



Addidi Q&A

What is Addidi?

Addidi is a bespoke lifestyle and wealth management service designed with the needs of women in mind who, although their wealth should mean they can afford to live a better life, often don't manage to do so. Be that because they are cash-rich and time-poor, or for many other reasons that go beyond the typical notions of wealth and the lifestyle it can bring.

For such women, Addidi can deliver a service that not only brings the professional financial authority and common sense you would expect from any experienced wealth-management service, but one that also understands the personal, individual needs of its members and to that end is tempered with sensitivity, imagination and grace. In particular, Addidi will:

- Focus on the human needs and desires of successful and wealthy women.
- Help women to use wealth as a catalyst to deliver those desires – so that the financial resources of Addidi's members will work to bring them the lifestyle they most aspire to.
- Make a real impact that will notably reduce the stress and hassle that can come from managing wealth and juggling different elements of Addidi's member's increasingly complex lives.

What does Addidi mean?

Literally, the word Addidi means “to add” in Latin but can also mean “we inspire” – both are terms that reflect Addidi's core credos of inspiring its members to lead happy and balanced lives, and adding a value to those lives that's more than just financial.

This is a concept Addidi calls Inspired Living. If we focus on living lives in harmony with our core values and desires, then we're better placed to add value to the lives of those around us – our partners, families, friends, employers and employees. Through inspired living, we can all help to make the world a better place in our own small way – it is individual responsibility and action at its simplest and most effective.

Who is behind Addidi?

Addidi was founded by Anna Sofat, director of AJS Wealth Management and former Director of Fiona Price & Partners, who has long championed the concept of financial advice specifically for women. Anna is a highly qualified

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and experienced financial planner with 20 years experience advising high-net-worth individuals.

Who is Anna Sofat?

Anna is a strong, feisty individual, well-known in the world of finance. She is passionate about her beliefs and passionate about improving the way successful women manage and enjoy their wealth, and how that translates into how women can manage and enjoy their lives.

Anna has a Masters Degree from London School of Economics and also holds an Advanced Financial Planning Certificate. She is an Associate of the Chartered Institute of Bankers and a Certified Financial Planner.

After training with the Woolwich Building Society, Anna set up her own financial services company in partnership with her husband in 1990. In 1996, she joined Jackson Batten Financial Group as marketing manager and became a director in 1999. In 2000, Anna joined Fiona Price & Partners as operations director, becoming managing director in January 2004.

In March 2006, Anna set up AJS Wealth Management as a means to continue her vision of quality independent financial advice, delivered with passion and integrity.

And now, finally, Anna is launching Addidi which comes as the culmination of both her own life experience and that of her long-standing female clients.

Who is backing Addidi?

Addidi has the financial backing of Punter Southall Financial Management (PSFM), an independent financial advisory company and a part of Punter Southall Group, a group of companies all specialising in the provision of financial services.

What's the difference between Addidi Wealth and Addidi Lifestyle?

Addidi Lifestyle and Addidi Wealth are two distinct yet complementary services – the yin and yang to a life that is both successful and happy.

Addidi Lifestyle is a concierge-style range of services aimed at removing the hassle and tedium of day-to-day management of life – whether it be wealth, home, family, and other aspects of the increasingly complex, busy lives led by successful, wealthy women.

With Addidi Lifestyle, members can delegate the things they don't have the time or

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the inclination to take care of personally to someone they can totally rely on and trust to do what needs to be done.

Addidi Wealth is more specific; it offers independent financial planning and wealth management services delivered not just with authority, but with sensitivity, imagination and with a respect for the end purpose of that wealth, not simply its maintenance. Addidi Wealth aims to help its members transform their wealth into a tool for happiness and inspiration – something pleasurable, rewarding and inspiring that is far more than simply an end in itself. Taken together, Addidi is a unique proposition. Rather than a one-size-fits-all service, its products are tailor-made solutions measured and fitted to a member's personal needs, lifestyle and, most importantly, desires.

Addidi is offering a wide range of potential services. Who are the experts it will work with across the board – for example, if a member wants to invest in art, or set up a charity? Addidi's core staff can't all be experts in all areas, surely!

Addidi doesn't aim to deliver all its services in-house – that route would only be unrealistic and self-defeating. Rather, Addidi seeks to offer experienced professionals who its members can trust to put their interests first.

Addidi will hand-pick the best, (and the best qualified) personnel in each relevant field – the cream of concierge service companies, the most trusted, experienced advisors in the fields of, for example, art and philanthropy, as well as, it goes without saying, the best and most trusted advisers in the more traditional wealth-management arenas.

Of course, it is Addidi's members who are best qualified to shape its direction, and we aim to capitalise on their combined experiences, to organically become an authority on the finest products and services. Addidi members will be able to share and gain from the experience and contacts of each other, and on trusted advice from members of a like-minded family.

How is Addidi any different to other financial wealth management and concierge companies, or bespoke portfolio investors?

There is no doubt about it; Addidi stands out from the crowd. There are many differences, but the key ones are;

- Addidi puts the female client at the heart of its proposition – not just her money.
- Addidi puts the emphasis on wealth – not merely as a series of abstract numbers, but as potential for happiness and inspiration.



- Addidi is the holistic link for a range of services. Members don't need to coordinate a gaggle of companies, advisors and consultants – Addidi will worry about that for them.
- Addidi can take complete responsibility for ensuring delivery of its members desired service - whatever they may be - quietly, efficiently and with the minimum of fuss.

Though regular management and concierge companies certainly provide services to wealthy and/or successful individuals, none of them individually has the ability to combine all those services which can result in the almost instantaneous removal of the stress and hassle that wealth and success can bring. Addidi, on the other hand, was designed for no other purpose.

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How is Addidi different from companies like Bramdiva?

It is totally, totally different. – Addidi doesn't focus on a single narrow aspect of women's wealth (say, alternative investments) while outsourcing independent advice and other key elements of wealth management to third parties.

Nor does Addidi seek to create merely yet another women's network – rather, it seeks to ensure its members are firmly focused on creating an environment and lifestyle which best suits their desires and ambitions.

How will Addidi compete with services such as, say, Coutts Women, when it is comparatively small and unknown? Many bigger companies are already savvy to women-focused services and already offer them.

Addidi is not looking to simply expand as quickly as possible – size, as the saying goes, isn't everything. Addidi is a boutique proposition, and this is fully intentional. Addidi is firmly focused not on the outer trappings of wealth, but the woman behind that wealth. Addidi sees wealth as far more than simply a means to create more wealth.

Most companies, of course already recognise the increasing wealth controlled by women, and do therefore, market services specifically for them. But few put those services at the beating heart of their propositions. Coutts Woman, for example, offers the same private banking and investment services Coutts has been offering for years. The only difference is that it includes a social network for its female members exploring issues more pertinent to them.

Addidi, however, is not interesting in merely being relevant to women – its ambition is actually making a difference in the lives of its members.



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Private Banks have been offering similar kinds of services to Addidi Wealth for years – what makes Addidi any different?

Private banks do typically offer in-house banking and wealth management services and there are some good propositions available though typically their central propositions centres round either banking or investment management.

Addidi, however, offers wholly independent consultancy and advisory services – the only loyalty is to the member herself. If we advise someone banking with Coutts, for example, and we find that Coutts offers the right service for that member, then we have no qualms about recommending she stay with Coutts. If not, Addidi will find a private bank better suiting that member's needs. If a discretionary manager delivers value for money we will value and nurture that relationship on behalf of our members. If not, Addidi will exert firm pressure for improvement, and go elsewhere if improvement is not forthcoming. It's that simple.

Are men and women really that different when it comes to money?

"Sometimes I wonder if men and women really suit each other," Katharine Hepburn once said. "Perhaps they should live next door and just visit now and then." It's hardly news that women and men aren't alike – and just as physically and mentally we are different, so too can be our aspirations and ambitions.

It's fair to assume, therefore, that while men and women may not be different when it comes to the actual need for financial products, our attitudes and approach to money and saving patterns does diverge. For example:

- Although women are no strangers to taking risks in life in general, when it comes to money, they tend to be more cautious.
- Women are generally put off, rather than attracted by, the hard-sell approach – yet much of the financial services industry is focused more on aggressive 'sales force'-led transaction services than consultancy and advisory ones.
- Men are more likely to meet and do business with other men via a social or business network. Women have less time to network widely and so have less opportunity to meet professionals that they can trust.
- As women juggle increasingly complex lives, they have less and less time to devote to day-to-day management of their wealth. Often, their finances are neglected in favour of more pressing issues, but the guilt, if not the hassle, can remain.



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That's why FP&P struck such a chord with women.

Addidi simply recognises these differences. We believe that the best way to deliver this service is to recognise the role Addidi's members choose for themselves, then assist them in being as successful as they possibly can be within that role.

Isn't Addidi's approach stereotyping women somewhat?

Certainly not. In fact, at the heart of Addidi's proposition is the recognition of a woman's right to determine her own life, her own aspirations and her own desires. Addidi takes a holistic and creative approach to wealth management, offering not just consultancy and advice on bespoke financial planning alongside overarching wealth management and concierge-style services, but a focus on wealth as a tool for happiness and inspiration – wealth is a means to an end, not simply an end in itself.

Addidi believes in unlocking the true potential of money – our wealth should surely inspire and work for us, rather than us be slaves to it. To this end, Addidi does not stereotype women, but by recognising that they have different needs, priorities and desires – not just as women, but as individuals – it empowers them to lead happy, balanced lives.

Who are Addidi's members?

Addidi members are successful and wealthy women who, although they know what they want from life and have the resources to get there, don't always have the time or the inclination required. They want:

- A trusted, central service they can delegate different aspects of their lives to.
- To use their wealth as a tool to inspire happy, productive lives.
- To see their wealth serve them well during their lifetime, and preferably outlive them.

How will Addidi make its money?

Addidi's turnover will come via fees for its range of lifestyle and wealth management services. Each member will have a service-level agreement designed to meet their individual needs that is as specific and personal to them as the service itself, to that end, the fees will also to a greater extent be personal to each individual member.



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What will Addidi charge for its services, and what would a member expect in return?

Being bespoke, Addidi will put together a range of services best suited to members' needs – just as the cost of a tailored suit depends on the materials used, so will the cost of Addidi's services depend on the desired level of that service. The rates quoted for Addidi's services will be transparent and fair.

Members can expect...

- A service that's efficient and non-intrusive.
- Highly professional independent consultancy and advisory services delivered with integrity and sensitivity.
- Creative, well researched, inspired wealth management solutions.

2020's higher percentage of UK Women Millionaires was a big story in the press last year – what does Addidi bring as a new angle for this story?

Addidi is not just about the numbers – it exists to provide, with imagination and sensitivity, its members with the tools to manage the burden that success and wealth can confer. Addidi seeks to turn what can often be a weight around the shoulders of successful women into a tool for happiness and inspiration – and increasing numbers of women millionaires will only fuel demand for such a service.

Rather than a one-size-fits-all approach, or an approach focused on wealth simply as an end in itself, Addidi offers a service that is nothing less than the haute couture of lifestyle and wealth management – solutions tailored to precisely and comfortably fit its members' individual lifestyle needs, and most importantly, their desires. Welcome to Addidi – welcome to Inspired Living.