

## KRD ONGOING SERVICE PROPOSITION

SERVICES	DESCRIPTION
<b>Ongoing meetings</b>	
<b>Main Annual Review Meeting Standard &amp; Enhanced Service</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. At your request we can also consider any other financial needs you may have.
<b>Interim Review Meeting (Enhanced Only)</b>	In addition to the main annual meeting, we will offer you an interim review meeting, during which we will review your circumstances, needs, priorities and investment performance against the goals we agreed at your main review meeting.
<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>Interim Review Meeting Report (Enhanced Only)</b>	Following our interim 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) (Enhanced Only)</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 anytime 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.
<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>End of Tax Year Service</b>	Where relevant, we will assist you with any information required in relation to your end of tax year return, which will be shared with your accountant, as required.
<b>Wills and Estate Planning*</b>	Will and Estate Planning Service can be provided by a third-party firm.
<b>Goal Based Strategic Planning</b>	
<b>Dynamic Planner/Cashflow Model</b>	We would be happy to prepare for you a cash flow report for Investment, Retirement and Cash flow forecasting; these reports are an invaluable tool for planning your financial future. This is standard for all clients going into retirement.
<b>Trusts</b>	
<b>Trusts (Enhanced Only)</b>	We will assist you in the preparing and ongoing work that is necessary to make sure any Trust that is taken out, is kept up to date. Some Trusts will an require annual meeting to discuss the appropriateness of the Trust and if any adjustments are necessary.
<b>Cost</b>	
<b>Annual Charge</b>	The cost of this service is based on your funds under KRD review. This can be paid either by cheque or through your product. This can also be paid monthly by Standing Order. **
<b>Standard Charge 0.65%</b>	<i>Standard Ongoing Service, Example of cost = £150,000 funds under review. £150,000 x 0.65% = £975.00pa.</i>
<b>Enhanced Charge 0.80%</b>	<i>Enhanced Ongoing Service, Example of cost = £150,000 funds under review. £150,000 x 0.80% = £1,200.00pa.</i>

\* These services are provided via a third party

\*\* This is worked out over a 12-month period and adjusted each year