Advised rate card

On an Advised Service, your Adviser will agree your objectives and provide expert advice, whilst you maintain control of day-to-day decision making.

	Advised Investment Service (AIS)	Wealth Planning Service (WPS)
What is it?	Investment advice and execution on structuring an investment portfolio tailored to your goals and risk tolerance, but where you retain day to day control and decision making.	Financial planning advice with a dedicated Planner, personal plan and cash flow model in support of your goals and ongoing support against goals and tax circumstances.
Who is it for?	Those with an interest in managing their own portfolio but with support from a dedicated Investment Manager, our independent research and execution capabilities.	Those looking to maximise tax efficiency, and/or plan for specifc objectives (pensions, retirement, wealth transfer etc).
Investing horizon	Long-term (5 years or more)	
Typical portfolios sizes	Usually start from £50k+	Usually start from £250k+

How do we forecast and communicate costs to clients?

Cost summary – a schedule of expected costs is provided upfront, once we have determined a recommended service and portfolio structure.

Statements – a breakdown of your Killik & Co fees is provided as part of your quarterly reporting.

myKillik/ Silo – a breakdown of fees and charges is available for clients logging into their account.

Continue for service benefits and fees.

Benefits – features and benefits of each service

	AIS	WPS
A dedicated Investment Manager	✓	
A dedicated Wealth/Financial Planner		✓
Minimum 12 month review of objectives and financial goals	✓	✓
Advise on structuring and rebalancing of your individual investment portfolio	✓	
Single stock advice and execution	✓	
Minimum 12 month Financial Planning review		✓
Client-led changes to plans as required	✓	✓
Pensions advice and retirement planning		✓
Legacy and intergenerational wealth transfer (IHT)		✓
General tax structuring advice		✓
Personalised lifetime cash flow modelling		✓
Income payments, accessing capital in a way that suits you	✓	
Access ISA/SIPP wrappers (see SIPP rate card for details of SIPP fees)	✓	✓
myKillik client login (app)	✓	✓
Daily/Weekly client emails and access to proprietory Investment Research	✓	
Confidant quarterly magazine delivery	✓	✓

You can combine one of our Investment services with Wealth Planning or you could consider a Managed solution, such as Killik Managed.

Fees – a percentage charge based on your invested assets

	AIS	WPS
Assets up to £1m	0.95% annually	0.5% annually
Next £1m	0.8% annually	0.45% annually
Balances over £2m	Subject to agreement	
(Discounted assets)	Fees exclude cash	
Billing frequency	Quarterly	
Tax reporting	Annually	

Continue for additional detail on charges.

Fees include – what is included in the % fee

	AIS	WPS
VAT as applicable	✓	✓
Set-up/transfer in fees	None	None
Exit/transfer out fees	None	None
Trades and rebalancing	✓	✓
Custody/Platform fees	✓	✓
SIPP*/ISA wrappers	✓	✓

* SIPP charges may apply. See SIPP rate card for full schedule of SIPP fees.

Supplementary – other charges that may apply, depending on your circumstances

	AIS	WPS
Foreign Exchange (FX) (investments settling in non GBP)	0.35%	n/a

External/third party costs – third-party fees are not related to Killik & Co

	AIS	WPS
Fund costs (external to Killik)	If applicable (we invest directly where feasible, to reduce costs)	n/a
Stamp Duty	0.5% (uk equity purchase only)	n/a
PTM Levy	(£1.50 per UK equity buy/sell over £10k)	n/a

Example of annual costs

An adviser will provide you with a personal illustration of what your fees would look like, based on the level and type of assets you are looking to invest in.