

## KRD STANDARD ONGOING SERVICE PROPOSITION

SERVICES	DESCRIPTION
<b>Ongoing meetings</b>	
<b>Main Annual Review Meeting</b>	Once a year we will offer you a face-to-face meeting, during which we will complete a review of your circumstances, risk appetite, needs, priorities and establish whether your current investments remain suitable. Update cashflow model if required. At your request we can also consider any other financial needs you may have.
<b>Reporting</b>	
<b>Access to Client Portal</b>	We will give you access to our client portal so you can view details about your investments at any time.
<b>Main Annual Review Report</b>	Following our annual meeting, we will provide a report confirming our discussions, summarising our findings, and outlining any recommendations we may make.
<b>Investment Management</b>	
<b>Bespoke Portfolio Management Using a DFM (Discretionary Fund Manager)</b>	Should this option be applicable we will thoroughly establish your circumstances, objectives and goals, we will introduce you to a DFM who will create a bespoke portfolio of investments tailored to your individual requirements and appropriate to the level of risk you are prepared to take. Using their expert knowledge of investments and the markets, we will review your investments' performance, in accordance with our review schedule and make sure they are performing in line with what was discussed at outset.
<b>Administration</b>	
<b>Client File Retention &amp; Maintenance</b>	As and when you provide us with updates to your circumstances, we update your file and will hold it securely at our offices for as long as you remain a client of ours, in accordance with our data protection policy.
<b>Forward Provider Correspondence</b>	We will forward any correspondence concerning your investments to ensure you are kept up to date with their performance and current value.
<b>Contact</b>	
<b>Telephone/Email Direct Access to Adviser</b>	You will have direct telephone or email access to your adviser at any time during working hours for personal assistance. Where appropriate, we may suggest an ad hoc meeting for more complex queries / needs.
<b>Quarterly Newsletter</b>	On a quarterly basis our newsletter is available via our website which contains useful articles to keep you informed about our firm and financial matters in general.