensions, investments, and personal insurance with regulated Independent Financial Advice after Whole of Market research.	N/A	£500 per plan or policy	£500 per plan or policy
Alteration/Top Up to a product previously arranged by WW where regulated advice is required.	N/A	£250 per plan or policy	£250 per plan or policy
Sophisticated product arrangement -Offshore investments/EIS/VCT/Structured Products/Defined Benefit Pension Transfers or esoteric investments.	N/A	N/A	by negotiation