MONEY / She

SMART WOMEN INVEST

Your Investment Journey Starts Here

Built by women, for women -
because financial independence shouldn't be optional

Closing the Gender Investment Gap

Women retire with 40% less than men do.
MoneyShe exists to change that.

Award winning financial empowerment

Corporate Vision 2024 Corporate Excellence Awards — MoneyShe — Best Online Female Wealth Manager 2024: Gina Miller — -2024-

VANITY FAIR — Challenger Award 2021 - *Gina Miller*

Business Women of the Year Awards 2018 — CEO Today — WINNER — Gina Miller, SCM Direct, United Kingdom — Business Woman of the Year *Gina Miller*

BRUMMELL — Inspirational Women Innovators *Gina Miller*

No woman should feel financially trapped - whatever the circumstances.

Gina Miller, Founder

CONTENTS

Inside This Brochure

A PERSONAL WELCOME

Dear Investor,

I founded MoneyShe to address the stark gender investment and pension gap - a gap that leaves women retiring with, on average 40% less than men.

Traditional investment services often overlook women's unique financial journeys, leaving many feeling belittled, sidelined and uninspired. MoneyShe was created to change that. To make women more confident and active investors.

We offer you a tailored investment platform and supportive pathway to financial independence.

Our services are designed specifically for women - empowering you with the tools, knowledge, and confidence to achieve your financial ambitions.

Whether you're ready to make your first investment, secure your family's future, start your dream business, build a comfortable retirement pot, or have a financial cushion for whatever life might throw at you - we're here to help.

As a survivor of domestic violence and divorce, mother and businesswoman - I know firsthand why financial independence isn't just important - it's essential.

No woman should feel financially trapped - whatever the circumstances.

We listen to your goals, share your values, and even invest alongside you, because your success is our success.

Together, let's rewrite the rules of wealth.

Gina Miller

Founder, MoneyShe
July 2026

Skin in the Game

Gina and Alan invest significant amounts of their personal and family wealth alongside clients, on exactly the same terms and fees.

Putting their money in what they believe in is true alignment.

So your success is our success.

"MoneyShe is committed to breaking down barriers so women can make smart investment decisions and have equal access to financial independence."

THE CASE FOR ACTION

Why Invest?
The Numbers Women Need to Know

Women face a unique set of financial challenges that make investing not just a smart choice — but an essential one. The data is clear: doing nothing has a cost. Understanding these gaps is the first step to closing them.

You could retire with 40% less than a man does

Women reach retirement with a median pension of **£173,000 - men have £286,000**. That's a £113,000 gap, and more than 1 in 3 women face poverty in later life. The gap isn't your fault. Closing it can be your choice.

Scottish Widows, 2025

Every year you stay in cash, the gap grows

The gap between what men and women invest has reached **£678 billion** - roughly the size of Switzerland's economy. Just **6.7 million women invest, versus 10 million men**. Investing is the single biggest lever you need to close it.

Boring Money, 2025

When you want to build a business, the system makes you work harder for capital

Of every £1 of equity investment, barely **2p goes to female-founded companies** - and only **13% of the people making decisions** on VC teams are women. Building your own financial security shouldn't depend on their permission.

British Business Bank, Investing in Women Code, 2025

If your marriage ends, your income can halve overnight

In the year after divorce, **women's household income is cut roughly in half** - men's falls by about 30%. A Which? survey found 58% said pensions weren't even discussed at their divorce proceedings.

Legal & General, The Divorce Gap 2025; Which? survey, 2022

The work of raising a child is unpaid - but it isn't free

Raising one child to 18 costs a single parent **around £290,000** - and **women head 85% of single-parent households**. Investing early, even modestly, means the future you're funding includes your children's and your own.

CPAG, Cost of a Child, 2025

You'll likely live longer than a man - and pay for more of it

Women live around **3.9 years longer** but spend more of those years in poor health and facing higher care costs. **A longer life needs a longer-lasting plan.**

ONS National Life Tables, 2022–24

More than anyone, you may need to provide for yourself

Two in five women over 65 live alone - far more than men. Without a partner's income, financial self-sufficiency isn't a nice-to-have. It's the plan.

ONS, 2024

Cash feels safe. But inflation has other ideas

Women are more likely to keep their money in cash, where inflation quietly erodes its value every year. **£500 a month invested for 20 years instead of being saved in cash could leave you around £90,000 better off.**

Illustrative; capital at risk

Based on ~6% p.a. invested vs ~1.5% cash

THE BOTTOM LINE

You earn less, you're handed more of the care, you live longer, and you pay more in later life. The system wasn't built with you in mind - but your next move can be.

Even small, regular investing can rewrite your financial future. That's exactly what MoneyShe is here to help you do.

Sources: Scottish Widows Women & Retirement Report 2025; British Business Bank Investing in Women Code 2025; CPAG Cost of a Child 2025; ONS Families & Households 2024; Boring Money 2025; Legal & General Divorce Gap Research; ONS National Life Tables 2022-24. Figures are UK-specific and represent averages; individual circumstances will vary.

Investing involves risk.
The value of investments can fall as well as rise, and you may get back less than you invest.

YOUR KNOWLEDGE TOOLKIT

Investing Essentials: What Every Woman Should Know

You don't need a finance degree to invest well. Here are the building blocks that underpin smart investing — explained simply.

Bonds vs Equities

A **bond** is a loan you make to a government or company. They pay you regular interest and return your money at a set date - generally lower risk, steadier returns.

An **equity** (share/stock) means you own a small piece of a company. Higher potential returns over time, but prices move up and down more in the short term.

Think of it this way: Bonds are like lending a friend £100 and getting £105 back. Equities are like owning a slice of her business - riskier, but if it grows, so does your slice.

Shares vs ETFs

A **share** is ownership in one specific company (e.g., Unilever). If that company struggles, so does your investment.

An **ETF** (Exchange-Traded Fund) holds a basket of many shares, bonds, or assets in one package. It trades on the stock exchange like a single share but instantly gives you diversification across dozens or hundreds of holdings.

Why MoneyShe uses ETFs: Our portfolios are built entirely from ETFs - giving you broad diversification, transparency, and low costs in one elegant package.

Why Fees Matter - A Lot

Fees may sound small - 1% here, 2% there — but they compound against you every single year. Over a lifetime of investing, high fees can consume a staggering share of your returns.

The maths:
£100,000 invested for 25 years at 7% nominal growth:

- **At 0.85% fees (MoneyShe) → £444,600**
- **At 2.00% fees (industry avg) → £338,600**
  That's £106,000 lost to fees alone.

(illustrative only; actual returns may be higher or lower)

Diversification: Your Financial Safety Net

Spreading money across different investments (bonds, equities, regions, sectors) reduces the risk that any single downturn derails your plan.

MoneyShe portfolios hold **9,506 underlying** investments across global markets - so you're never reliant on any single company or country.

Real example: When UK markets fell in 2022, global and bond exposure cushioned the impact. Diversification means you don't have to predict the future - you're prepared for it.

YOUR KNOWLEDGE TOOLKIT - CONTINUED

More Essentials for Confident Investing

Patience Powers Performance

Markets go up and down in the short term — that's normal. But history shows that **time in the market** beats trying to **time the market** virtually every time.

The UK stock market has delivered positive returns in **83% of all 10-year periods** since 1900 — and **99% of all 18-year periods.**

Key insight: Missing just the 10 best trading days over 20 years can halve your total returns. Patience isn't passive — it's your most powerful strategy.

Inflation: The Silent Thief

Inflation erodes the purchasing power of your money every year. At 3.8%, £100 today is worth only about £39 in 25 years.

Cash in a savings account currently loses value in real terms. Investing has historically been the most reliable way to stay ahead of inflation over the long run.

The maths:
UK inflation averaged 3.8% per year over the past century, and equities returned 4.9% real (above inflation). Cash? Just 0.5% real - barely preserving your purchasing power.

Why a Discretionary Portfolio Beats a Fund

With a **fund**, your money is pooled with thousands of others. The manager can't tailor anything to you, and you may pay for their trading mistakes.

With a **discretionary portfolio** (what MoneyShe offers), you own every investment directly. Your portfolio manager can act quickly, tax-efficiently, and in your specific interest.

The Evidence: Women Are Better Investors

Research consistently shows that when women do invest, they tend to outperform men. A 2018 study by Warwick Business School of self-directed investors found that female investors outperformed men by 1.8%. Past studies are not a guarantee of future investment outcomes.

Why? Women trade less frequently (avoiding costly mistakes), they do more research before investing and are less likely to follow trends.

The confidence gap is the only gap holding women back — patience, discipline, and focus are qualities women already have.

100 Years of Evidence: Equities and Bonds Outperform

The Barclays Equity Gilt Study 2025 - one of the most respected pieces of long-term investment research - tracks UK asset class returns since 1899. The message is unambiguous: **over the long term, equities deliver significantly higher real returns than every other major asset class.**

ASSET CLASS	ANNUALISED REAL RETURN	£1,000 BECOMES
UK Equities	~4.9% per year	~£396,000
UK Gilts	~1.4% per year	~£5,500
Cash (Savings)	~0.5% per year	~£1,890

The takeaway: £1,000 invested in UK equities in 1899 would be worth around **£396,000** in today’s money - after inflation. The same £1,000 left in cash: about **£1,890**. Equities don’t just beat inflation, they build wealth.

Source: Barclays Equity Gilt Study 2025 (UK data since 1899, to end-2023). Total returns, income reinvested, real (after inflation), gross of tax and charges. A single asset class is shown for illustration; diversified portfolios will differ. Past performance is not a guide to future returns; capital at risk.

Your Portfolio, Your Ownership

POOLED FUND

- ✗ Manager buys/sells for everyone
- ✗ No individual tax planning
- ✗ Forced to sell if others withdraw
- ✗ Hidden costs from fund trading

MONEYSHE DISCRETIONARY

- ✓ Decisions made for your benefit
- ✓ Tax-efficient management (ISA, SIPP)
- ✓ Unaffected by other investors
- ✓ Full transparency on all costs

Sources: Barclays Equity Gilt Study 2025, Warwick Business School 2018, Fidelity International 2021, Bank of England, ONS. All data illustrative; past performance is not a guide to future returns. Capital at risk.

All returns shown after inflation

WHO MONEYSHE IS FOR

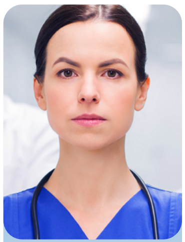
Built around your life

Independent

Legacy Builder

Empowered

Family Planner



Values-Led

Trusted Partnership Seeker

The Independent Woman

Confident, self-driven, and committed to building wealth on your own terms.

The Family Planner

Prioritising stability, providing for your future self, and protecting your family with risk-appropriate strategies to meet life’s milestones.

The Legacy Builder

Creating financial security for yourself and your family, across generations.

The Values-Led Investor

Your money doing good, and building you a good financial future, through our ethical ESG Portfolio - 54.5% return since inception in July 2019 (net of all fees, data as at 30 June 2026).

The Newly Empowered

Navigating independence after life changes - career success, divorce, inheritance - and ready to grow your wealth meaningfully.

The Trusted Partnership Seeker

Looking for a team that has your back, is on your side, and you can trust with your investments.

You’re Not Just a Client - You’re Part of a Community

MoneyShe connects, educates and celebrates women at every step of their investment journey.

Not sure where to start?

Try our FREE Investment Matchmaker - takes just 5 minutes
https://moneyshe.com/investment-matchmaker-risk-questionnaire/

02

Your Money, Growing

Proven performance that reflects your financial goals

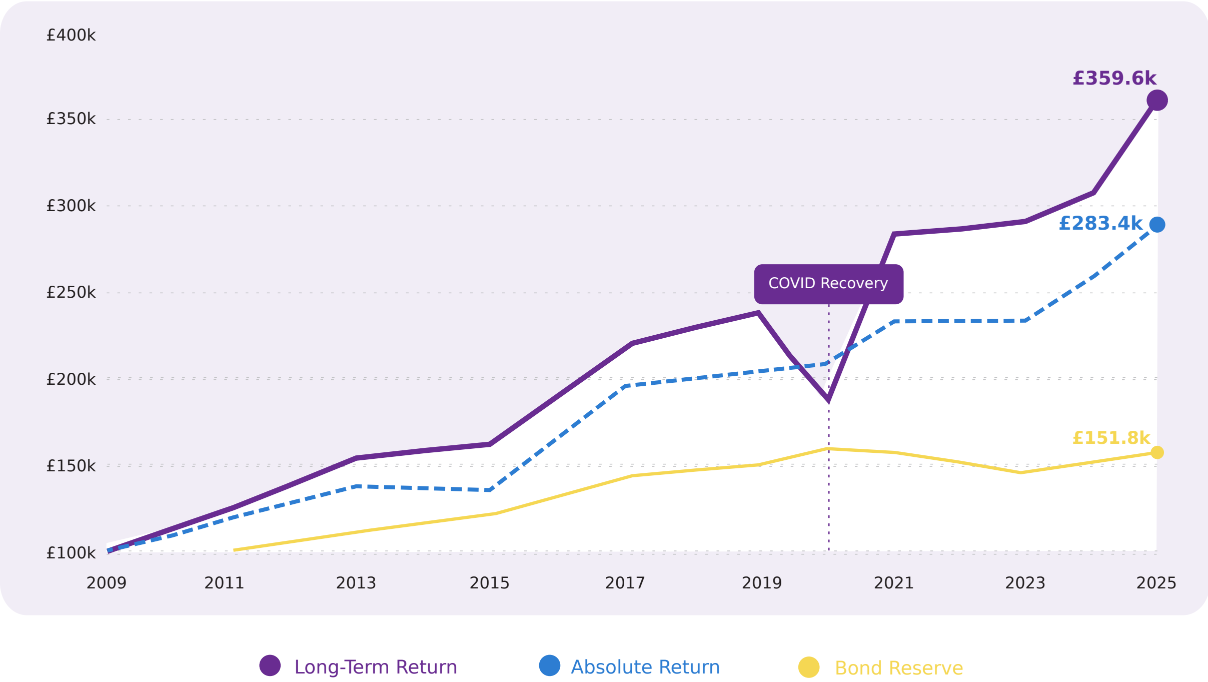
02 - PERFORMANCE

Your Money, Working Hard

All portfolios managed by Alan Miller - 35+ years of award-winning expertise. Here's what that looks like for you.

259.6%	183.4%	51.8%
Long-Term Return	**Absolute Return**	**Bond Reserve**
Since Inception June 2009	Since Inception June 2009	Since Inception June 2011

Growth of £100,000 Invested at Inception



Past performance should not be seen as a guide to future returns. Data as at 30 June 2026

17+	9,506	0.85%	FCA
Years Track Record	Long-Term Return: 137 govt + 1,693 corp bonds + 7,676 equities	Avg Total Cost	Regulated

What if you'd started in 2009?

£10,000 invested in our Long-Term Return Portfolio would now be worth

£35,960

That's the power of patient, low-cost, diversified investing

03

Girls Just Want to Have Funds

Portfolios designed around your goals

03 — OUR PORTFOLIOS

Choose Your Path

All portfolios actively managed using carefully selected ETFs. Your money is held in your own name.
All performance data is shown net of ALL fees. Data as at 30 June 2026.

Bond Reserve
Cautious

Since June 2011 | Benchmark: Cash

51.8% since inception

Absolute Return
Moderate

Since June 2009 | Benchmark: Cash

183.4% since inception

Long-Term Return
Growth

Since June 2009 | Benchmark: UK RPI All Items Index

259.6% since inception

Ethical
Growth

Since July 2019 | Benchmark: RPI + 4%

54.5% since inception

Equity Portfolio
Adventurous

Since July 2019 | Benchmark: RPI + 5%

80.4% since inception

Your Values and Your Returns, Growing Together

Our Ethical ESG portfolio has returned **54.5%** since 2019 - proving you don't have to sacrifice returns to invest with your conscience

Also Available: 50/50 blended portfolios I EUR options

04

Nothing to Hide

Transparent fees that work in your favour

04 — FEES & CHARGES

Nothing to Hide

Our Transparency Promise

No performance fees, no adviser charges, no initial charges, no exit penalties. We publish ALL costs in one Total Cost of Investing figure, updated monthly.

Our fees are 100% transparent, nothing hidden

0.40%	per annum MoneyShe/SCM Direct annual management fee
0.12%	per annum administration and custody fee
0.15%	per annum typical underlying ETF charges
0.12%	per annum estimated trading costs of buying and selling ETFs
0.06%	per annum estimated transaction costs within the ETFs
0.85%	**per annum Total Cost of Investing**

Average SCM Direct vs Industry Average

0.85%

vs

2.00%

Save over 57% on fees

£100k over 5 years at 4.5% growth:

MoneyShe: £19,632 return vs £13,141 with typical provider

That's £6,491 more in your pocket!

Typical UK IFA wealth management fees are c2.00% per annum.
Long-Term specifically is 0.84%
(source: Numis/FT2023)

Fee Component	Bond Res.	Abs. Return	Long-Term	Ethical	Equity
SCM Management	0.40%	0.40%	0.40%	0.40%	0.40%
Underlying ETF Costs	0.11%	0.14%	0.16%	0.19%	0.19%
Custody & Admin	0.12%	0.12%	0.12%	0.12%	0.12%
Transaction Costs	0.15%	0.16%	0.16%	0.19%	0.18%
Total All-In Cost	**0.78%***	**0.82%***	**0.84%***	**0.90%***	**0.89%***

*Fees will vary according to the current selection of ETFs and current levels of trading activity. When investing via the Hubwise SIPP, an additional administration charge of 0.1%+VAT applies (min £15+VAT, max £50+VAT p.a.), charged monthly pro-rata. An additional annual fee of £125+VAT applies to any SIPP in drawdown. Other event-based fees (e.g. UFPLS £75, death £200, divorce £500, all +VAT) and full details are set out in the SS&C Hubwise SIPP Schedule of Charges and Key Features Document.

04 — WAYS TO INVEST

Your Account Options

All accounts held on a secure, segregated, protected platform and held in the client's own name, with full FCA protection.

I

ISA Stocks & Shares ISA

Tax-free investing - the smart first step for most women. No tax on gains or dividends.

Minimum investment: £10,000

£20,000
Annual Allowance

S

SIPP Self-Invested Pension

Take control of your pension. Same investment quality institutional investors enjoy.

Minimum investment: £10,000

£60,000
Annual Allowance

J

JISA Junior ISA

Build your child's financial future from birth - a wonderful head start in life.

Minimum investment: £9,000

£9,000
2026/27 Allowance

G

GIA General Investment Account

No limits. Ideal for growing wealth beyond ISA and pension allowances.

Minimum investment: £10,000

No limit
Contribution

Start your investment journey from just £10,000 and as little as £200 per month thereafter

Because we believe financial independence shouldn't have a high price of entry.

Investing Through Life's Milestones

Career promotion ⇢ Top up your ISA

New baby ⇢ Open a Junior ISA

Divorce or inheritance ⇢ GIA for flexibility

Retirement planning ⇢ SIPP for tax relief

Starting a business ⇢ Build your personal financial security alongside your success

05

Meet the Team

The people on your side, championing your financial independence

05 — THE TEAM

In Your Corner

Gina Miller

Founder

Trailblazing businesswoman and advocate. 30+ years in the investment industry, and is a champion for financial independence for women. Founded MoneyShe to help close the gender investment gap, and increase women’s financial independence. Spearheads the True & Fair Campaign aimed at increasing consumer protection.

Alan Miller

Chief Investment Officer

35+ years fund management experience. Launched the first UK equity long/short hedge fund 1997, compounding at 17.2% p.a. versus the FTSE 4.0%. Former Main Board Director at Jupiter Asset Management, responsible for their Specialist High Performance Portfolios.

Charles Samen

Investment Committee & Bond Specialist

40+ years in global fixed income markets for Bank of America, Paribas, and Cantor Fitzgerald, Charles is our dedicated Bond Specialist, contributing rigorous fixed income expertise to our long-term investment strategy. His approach combines macroeconomic insight with disciplined bottom-up analysis.

Zoe Brady

Client Relationship Manager

30+ years as an Executive Assistant in Investment Banking. Your first point of contact. Calm, methodical, friendly, problem-solving approach to all aspects of your journey.

05 — THE GENDER WEALTH GAP

Why This Matters

“ Together we’re closing the gap “

40%	59%	£113k	57%
less pension wealth than men at retirement	of women have never invested	average pension gap by retirement age	of industry campaigns talk down to women - we don’t

You were never the problem. The industry was

If investing has ever felt “not for women like me” - that was by design, not by accident.

We built MoneyShe to undo that: plain English, no judgement, no jargon, no snobbery.

Investing isn’t intimidating. The way it’s been sold to women is

For decades, the industry wrapped investing in jargon, gatekept it behind high minimums, and talked down to women. When they do talk to women, it’s mainly about saving, but when they talk to men, it’s about making money and growing wealth.

The result: **63% of women say they don’t know how to begin** - not because they can’t, but because no one built it for them. MoneyShe was – with plain English, no judgement, no jargon, no snobbery.

> *I always thought investing wasn’t for people like me. MoneyShe showed me it absolutely is - and the results speak for themselves. I’m feeling a lot less stressed about my future financial security.*
>
> **MoneyShe Client, 2025**
>
> *Capital at risk; past performance is not a guide to future returns*

AWARDS & RECOGNITION

- Online Wealth Management Firm of the Year - London 2025
- UK Financial Services Provider of the Year - 2024
- CEO Today Magazine – Businesswoman of the Year Award
- Harper’s Bazaar - Campaigner of the Year
- Best Online Female Wealth Manager - 2024
- Vanity Fair Challenger Award - 2021
- Brummell Award - Women in Finance
- UK Legal Diversity Lifetime Achievement

Proud supporters of The Amber Trust Charity

Using music as a key to unlock the world for children with complex needs

The Amber Trust
Music for Blind Children

Ready to Take Control?

Getting started with MoneyShe is simple
Three steps to your financial independence.

1
Choose Your Account
ISA, SIPP, JISA, or GIA

2
Select Your Match
Use our Investment Matchmaker

3
Put Your Money to Work
Easy online application

Start Investing in Your Future Today

www.moneyshe.com
or book a free consultation call

Take the 3 minute Investment Matchmaker today
https://moneyshe.com/investment-matchmaker-risk-questionnaire/

MONEY / She
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