

KRD ASPIRE SERVICE

SERVICES	DESCRIPTION
Ongoing meetings	
Main Annual Review Meeting	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. At your request we can also consider any other financial needs you may have.
Interim Review Meeting via Telephone	In addition to the main annual meeting, we will offer you interim review meetings via telephone, during which we will review your circumstances, needs, priorities and investment performance against the goals we agreed at your main review meeting.
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.
Main 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.
Interim Review Meeting Report	Following our interim 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.
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.
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. This meeting and the implementation of such recommendations may be subject to an additional fee.

Contact	
Telephone / Email Direct access to Adviser	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.
Professional services	
Liaising with 3rd Party Professionals	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.
End of Tax Year Service	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.
Wills and Estate Planning**	Will Writing and Estate Planning services available through the firm at a 10% discount.
Strategic Planning	
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 range of products. Visit www.hagleyinsure.com or call 01562 887998
Cost	
Minimum Annual Charge	<p>The cost of this service is 0.75% of your funds under review. The minimum charge for this service is £750 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> $£75,000 \times 0.75\% = £562.50$. Therefore an additional payment of £187.50 would be payable to meet our minimum £760 per annum charge. This extra charge can be taken directly from the product if requested.</p> <p><i>Example of cost = £120,000 funds under review (FUR)</i> $£120,000 \times 0.75\% = £900.00$. Therefore no additional payment would be payable to meet our minimum £750 per annum charge.</p>