KRD FINANCIAL ADVISERS LIMITED

Tailored Financial Planning & Advice

KRD BESPOKE ONGOING SERVICE PROPOSITION

SERVICES	DESCRIPTION
Ongoing meetings	
Main Annual Review Meeting Standard & Enhanced Service	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 appropriate. At your request, we can also consider any other financial needs you may have.
Interim Review Meeting	In addition to the main annual meeting, we will offer you an interim review meeting (if required), during which we will review your circumstances, needs, priorities and investment performance against the goals we agreed at your main review meeting.
Reporting	
Access to Client Portal	We will give you access to our client portal so you can view details about your investments at any time.
Main Annual Review Report	Following our annual meeting, we will provide a report confirming our discussions, summarising our findings, and outlining any recommendations we may make.
Interim Review Meeting Report	Following any interim meeting, we will provide a report confirming our discussions, summarising our findings, and outlining any recommendations we may make.
Investment Management	
Bespoke Portfolio Management Using a DFM (Discretionary Fund Manager)	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 we discussed at outset.
Administration	
Client File Retention & Maintenance	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.
Forward Provider Correspondence	We will forward any correspondence concerning your investments to ensure you are kept up to date with their performance and current value.
Contact	
Telephone/ Email Direct Access to Adviser	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.