

## KRD LIGHT TOUCH ONGOING SERVICE PROPOSITION

SERVICES	DESCRIPTION
<b>Ongoing meetings</b>	
<b>Main Annual Review Meeting</b>	Once a year we will offer you a telephone or online 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.
<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 meeting, we will provide a report confirming our discussions, summarising our findings, and outlining any recommendations we may make.
<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. A charge will be made for this extra meeting.
<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.
<b>Professional services</b>	
<b>Liaising with 3rd Party Professionals</b>	Where required we will liaise with your other professional advisers (e.g. solicitor and accountant) to co-ordinate your affairs, ensure consistency of approach in related matters and provide relevant updates.
<b>Cost</b>	
<b>Annual Charge</b>	The cost of this service is based on your funds under KRD review. This will be paid through your product.
<b>Charge 0.50%</b>	<i>Ongoing Service - Example of cost = £50,000 funds under review. £50,000 x 0.50% = £250.00pa.</i>

\* These services are provided via a third party