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Membership Agreement

Women's Wealth provides an independent financial advice and planning service to support members in achieving and maintaining financial wellness. Our services are designed for people building their finances during their working life, those preparing for or in retirement.

Our membership is designed to provide ongoing support, guidance and oversight of your financial planning, helping you make informed decisions and stay on track over time.

This Agreement sets out the terms on which ongoing membership services are provided, and the fees payable for those services.

Your membership

Your membership starts when this Agreement is signed. Membership fees are collected monthly in arrears by Direct Debit.

Your membership includes ongoing access to the services available within your selected membership level, together with support and guidance throughout your relationship with us.

Initial membership period

Your membership includes an initial 24-month commitment period. This reflects the significant upfront work involved in understanding your circumstances, building your financial plan, carrying out analysis and research, and providing ongoing support.

This commitment is supported by a separate Credit Agreement which allows you to spread the cost of the initial membership period over 24-months.

If you end your membership during the initial 24-month commitment, an invoice will be issued for any remaining fees due for that period, relating only to the services agreed under this membership.

This does not affect any statutory rights you may have under your Credit Agreement, including your right to withdraw within the cooling-off period or to repay the credit early.

Your membership level and fee

Your agreed membership level and monthly fee during the initial 24-month minimum term is:

Membership Level	Monthly Fee	Total cost of minimum term	Level
Empower individual	**£89** a month	£2,136	☐
Enhance individual	**£153** a month	£3,672	☐
Empower Joint	**£174** a month	£4,176	☐
Enhance Joint	**£243** a month	£5,832	☐

Joint membership applies where two people live at the same address and share interconnected financial circumstances.

Ongoing service and membership fee

After completion of the initial 24-month commitment period, your membership will continue on a rolling monthly basis. At that point, your fee will move to our current published price for the relevant membership level. Published prices are available on our website and on request. We regularly assess our pricing to ensure it remains fair and reflects the level of service provided.

Membership fees are reviewed annually, with any increases taking effect from 1 January each year. We will always provide at least one months' written notice before any increase applies.

Either you or Women's Wealth may cancel the ongoing membership after the initial 24-month period by giving one months' notice by email, secure message, or post.

What is not included in the membership fee

Your membership fee does not include the cost of researching, recommending, arranging, or making material changes to regulated financial products, whether new or previously arranged by Women's Wealth.

Where additional regulated work is required, we will explain the costs clearly and agree the fee with you before any work begins.

Our current fees are set out below. These are reviewed annually, with any increases taking effect from 1 January each year.

Recommendation	Current cost per plan or policy
Arrangement service for Members: Pensions, investments, and personal insurance with regulated Independent Financial Advice after Whole of Market research.	£686
Alteration/Top Up to a product previously arranged by Women's Wealth where regulated advice is required.	£344
Sophisticated product arrangement - see below for further clarification.	Starting from £1,098*

* Fees for sophisticated arrangements are quoted in advance and are based on the scope, complexity, regulatory risk, and professional time required, and are not linked to the value of your assets.

For the purposes of this Agreement, sophisticated arrangements include, but are not limited to, offshore investments, onshore or offshore bonds, Enterprise Investment Schemes (EIS), Venture Capital Trusts (VCTs), structured products, pension drawdown, defined benefit pension transfers, estate planning structures, or other arrangements requiring enhanced regulatory oversight, specialist expertise, or extended professional input.

Review of existing arrangements

As part of our planning process, we need to know what you already have in place to understand whether it is suitable and cost effective.

Empower membership only

- Individual Empower membership includes the review of up to five existing arrangements (yours, your children's, or joint arrangements, but not those in the name of another adult).
- Joint Empower membership includes the review of up to eight existing arrangements between you.

If your arrangements exceed these limits, an additional charge of £195 per arrangement will apply to cover the extra work. For more complex arrangements, review costs are higher, as shown below.

Type of Financial Arrangement	Current cost per Arrangement
Venture Capital Trust, Enterprise Investment Scheme, Inheritance Tax planning product	£520
Defined Benefit/Final Salary Pension Scheme – either from previous or current employment	£520

Membership reviews and changes

We will review whether your membership level remains appropriate, typically as part of your scheduled annual review or another formal review of your circumstances.

During the initial 24-month commitment period, your membership level and fee will not change unless we agree otherwise with you.

After the initial commitment period, if your circumstances change, we may recommend moving to a different membership level to ensure you continue to receive a service that is appropriate for your needs.

If your circumstances become more complex and require additional support, or technical expertise, we may recommend moving to a higher membership level. Examples may include (but are not limited to):

- Annual taxable income exceeding £100,000
- Invested assets under advice or review exceeding £250,000
- Inheritance tax or estate planning needs
- Use of offshore, structured or other sophisticated arrangements
- Material increase in the number or complexity of arrangements
- Defined benefit pension work
- More complex ongoing planning requirements

If, over time, your circumstances become less complex and no longer require the level of support or expertise provided by your current membership, we may recommend moving to a lower membership level, where this is appropriate. This will reflect a reduced scope of service and a corresponding reduction in your ongoing fee.

This will always be to one of our available membership levels applicable at that time.

Where we recommend a change to your membership level, we will discuss this with you so you can make an informed decision. We will provide at least 30 days' written notice before any change takes effect.

If you choose not to move to a membership level that we reasonably consider necessary for us to continue providing suitable and appropriate advice, we may need to end the ongoing service by giving at least 30 days' written notice. We will support an orderly transition, including providing clear information about what happens next.

Data protection

By signing this Agreement, you consent to Women's Wealth processing your personal information in line with our Privacy Notice, available on request.

We will only use your personal information for the purposes of providing our services to you, meeting our regulatory obligations, and supporting your ongoing financial planning.

We recognise that the information you share with us is often sensitive in nature and that you trust us to handle it with care. We take this responsibility seriously and use appropriate safeguards and controls to ensure your information is processed securely, lawfully and in accordance with applicable data protection requirements.

Further details on how we collect, use and protect your information are set out in our Privacy Notice, available on request.

Entire Agreement

This Agreement, together with any documents specifically referred to within it (including your Credit Agreement and About our Membership Services and Costs), forms the entire Agreement between you and Women's Wealth in relation to your membership services.

Nothing in this Agreement limits any rights you may have under applicable law or regulation, nor does it override any regulatory disclosures we are required to provide.

Declaration

By signing below, you confirm that you have:

- Received and read About our Membership Services and Costs
- Received and read the Pre-Contract Credit Information and Credit Agreement
- Understood the services and fees described
- Agreed to the terms of this Membership Agreement, and
- Consented to collection of membership fees by Direct Debit

Client 1

Name: _____

Email address: _____

Signature: _____

Date: _____

Client 2 (not applicable for Individual membership)

Name: _____

Email address: _____

Signature: _____

Date: _____

Signed on behalf of Women's Wealth

Signature: _____

Date: _____

Membership levels

Below we set out a comparison of our membership levels. Please refer to the relevant section for details on the services provided according to the membership level we have agreed is appropriate for you. Please notify Women's Wealth if you wish to discuss any aspect of these terms.

	Enable (free)	**Empower**	**Enhance**
Online platform with professionally curated content, online courses to level up knowledge.	✓	✓	✓
Regular live personal finance discussion on topical matters led by professionally qualified advisers/planners and coaches.	✓	✓	✓
Regular live, Ask the Adviser session with qualified coaches and advisers/planners.	✓	✓	✓
Community of like-minded members to share knowledge and information with.	✓	✓	✓
Money Mentor - your dedicated point of contact, guide, and coach.		✓	✓
Secure Portal - access to a safe place to collate and share your important financial information.		✓	✓
Discovery meeting – us learning about you, your needs and objectives.		✓	✓
Personal Preferences meeting – us learning more about you, your attitude to risk and also you are discovering more about yourself.		✓	✓
Financial Planning Report which details and analyses your circumstances.		✓	✓
Financial Planning meeting - presentation of our findings after analysis, calculation, research, and technical input with some suggestions for moving forward.		✓	✓
Advice & Recommendation Report detailing the analysis, calculations, research, and technical input that supports our specific advice and recommendations for you.		✓	✓
Financial Conclusions meeting – Q&A on advice and recommendation after time to reflect. Discuss and agree priorities and actions.		✓	✓
Review Meeting - at least once a year to update the plan and check 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 dedicated adviser 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 Enhance service because things are getting more complicated.		✓	✓
Half yearly review meeting – often dividing the annual review and half-yearly review focus between tax planning and investment planning.			✓
Access to specialist advice that meets the needs of more complex personal circumstances.			✓
Access to sophisticated arrangements appropriate for more developed needs.			✓