

## KRD LIFEPLAN SERVICE

SERVICES	DESCRIPTION
<b>On-going 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 your circumstances, risk appetite, needs, priorities and establish whether your current investments remain suitable. At your request we can also consider any other financial needs you may have.
<b>Interim Review Meeting (1 per year)</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>Ad hoc Meeting</b>	In addition to the core meetings, at any time you can request an extra meeting (one per year), if perhaps your requirements or circumstances change, to discuss your current investments and establish if they still meet your needs.
<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</b>	Following our interim meeting, we will provide a report confirming our discussions, summarising our findings and outlining any recommendations we may make.
<b>Ad hoc Report</b>	If you choose to have an extra meeting, we will provide a report summarising our discussions and any recommendations we may make.
<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>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>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.

Investment Management	
<b>Tailored Portfolio Management</b>  (If required this can be used where you do not wish to use our Multi Asset Fund approach)	Having thoroughly established your circumstances, objectives and goals, we will create a portfolio of investments tailored to your individual requirements, appropriate to the level of risk you are prepared to take. Using our expert knowledge of investments and the markets, we will review your investments' performance, in accordance with our review schedule. Where necessary we will contact you to discuss any required changes to your portfolio.
Professional Services	
<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>	Wills and Estate Planning Services available through the firm. Free simple Joint or single Wills if required.
Strategic Planning	
<b>Cash Flow Planning</b>	We would be happy to prepare for you a strategic report for Investment, Retirement and Cash flow forecasting; these reports are an invaluable tool for planning your financial future.
Miscellaneous	
<b>General Insurance</b>	KRD has an in house general and commercial insurance arm and is able to offer you a wide variety of products. Visit <a href="http://www.hagleyinsure.com">www.hagleyinsure.com</a> or call 01562 887998
Cost	
<b>Minimum Annual Charge</b>	<p>The cost of this service is 1% of your funds under review. The minimum charge for this service is £1,200 per annum. This can be paid either by cheque or through your product. This can also be paid by monthly Standing Order.</p> <p><i>Example of cost = £150,000 funds under review (FUR)</i>  <math>£150,000 \times 1.0\% = £1,500.00</math>. Therefore no additional payment would be payable to meet our minimum £1,200 per annum charge.</p> <p><i>Example of cost = £100,000 funds under review (FUR)</i>  <math>£100,000 \times 1.0\% = £1,000.00</math>. Therefore an additional payment of £200 would be payable to meet our minimum £1,200 per annum charge. This extra charge can be taken directly from the product if requested.</p>