

KRD CHOICES SERVICE

SERVICES	DESCRIPTION
On-going meetings	
Annual Review Meeting	Once a year we will offer you a face to face meeting, during which we will 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.
Ad hoc Meeting (optional)	In addition to the core services, at any time you can choose to pay (£125) for an extra meeting, if perhaps your requirements or circumstances change, to discuss your current investments and establish if they still meet your needs.
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.
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. The implementation of such recommendations may be subject to an additional fee.
Ad hoc Report (optional)	If you choose to have an extra meeting, we will provide a report summarising our discussions and any recommendations we may make. The implementation of such recommendations may be subject to an additional fee.
Contact	
Telephone / Email Assistance via the Office	You can telephone or email the office at anytime during working hours for assistance. Where appropriate, we may suggest an ad hoc meeting for more complex queries / needs. Your adviser will be informed and will respond ASAP if he is not immediately available.
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.
Quarterly Newsletter	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.

Professional Services	
Wills and Estate Planning**	Will writing and Estate planning services available through the firm at an additional cost. £95 Single Simple Will, £175 Simple Mirror Wills, other services are available.
Strategic Forecasting	
Cash Flow Planning	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	
General Insurance Products	KRD has an in house general and commercial insurance arm, and is able to offer you a wide variety of products. Visit www.hagleyinsure.com or call 01562 887998
Cost	
Minimum Annual Charge	<p>The cost of this service is 0.65% of your funds under review. The minimum charge for this service is £360 per annum. This can be paid either by cheque or through your product. This can also be paid monthly by Standing Order.</p> <p><i>Example of cost = £75,000 funds under review (FUR)</i> $£75,000 \times 0.65\% = £487.50$. Therefore no additional payment would be payable to meet our minimum £360 per annum charge.</p> <p><i>Example of cost = £50,000 funds under review (FUR)</i> $£50,000 \times 0.65\% = £325.00$. Therefore an additional payment of £35 would be payable to meet our minimum £360 per annum charge. This extra charge can be taken directly from the product if requested.</p>