



FINANCIAL  
ADVISERS  
LIMITED

Tailored Financial Planning & Advice



Investments



Pensions



Security



Business Protection

Wealth Management

01562 888440

[www.krdwealth.com](http://www.krdwealth.com)

*"There's nothing like a walk in the park, when you know life's worries are taken care of."*



## Who we are, and how can we help you?

KRD celebrated its 12th Birthday in October 2017. We are very proud of our business, of the progress we have made, and of the way in which we have worked together with our clients to help them prosper over that period. 12 years has flown by, but that said, many of our senior team have worked successfully together for more than double that period of time, so we would like to think that at KRD there is a wealth of experience, in managing clients wealth.

Right from its inception KRD has been a business built around its people, and everyone who works here, from our senior advisory team to our administration staff all understand that people do business with people, and not with organisations.

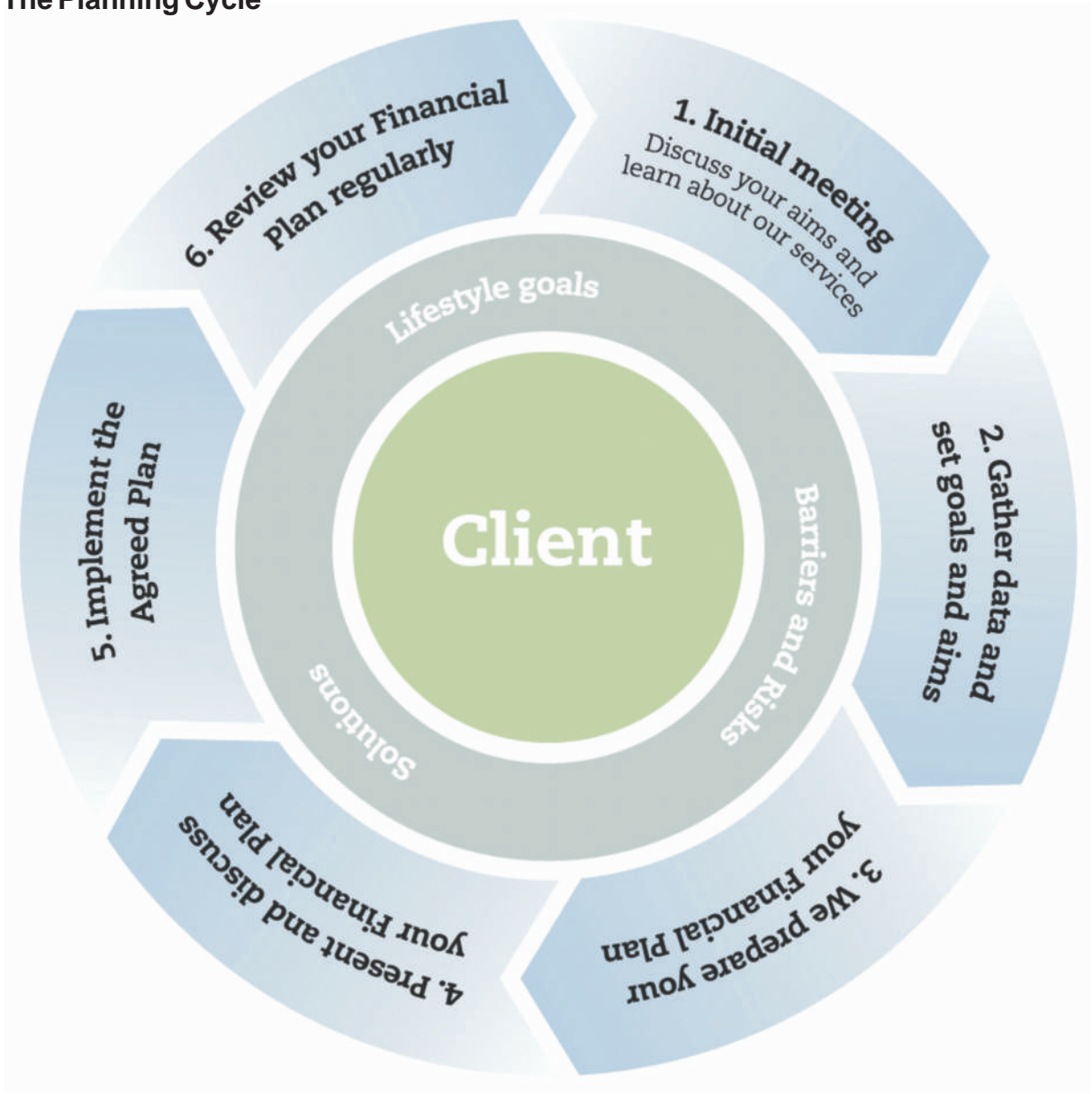
Our aim, would always be to work very closely with you, because it is vital to us that we fully understand you, and your needs. This helps us to determine and achieve, your lifestyle and financial goals and objectives, in order to maximise your opportunity to increase your wealth over time.

Everyone is different and has different needs. Your needs will evolve as your personal circumstances change, so we work with you to ensure a regular focus on your investments, and pension funds, ensuring you are advised properly in regard to long-term estate planning, in the most tax efficient way possible.

Many of our long-standing clients have complex financial needs, needs that have changed over time, and which may do so again, in-line with changing financial markets and regulatory frame-works. However, you, like many of our clients, may have neither time, nor easy access to all the information you need to make informed decisions, and to manage your long term investment finances effectively and efficiently in this evolving marketplace, so that's where we come in.



The Planning Cycle



## What we do, and the way we do it

Whatever you need, and want from your wealth, the first step is to establish what matters most to you, so, during the initial stage of the planning cycle, we will meet with you to consider and discuss your priorities, ambitions and concerns.

This would include:

- ▶ **pre and post retirement planning**
- ▶ **levels of return need to meet specific objectives**
- ▶ **assessment of the situation in the event of sudden, or long-term illness or death**
- ▶ **how your accumulated wealth might eventually be distributed**
- ▶ **income tax planning**
- ▶ **your attitude to risk, and the impact of changing circumstances**
- ▶ **inheritance tax planning**

Once we've gathered all of the information at the initial meeting, we can start to analyse your needs, review the wide range of financial products available, and consider all of the options that might be available to you, before tailoring and proposing solutions that meet your needs.

We then present, and discuss these proposals with you, before agreeing, and then implementing your personal financial plan, which is then regularly reviewed with you.

As the planning cycle illustration demonstrates the planning approach that KRD use, and will continue to use, starting with the initial meeting, and runs through to the implementation of a strategy that we will agree together, and then leads to the regular review meetings that we will hold with you.



## Financial Modelling

The next couple of pages show graphically how your risk profile and asset allocation are formulated and reported along with a cash flow model of your income and expenditure that shows how long your savings will last.

The software we use is independent and is recognised as being amongst the best in the industry.

The risk and return graph (below) shows the results of an “attitude to risk” questionnaire that you will be asked to complete. This shows your risk score and if applicable your current investments risk profile. This way we are able to check the risk you are taking currently.

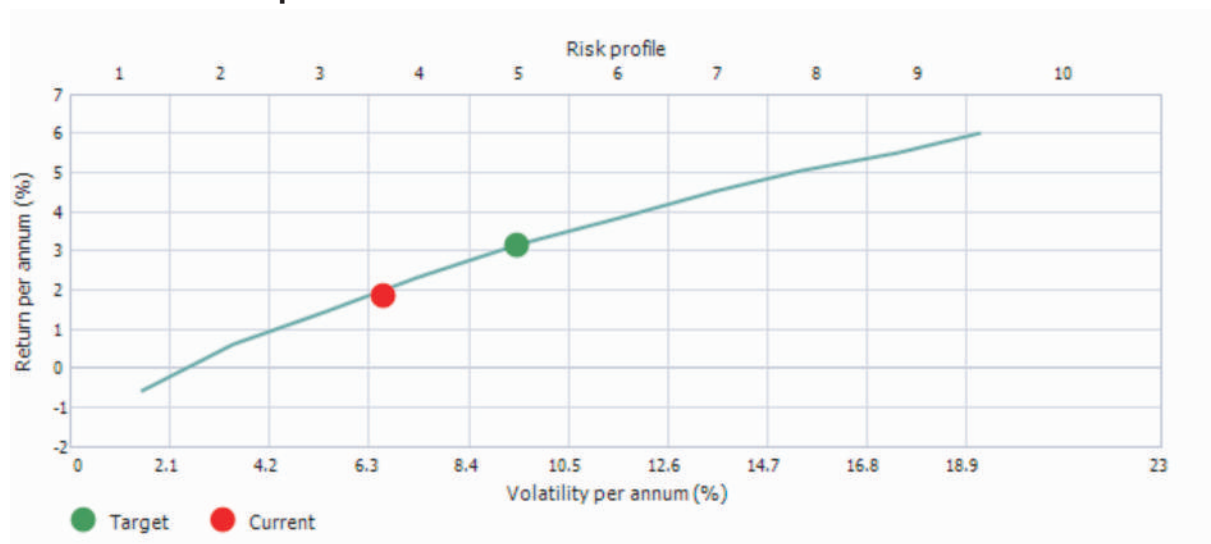
If you have existing investments, the risk and return graph shows your current asset allocation and our target or recommended asset allocation is for the risk you are prepared to take. Asset allocation is widely recognised as the key to getting the best returns.

We also use a cash flow modelling system as shown on page 7 to show clients a forecast of what their retirement income might look like. This system can be updated as often as required or as things change.

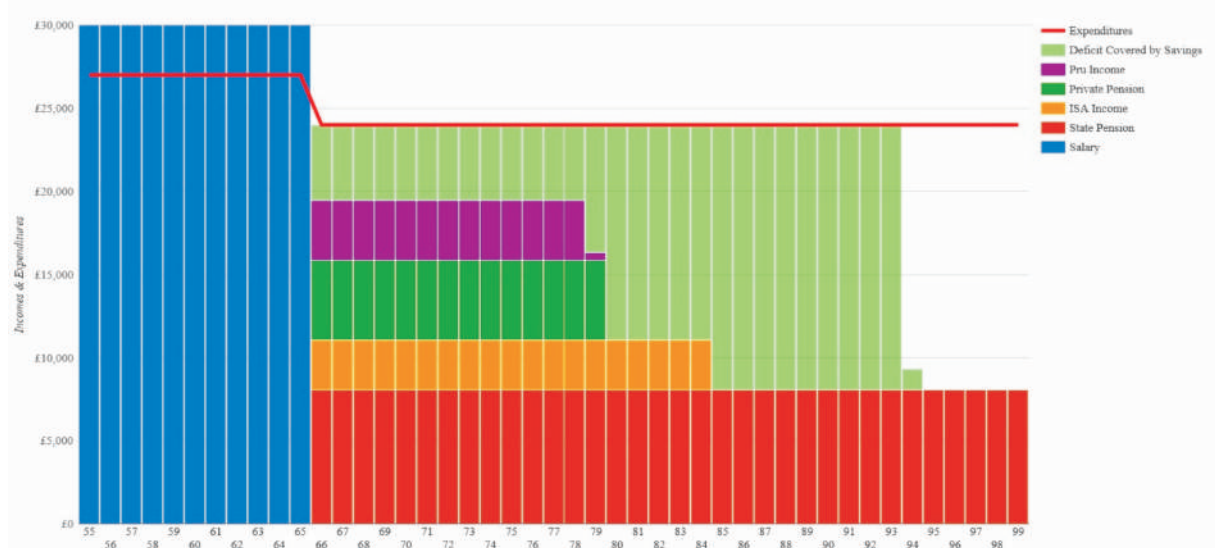
This allows you to plan with more certainty, and give you greater peace of mind.

The second cash flow graph shows how your savings deplete over time, assuming you are supplementing your income from savings. Not everybody will, but it gives an indication of when your savings are likely to run out.

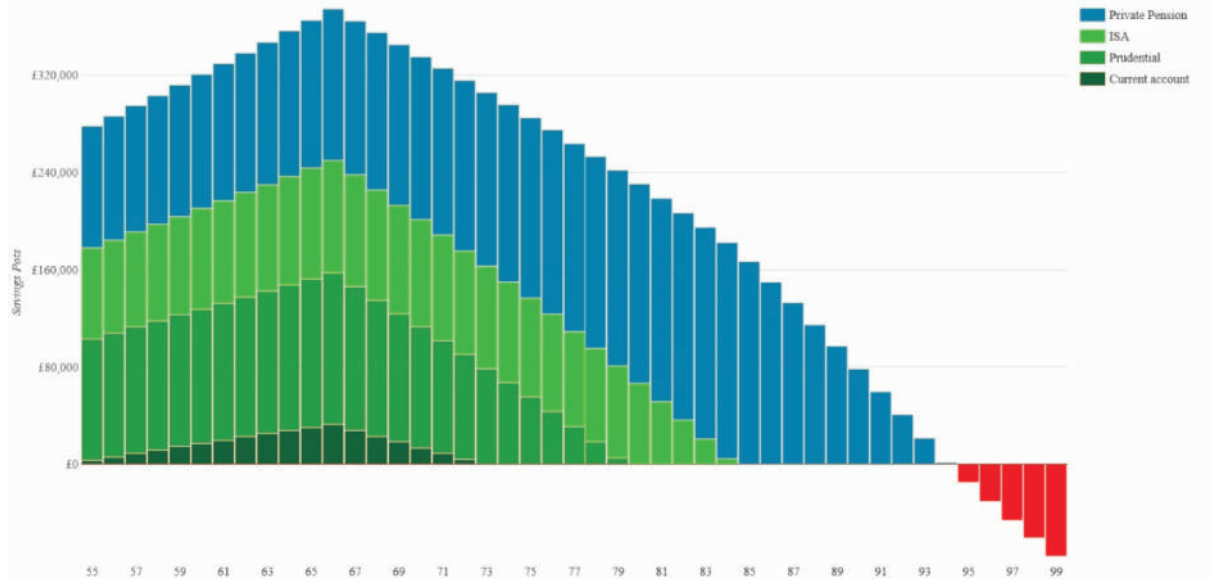
## Risk and return expectations



## Cash Flow Forecast



## Savings Over Time



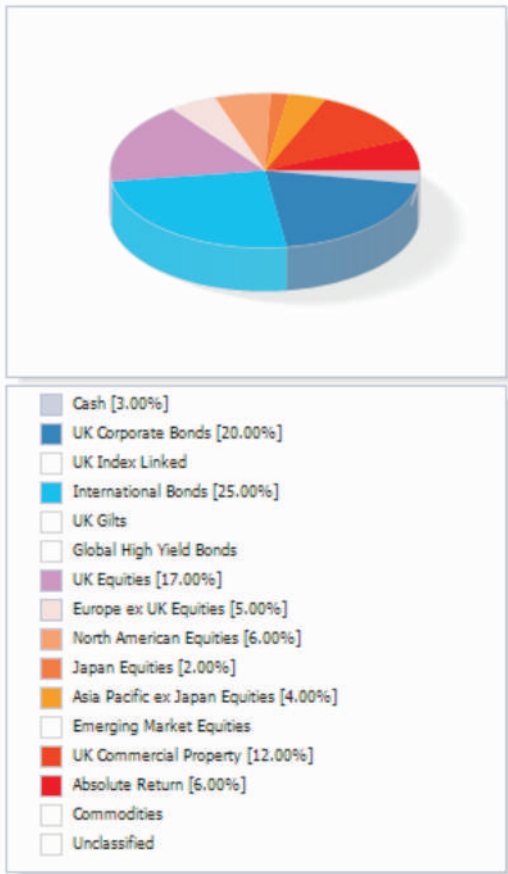
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# Recommended Asset Allocation

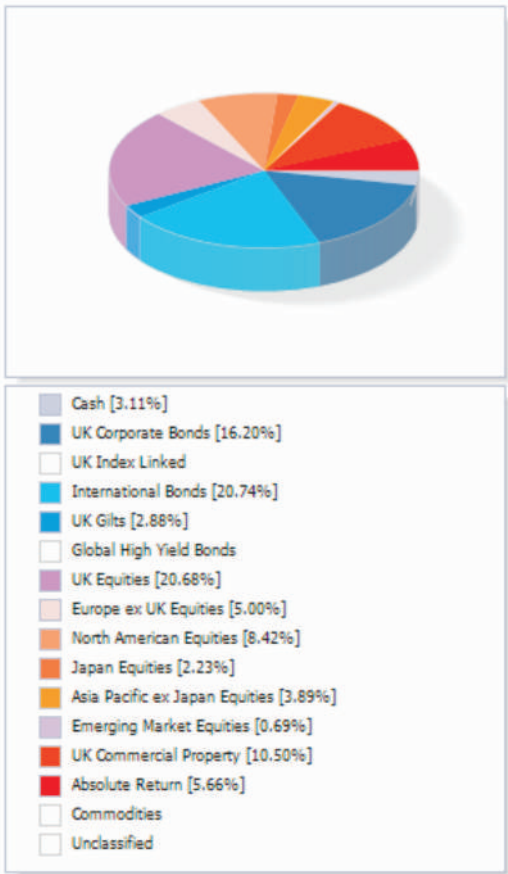
The following charts display the asset allocation of your current holdings alongside the asset allocation for the recommended portfolio.

## Your current and recommended asset mixes

Current asset mix



Recommended asset mix





## The KRD Investment Committee

KRD introduced its investment committee in January 2016

Sitting on our committee is a group of widely experienced financial advisers, and selectively invited industry experts, who together provide broad updates on developments within specific areas of the market, and can also comment on overall market sentiment.

The job of our committee is firstly to research both the general market and then specific funds within it, allowing us to carefully monitor how and where we place our clients' money.

KRD's financial advisers are not stockbrokers, but they are experts in their field. They are there to give informed advice on personal financial planning investing in individual stocks and shares requires constant monitoring of individual share performance, together with a deep understanding of both macro, and micro economic data, and an appreciation of monetary and political factors.



*"Similar thoughts, just slightly different."*

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KRD takes the view that Multi Asset investing, which includes Managed Portfolio Services (MPS), as well as Multi Manager investing, would best serve the vast majority of its clients investment objectives. This approach offers a "Stockbroker" style investment for the wider client base, and for those who fit the risk profile of this type of portfolio. The investment houses we deal with, offer a portfolio that suits most investment profiles, of course, a bespoke investment plan can be made, and we will always be happy to discuss this with clients.

By using these 'outsourced investment partners', we know that their specialists are working hard to manage clients money on a daily basis.

We choose the portfolios that tie-up with our own 'attitude to risk' profiling software as this allows us to accurately, create a portfolio to meet clients specific needs and goals.

This ongoing process allows us to monitor the portfolios already recommended and to look at others that will no doubt be pushing to be added to our recommended list of providers in an ever-changing market. We then measure our chosen portfolios against a benchmark, to let us know how these portfolios are performing.

These days, there are a considerable number of benchmarks available to us, but in many cases these tend to be something that financial advisers just like to talk about. We believe most of our clients would prefer a benchmark that is 'real' to them, and perhaps more easily understandable. This is why we have chosen RPI (Retail Price Index) as our chosen benchmark. This way, our investors can see if their portfolio is outperforming a well-known and respected benchmark.

Most clients tend to fall within a so-called 'risk band' rating of between 3 & 7 (1-10 is the full range) and we have applied our benchmark as follows: Risk rating 3 equals RPI + 1% then going up in 0.5% stages to Risk rating 7 being RPI + 3%.

We believe that this generates a meaningful figure, and one that our clients can easily compare against their own investment return expectations.

Using a formulated process of assessing funds, and then measuring their performance, gives our investment committee the tools it needs to make sure that our selected investment partners keep on track, and deliver consistent results. Failure to do this can mean that investment monies are moved and given to another partner, who is performing better.

The committee meets quarterly to discuss the performance of our investment partners, but data is updated monthly. As such, should it become necessary, a meeting of the committee can be called at short notice.

KRD advisers firmly believe that the work of our committee, should give our clients further confidence that their investments are being managed effectively, and consistently.



HAGLEY  
INSURANCE  
BROKERS



Business Combined



Property



Motor Trade / Fleet



Contractor

Commercial &  
Personal Insurance

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## Welcome to Hagley Insurance Brokers

We are independent Commercial & General insurance brokers with access to a wide range of specialist insurers. We are totally committed to providing our clients with the correct level of insurance protection and an outstanding level of customer service. We work closely with our business owners to investigate the risks facing businesses today. Our approach is to get to know you and to thoroughly understand your business. We believe that only then can we help safeguard you through the provision of appropriate advice and recommend insurance policies that fully protect the business and its directors, at the correct level to offset the risk.

We offer the same level of service to non-business and personal customers, again aimed at providing appropriate insurance cover.

The insurance market is complex and continually changing. Our highly experienced consultants and advisers are kept up to date through in-house and external training and continuous professional development. We can find the right cover for you and because we're a Member of the Cobra Network (the UK's largest independent network of Independent Insurance Brokers) - our clients benefit from centrally negotiated deals with some of the UK's largest insurers. This means that we can offer exclusive products and enhanced policy wordings at excellent rates.

It is vital that we are able to guarantee our independence from any insurance company and that our clients' best interests will always be our priority. We do not operate on a call centre basis, and you will be liaising with the same person every time you speak to us.

Finally, we have our own financial services arm which, if required, can advise clients on a wide range of financial, protection and investment matters. All our services are offered on a free No Obligation first meeting basis, providing you with a complete business/personal review, at no cost.

Our core company values are:

- ▶ To deliver an exceptional service
- ▶ To provide targeted and appropriate insurance solutions
- ▶ To act with complete integrity

### The process behind how we work:

**Discovery** - About you, about your business - information gathering, so as to assess your business risks

**Analysis & Research** - comparative analysis of potential insurers and policies from across the market

**Proposals** - review detailed proposals to ensure best fit, matching with your business needs

**Implementation** - detailed review of policy documents before they are issued to you

**Review & Renewal** - reassess potentially changing needs to ensure your insurers still match, changing providers as needed

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## Commercial Insurance

You know your business. We understand risk. We also understand that not all businesses are the same and requirements will differ from one client to another. We will sit down with you to understand your business. We will then assess the risks associated with your business and then identify suitable commercial insurance policies at reasonable premiums. Once you have bought your policy, our relationship does not end there. Regular reviews are necessary to ensure that if there are any changes in your circumstances, or changes to the policy or legislation, you are still fully covered. It is our aim to always provide you with the best policy.

### Planning ahead

Business continuity or interruption planning is about protecting your business from flood, fire, burglary and physical damage. Business continuity insurance covers you and your business in a worst-case scenario. Many business owners underestimate the disruption caused by a major incident such as a fire. It's not just the rebuilding, lost stock and equipment you'll need cash for, but also the loss of business and the time needed to re-recruit staff and to encourage former customers who have gone elsewhere.

Businesses can also take policies that protect them if a key supplier is unable to trade. This may be an appropriate policy extension if for example you are a manufacturer and cannot easily switch suppliers and therefore continue without interruption. Again, we will advise you accordingly.

## Business Combined

Is a Flexible, packaged cover that provides tailored insurance solutions to protect your business. We can obtain cover for a variety of different industries including Manufacturing, Construction, Wholesaling, Retail, Medical, Care and Leisure.

This is not an exhaustive list, so please feel free to contact us should your Business fall outside of the above.

Some examples of areas of cover that can be packaged into this policy are:

- ▶ Buildings Insurance ▶ Tenants Improvements ▶ Public/Products Liability ▶ Employers Liability
- ▶ Stock ▶ Machinery Plant and all other contents ▶ Goods in Transit ▶ Business Interruption ▶ Liability
- ▶ Legal Expenses



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## Public/Product Liability Insurance

As a business owner or employer you have a legal duty to protect the public from injury or wrongful acts (whether deliberate or negligent) by your business or your employees. If a member of the public is injured or there is damage to property, you could be held legally responsible and face legal action.

If you're business manufactures, repairs or simply supplies goods, and someone suffers illness, injury, death, loss or damage as a result of your actions, you could be held legally liable and sued for what could be a substantial amount of money. This insurance protects you against such expenses.

## Employer's Liability Insurance

If your business has employees this type of cover is a legal requirement. It protects your business against any potential costs of compensation and legal fees for employees who are injured or made ill at work through the fault of the employer.

We have access to a number of insurers who offer liability cover and who can provide Public/Product Liability Insurance as a standalone policy, or can package it and incorporate Employer's Liability cover into one policy.



## Special Products

The scope of businesses/trades we can provide cover for is too broad for us to be able to list them all. However, please see below some further types of Business/Premises/Policy.

Coverage that we're able to cater for:

- ▶ Offices ▶ Shops ▶ Tradesman
- ▶ Medical Malpractice ▶ Cyber
- ▶ Management Liability ▶ Engineering Inspection
- ▶ Group Travel/Personal Accident ▶ Marine Cargo

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## Motor Fleet

We're able to provide tailored Motor Fleet insurance solutions to meet your business needs.

We can quote for Fleets ranging from two vehicles and upwards, with no particular upper vehicle limit.

Cover can be provided on a Comprehensive, Third Party Fire & Theft or Third Party only basis. We can cater for a wide range of vehicle types including private cars, motorcycles, trucks, vans, special types and agricultural vehicles.

We can also provide additional 'bolt on' covers including Legal Expenses/Un-insured Loss Recovery, Breakdown, GAP Insurance & Excess Protection policies.

## Motor Trade

We are able to cater for a wide variety of cover for motor trade businesses such as Vehicle MOT Stations, Sales, Mechanics and Auto-electricians, Car Valeters and other specialist trades.

Our aim is to find the right motor trade insurance coverage for your business at the most competitive price available by searching the various insurers and markets we have access to.

Some examples of the areas of key cover we can offer are:



- ▶ Road-Risk Cover (with the option to include Protected No Claims Discount cover)
- ▶ Public/Products Liability   ▶ Employers' Liability Insurance   ▶ Material Damage Insurance
- ▶ Defective Workmanship Insurance   ▶ Business Interruption Cover   ▶ Offices & Premises Insurance
- ▶ Demonstration Cover   ▶ Legal Expenses Cover

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## Contractor

Our objective is to provide you with a bespoke contractor's insurance package which will ensure you have the cover you need in the event of damage to property, or an accident or injury to any of your employees or members of the public.

Whether you're a builder, decorator, electrician, plasterer, plumber, scaffolder, gardener, roofer or any other trade, we want to ensure that you have the right protection in place.

We'll discuss with you what coverage you need, and will make suggestions as to where you might need more or less cover than you already have in place.

Cover which can be packaged into this Policy type (but not limited to) are:

- ▶ Public/Products liability insurance   ▶ Employers' liability insurance   ▶ Personal tools cover
- ▶ Contract works   ▶ Construction plant insurance   ▶ Contractor's all-risks insurance

## Property Owners

If you need to insure a single property or portfolio, whether commercial and/or residential properties, we can arrange a policy to suit your needs.

We have access to a wide range of insurers who offer this coverage so are confident in being able to secure you a competitive premium for a policy which offers coverage based on your specific needs.

Key Covers:

- ▶ Buildings & Contents   ▶ Loss-of-Rent
- ▶ Public/Property Owners Liability   ▶ Employer's Liability   ▶ Fire & Special Perils   ▶ Subsidence
- ▶ Legal Expenses   ▶ Terrorism Cover



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## Personal Insurance

We will take the hassle out of looking for the right home insurance policy, at affordable premiums, that suit your individual needs. We take the time to understand your circumstances and requirements and then cross-reference them with all available policies.

Individual policy features will vary depending on which insurance provider is being considered. We'll make a selection, and then consult with you to determine the best choice. All documentation is handled by us and we will issue you with immediate cover as well as the final documentation. Our priority is to find the policy that suits you best, and to provide guidance and advice at every step.



### Household

Your home, and your possessions are probably your most important assets. You naturally want peace of mind knowing you have everything properly and adequately insured. We offer Buildings & Contents policies, either as a combined product or on a standalone basis.

As we have access to a wide range of insurers, we're able to provide cover for properties ranging from a 1 Bedroom Flat, all the way up to Grand Stately Homes and Mansions with there being no real issue in respect of the Buildings Sum Insured required.

Key Covers include:

- ▶ Buildings ▶ Contents ▶ Personal Possessions worldwide such as phones, cameras, laptop and Jewellery
- ▶ Cover for any Outbuildings and the contents potentially stored/kept within them ▶ Garden furniture & plants
- ▶ Money ▶ Stolen Credit Cards ▶ Pedal Cycles ▶ Freezer Cover ▶ Property Owners Liability

## Travel

Travel insurance provides cover for medical expenses, trip cancellation, lost luggage and other losses incurred while travelling, either internationally or domestically.

We are able to provide cover Worldwide and can offer policies which provide cover for specific single trips, or provide an annual policy with covers unlimited trips within a set 12-month period.



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## Classic Car

Vintage and classic cars are more than just vehicles – they are a hobby, a passion, and a treasure, which is why they often need specialised classic car insurance policies to protect them against damage and the increased risk of theft.

We are able to provide bespoke classic car policies which will cover your vehicle for an 'agreed' value rather than a 'market' value, which is the basis of cover a standard private car policy provides.

Optional additional covers include:

- ▶ Breakdown cover   ▶ Legal protection   ▶ Laid up cover (for when your vehicle is off the road)
- ▶ EU cover   ▶ Limited mileage discounts

## Gap Insurance

GAP insurance is designed to protect you against a financial shortfall in the event of your vehicle being a total loss due to Fire, Theft, Accident or Accidental Damage. We have one of the widest portfolio of products available.

The GAP products we can offer will benefit you in the following situations:

- ▶ buying a new or used vehicle
- ▶ buying a vehicle from a dealer or privately
- ▶ obtaining a vehicle on finance, lease or outright purchase
- ▶ in a situation where you did not buy GAP when you purchased your vehicle many months/years ago.



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