

EMPOWERING YOUR FINANCIAL FUTURE


MONEY/SHE
smart women invest

Your Investment Journey Starts Here

Investment and wealth management designed specifically for women - empowering you to build wealth, achieve financial independence, and secure you and your family's future.

Closing the Gender Investment Gap

Women retire with just a third of the wealth of men on average. MoneyShe was built to change that.

Award winning financial empowerment.



Capital at risk. The value of investments can go down as well as up
FCA Authorised & Regulated No. 497525 | moneyshe.com | A trading name of SCM Private LLP

01 — 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, just one-third of the wealth of 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

March 2026

“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.

£136,800



THE GENDER PENSION GAP

UK women's average pension pot is just £69,600 vs £205,400 for men — a 66% shortfall. Women retire with roughly one-third the pension wealth of men.

Prospect / PPI, 2024

59%



THE INVESTMENT GAP

59% of women hold no investments outside a pension, compared to 43% of men. Women hold £29bn less in stocks & shares ISAs across the UK.

Financial Conduct Authority, 2023

2p in £1



THE VENTURE CAPITAL GAP

In 2023 just 2% of venture capital funding went to all-female founding teams. Women entrepreneurs face systemic barriers to raising capital.

British Business Bank / Beauhurst, 2024

£40,000+



THE DIVORCE WEALTH GAP

Women's household income falls by an average of 41% after divorce vs 21% for men. Only 15% of settlements fairly account for pension assets.

IFS / Pension Advisory Group, 2023

£224,000



COST OF RAISING A CHILD

The average cost of raising a child to 18 in the UK. Single mothers, who head 90% of single-parent households, bear the greatest financial burden.

CPAG / LV= Cost of a Child, 2024

£78,000



HIGHER RETIREMENT HEALTHCARE

Women live on average 3.5 years longer than men but spend more years in poor health, facing higher care costs. 1 in 3 women over 65 live alone.

ONS / Age UK, 2024

3.8 million



WOMEN LIVING ALONE IN RETIREMENT

Nearly twice as many women as men live alone in retirement. Without a partner's income, financial self-sufficiency isn't optional - it's survival.

ONS Census / Age UK, 2023

£337bn



THE COST OF WAITING

UK women collectively hold £337bn more in cash savings than men, but cash loses value to inflation every year. Saving £500/month in cash for 20 years misses out on ~£90,000 vs investing.

FCA Financial Lives Survey / SCM analysis

THE BOTTOM LINE

Women earn less, save more cautiously, live longer, and face higher costs in later life. The financial system wasn't designed with you in mind — but your response can be powerful. Even modest, regular investing can transform your financial future. That's exactly what MoneyShe is here to help you do.

Sources: FCA Financial Lives Survey 2023, ONS 2024, Prospect/PPI Pension Gap Report 2024, British Business Bank 2024, CPAG/LV= 2024, IFS 2023. 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.

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

At **0.85% fees** (MoneyShe) → **£412,000**

At **2.00% fees** (industry avg) → **£325,000**

That's £87,000 lost to fees alone.

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 over **5,000 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.

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 just 3.75%, **£100 today is worth only £48 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 returned 5.0% real (above inflation). Cash? Just 0.4% real. 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 the FTSE 100 by 1.94% — while male investors underperformed. 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 — 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	100-YEAR GROWTH
UK Equities	5.0% per year	£1,317,000	
Global Equities	5.2% per year	£1,540,000	
UK Govt Bonds (Gilts)	1.3% per year	£36,800	
Gold	1.1% per year	£29,600	
Cash (Savings)	0.4% per year	£4,900	

The takeaway: £1,000 invested in UK equities 100 years ago would be worth over **£1.3 million** in today's money. The same £1,000 in a savings account? Just **£4,900**. Equities don't just beat inflation — they build wealth.

Source: Barclays Equity Gilt Study 2024, Dimson-Marsh-Staunton / Credit Suisse Global Investment Returns Yearbook 2024. Returns are real (after inflation), gross of tax. Past performance is not a guide to future returns.

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 2024, Dimson-Marsh-Staunton Global Investment Returns Yearbook 2024, 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.

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 - 45.4% return since inception in August 2019 (net of all fees, data as at 31 December 2025).

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.

232.7%

Long-Term Return
Since Inception June 2009

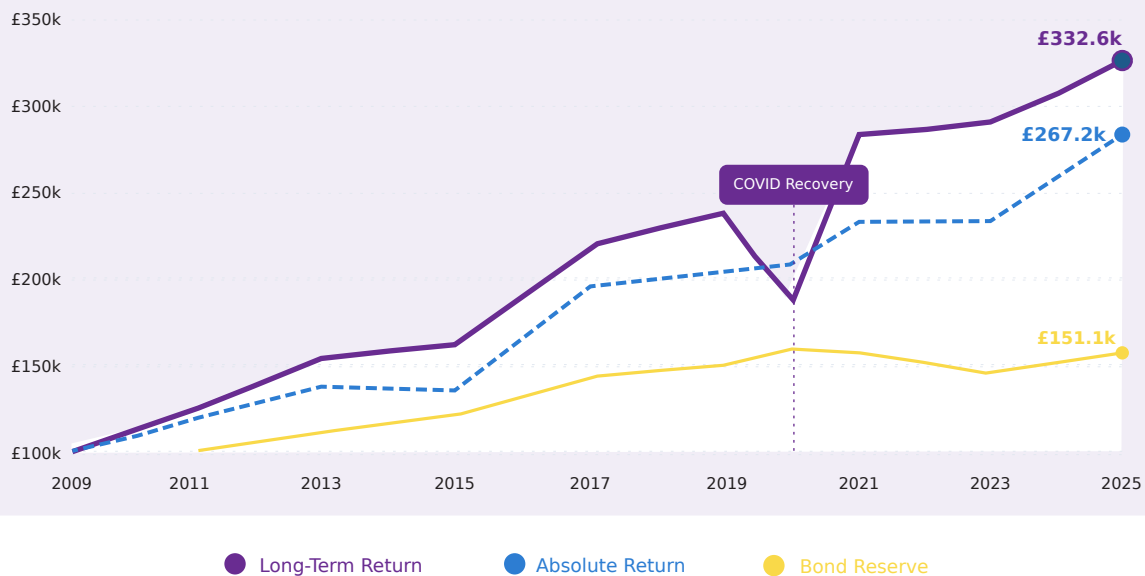
167.2%

Absolute Return
Since Inception June 2009

51.2%

Bond Reserve
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 31 December 2025

16+

Years Track Record

5,127

Underlying Holdings

0.85%

Avg Total Cost

FCA

Regulated

What if you'd started in 2009?

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

£34,000

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 31 December 2025.

Bond Reserve

Cautious

Since June 2011 | Benchmark: Cash



51.2% since inception

Absolute Return

Moderate

Since June 2009 | Benchmark: Cash



167.2% since inception

Long-Term Return

Growth

Since June 2009 | Benchmark: UK RPI All Items Index



232.7% since inception

Ethical (ESG)

Growth

Since August 2019 | Benchmark: RPI + 4%



45.4% since inception

Equity Portfolio

Adventurous

Since July 2019 | Benchmark: RPI + 5%



57.5% since inception

Your Values and Your Returns, Growing Together

Our Ethical ESG portfolio has returned **45.4%** since 2019 - proving you don't have to sacrifice returns to invest with your conscience

Also Available: 50/50 blended portfolios | EUR & USD options

04

Nothing to Hide

Transparent fees that work in your favour

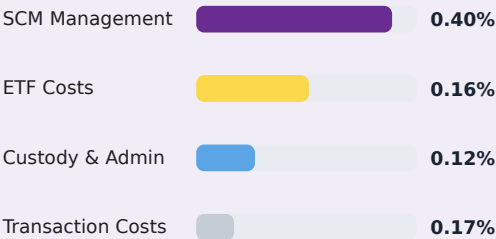
Nothing to Hide



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.

**Fee Breakdown —
Long-Term Return**



Total All-In Cost 0.85%

SCM DIRECT VS INDUSTRY AVERAGE

0.85%
VS
2.00%

Save over 57% on fees

£100k over 5 years at 4.5% growth:

MoneyShe: £19,228 return vs £10,408 with typical provider

That's £8,820 more in your pocket!

**Typical UK IFA wealth management fees
are c2.00% per annum**

(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	0.14%	0.17%	0.17%	0.18%	0.19%
Total All-In Cost	0.77%*	0.83%*	0.85%*	0.89%*	0.90%*

*Fees will vary according to the current selection of ETFs and current levels of trading activity.
When investing via the Hubwise SIPP, an additional charge of 0.1 % +VAT applies (min £15 +VAT, max £50 +VAT p.a). An additional fee of £125 +VAT applies to any SIPP in drawdown.

Your Account Options

All accounts held on a secure, segregated, protected platform - in your own name, and 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

2025/26 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

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 Head of High Performance at Jupiter. Respected as one of the most successful UK investment managers and innovators.



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.

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.

Why This Matters



1/3

of women retire with just one-third of men's wealth

59%

of women have never invested

£1M+

average pension gap by retirement age

72%

of women say investing feels intimidating

MoneyShe Exists to Change These Numbers

- Jargon-free resources to build your confidence
- Portfolios to suit your financial goals and aspirations
- A supportive community that champions your financial independence
- The senior team investing alongside you - your success is our success
- Start early and benefit from the magic of compounding - don't put off investing in yourself

“ 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

This is the personal experience of one client and may not be representative of all investors.

AWARDS & RECOGNITION

✓ Online Wealth Management Firm of the Year - London 2025

✓ Best Online Female Wealth Manager - 2024

✓ UK Financial Services Provider of the Year - 2024

✓ Vanity Fair Challenger Award - 2021

✓ CEO Today Magazine - Business Women of the Year Award

✓ Brummel Award - Women in Finance

✓ Harper's Bazaar - Campaigner of the Year

✓ 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



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

Try our FREE Investment Matchmaker Risk Questionnaire



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Client assets held by SS&C Technologies (Hubwise) in segregated nominee accounts.
Your capital is at risk. Past performance is not a guide to future returns.
The value of investments can go down as well as up, and you could get back less than you invested.