An introduction to our services

KILLIK & Co

Save | Plan | Invest

Welcome to Killik & Co.

An award-winning independently owned partnership to help you save, plan and invest for your future.

On the 30th January 1989, in what was an old pharmacy on Cadogan Street in Chelsea, we opened the doors of our first branch. With nothing more than a handful of close friends and family to call our clients, we set out with a simple enduring belief; to make the benefits of investing accessible to all.

Over three decades later, and whilst much has changed, we are proud that our purpose remains the same and has earned us numerous awards, and a reputation for excellence.

In our pursuit to provide the best service to our clients, being unbiased and maintaining complete integrity will forever lie at the heart of how we work.

We pride ourselves on delivering exceptional client outcomes and staying true to strong values, to provide our award-winning services.

We aim to make the benefits of investing accessible to all. No matter where you might be on your individual journey, we can help you achieve your financial ambitions.

We value being independently owned, because it means we answer only to our clients. Our independent status frees us from the demands of shareholders, meaning we can prioritise our clients at every point.

We demonstrate the highest standards of integrity. We rigorously research any new opportunities and are committed to working in partnership to deliver for you.

We prioritise innovation to meet client needs. Whether introducing a new service, app, digital tool or House of Killik branch, we always look for new and distinctive ways to improve the service we offer our clients.

We are a family firm and we understand families. Whether saving for your family today or ensuring you have a healthy pension for tomorrow, we understand how to help each generation of the family to save, plan and invest for the future.

Whatever your circumstances may be, we look forward to discussing how we can work in partnership with you to help you achieve the financial ambitions you have for yourself and your family.

Paul Georgie

Capital at risk. Past performance is not an indication of future performance.

What we do – Investment Management and Wealth Planning

We offer a broad approach to wealth management through advised and managed investment services, delivered in parallel with wealth planning and portfolio structuring services, and designed to maximise the potential of your savings over your lifetime.

Investment Management

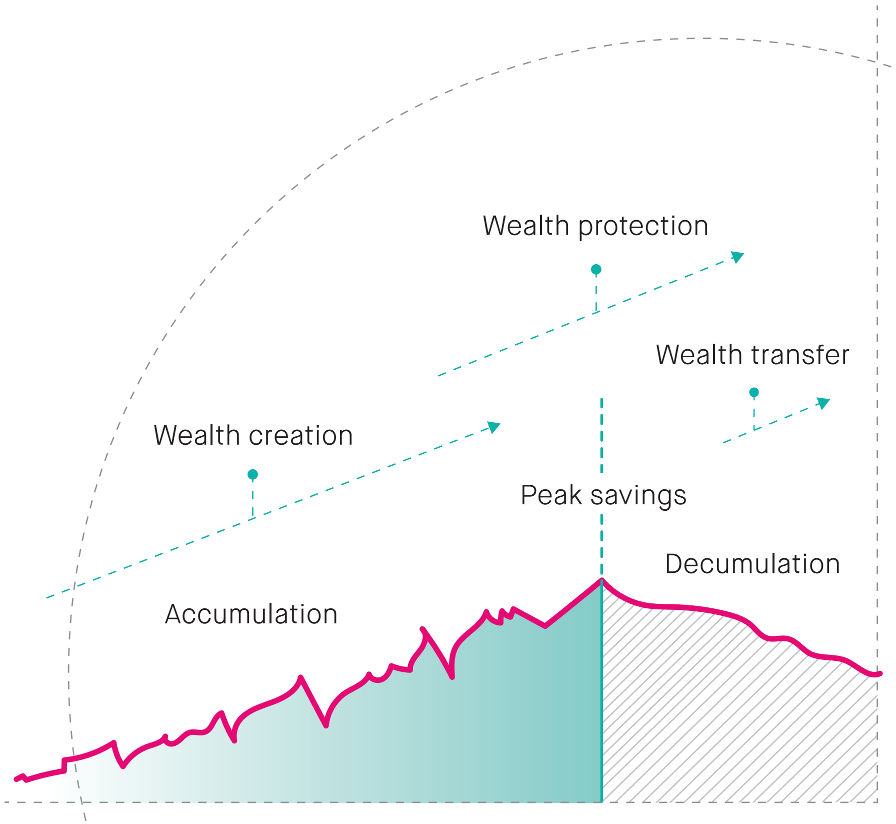
We will manage your assets to maximise the potential of your long-term peak savings.

- **Performance focused.** We benchmark ourselves against our peers as part of the ARC Private Client Indices.
- **Thematic investing.** We look for sustainable growth potential based on long-term global catalysts for change.
- **Diverse portfolios.** We invest in a broad range of asset classes, including equities, fixed income, alternatives, and more.
- **Simple transparent charging structure.** We invest directly where possible to reduce additional third party fees.

Wealth Planning

We will discuss your goals with you to make the best plan in terms of structure, investments and saving, optimising the potential return you gain from investing well.

- **Efficient portfolio structuring and ongoing professional advice.** This adapts with your life, can save you time and worry, now and in the future.
- **Skilful structuring and planning.** The additional returns this provides can add significant value to your investments over the long term.
- **The benefit of foresight.** Our cash flow modelling projections help you visualise your financial future and make insightful decisions today.



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Our commitment – a partnership that delivers for you

We will work with you to understand your unique requirements and develop a personalised investment strategy to meet your lifetime financial ambitions, supported by regular planning updates to ensure you remain on track to achieve your goals.

1

Consultation

We begin crafting your investment strategy by seeking to understand your unique requirements to ensure we can identify the best solution for your needs.

You tell us

- Where you want to get to
- What is important along the way
- How you want to interact with us

What we bring

- Decades of experience
- Collective expertise
- Niche sector knowledge
- Market intelligence

2

Development

We will then develop a personalised strategy to meet your financial ambitions, tailored to your risk appetite and building in appropriate safeguards.

How we work with you:

- We construct a tailored financial plan
- We identify target returns to reach your financial goals
- We design a bespoke investment portfolio to achieve those returns

3

Delivery

We implement your strategy and invest in building a partnership with you, where we provide regular contact to keep you on track to meet your financial goals.

Our service includes

- Fully bespoke portfolio development and planning
- An adviser team consulting with you on a regular basis
- Regular prompts and alerts to keep you on track to achieve your lifetime financial ambitions
- Complete transparency of your investments and 24/7 access via our myKillik client portal

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Our points of distinction – independence, intelligence and insight

As an independently owned wealth manager, we combine expertise in wealth planning and investing to deliver strategies that can achieve exceptional outcomes and stand the test of time.

We think long term; we are not traders or short-term thinkers, and we recognise that a global economy demands a global approach.

Our meticulous research takes a global and thematic approach to investing, and we draw on this intelligence to gain a deeper understanding of exactly why and how the world is changing.

This allows us to identify the businesses and sectors that are most likely to benefit positively from change in the long term, and ensure that our clients capitalise on the evolution around them.

By taking these important themes of tomorrow and combining them with expert insights that help manage unpredictable market forces, we construct a well-diversified, global portfolio, which will evolve in line with your objectives.

What is Thematic investing?

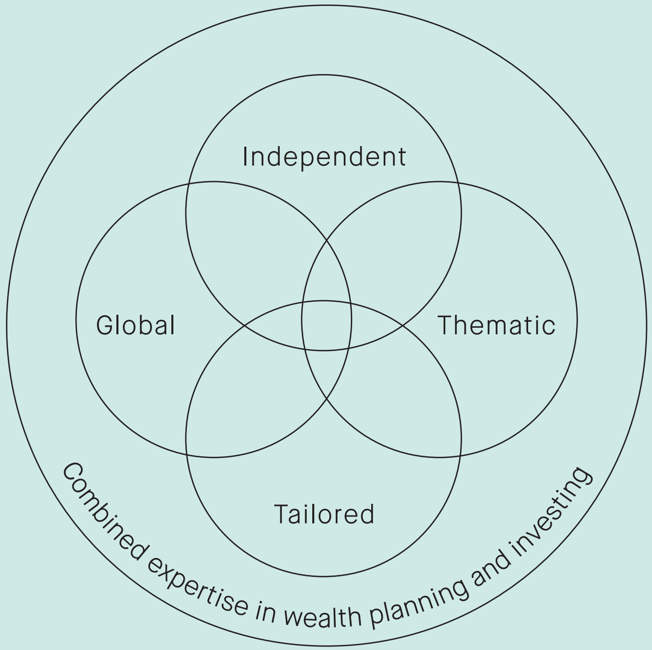
Thematic investing is the process of identifying long-term economic, corporate, social and technological themes that act as a tailwind for businesses and sectors of the economy.

There are four mega-trends that underpin the investment decisions we make, helping us to identify the businesses best positioned for growth through the lens of thematic investing.

- Technological Advancement
- Climate Change
- Demographics and Consumer Preferences
- Infrastructure Renewal

The aim is to invest in the future today, by selecting those businesses best able to take advantage of this long-term secular growth.

We believe that our combined expertise in wealth planning and investing - together with the unique mix of our independent status, global lens on markets, thematic approach to investing, and tailored strategies – sets us apart from other wealth managers, and builds wealth in the most sustainable way, to ensure our clients' portfolios' are optimised for growth over the long term.



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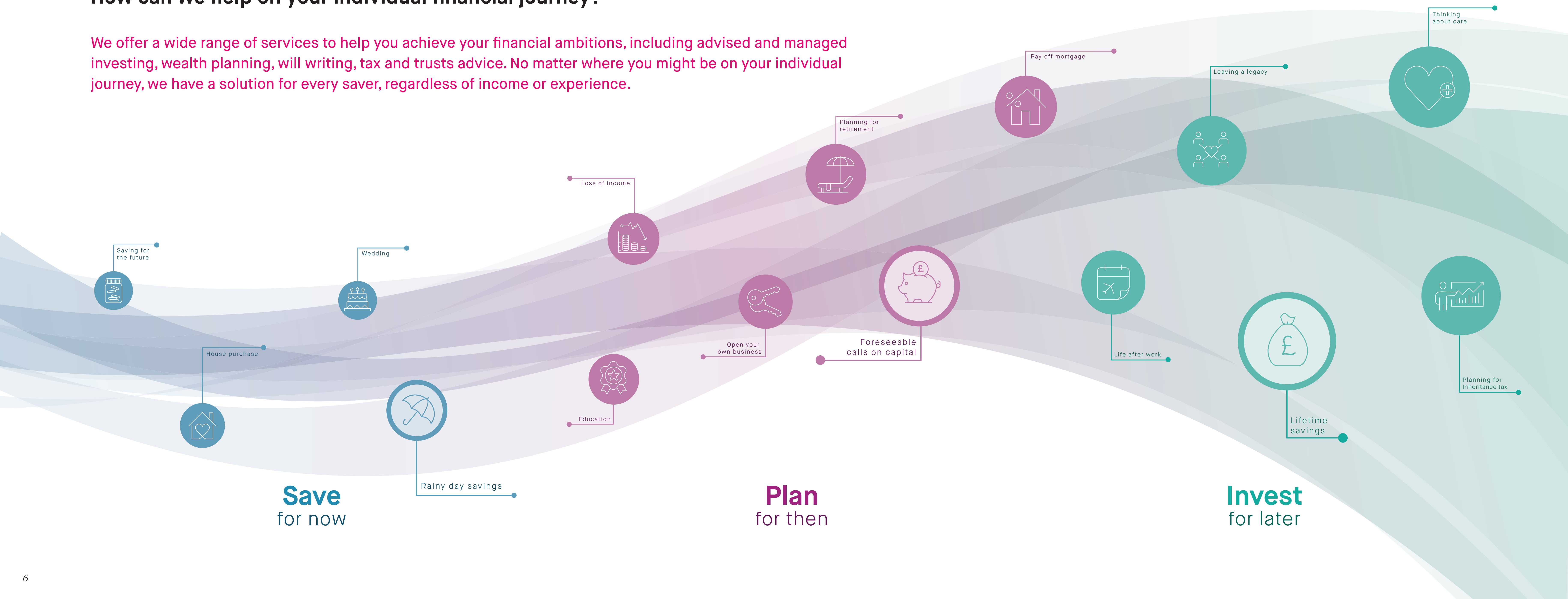
How can we help on your individual financial journey?

We offer a wide range of services to help you achieve your financial ambitions, including advised and managed investing, wealth planning, will writing, tax and trusts advice. No matter where you might be on your individual journey, we have a solution for every saver, regardless of income or experience.



Please use this space to reflect upon which stage of life you are at and to record your financial goals

Some goals you may like to consider could include:

- ☐ Establishing a sufficient rainy-day fund
- ☐ Saving towards the education of your children or yourself
- ☐ Having a decent pension for a comfortable retirement
- ☐ Owning your own home outright before you retire
- ☐ Identifying upcoming big ticket purchases (foreseeable calls on capital)
- ☐ Tax-efficient wrappers for high income earners
- ☐ Leaving a healthy estate for your family
- ☐ Establishing a charitable trust to support a favourite cause

Our core services – saving, planning and investing

Our core services include Managed and Advised Investment Services and we believe that integrating wealth planning into our service is key to achieving your financial ambitions. This ensures we take a holistic approach when investing *with* you, or *for* you.

Silo

Our intelligent app-based investment solution.

- For new savers and investors
- An easy way to save little and often

Answer a few simple questions to unlock which of our five fund-based model portfolios best meets your needs.

Download on the App Store

Ideal for simple saving and investing.

Advised Investment Service

Our award-winning advisory portfolio investment solution.

- Access broad investment expertise and intelligence
- Retain control over investment decisions

Your dedicated Adviser will guide you on optimum investment portfolio construction, based on your goals and risk appetite, presenting a wide range of investment ideas to choose from.

Ideal for clients seeking active involvement in their investments.

Managed Investment Service

Our award-winning managed portfolio investment solution.

- Benefit from the latest investment intelligence
- Expert management of your investments from our team

Your dedicated Adviser will build your investment portfolio and make ongoing investment decisions based on your goals and risk appetite.

Ideal for clients seeking peace of mind that their investments will be professionally managed.

Killik Managed

Our fully integrated flagship solution comprising wealth planning and our managed portfolio investment solution.

- Comprehensive financial plan for you and your family
- Expert management of your investments from our team

Your dedicated Adviser Team will work with you to build a financial plan and investment portfolio structured around your short, medium, and long-term needs.

Ideal for clients seeking peace of mind that their wealth will be holistically and professionally managed.

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Our ancillary services – for all your financial requirements

In addition to our core saving, planning and investment services, we offer a wide range of ancillary financial services to support in achieving your financial ambitions and in preserving the wealth of your family.

Personal Taxation Service*

Our Personal Taxation Service covers everything from reviewing personal tax affairs, to the preparation, completion and submission of annual tax returns and repayment forms.

Trust Services*

Our Trust Services can assist with, and advise on, all matters associated with both the creation and the ongoing management of trusts.

Will Writing Service*

Our Will Writing Service offers a simple way to make a Will, tailored to your individual circumstances.

Lasting Power of Attorney Service*

Our Lasting Power of Attorney (LPA) Service offers a simple way to make a Lasting Power of Attorney with assistance and advice provided every step of the way.

Currency Service*

Our Currency Service provides highly competitive exchange rates when transferring money to or from overseas bank accounts as well as helping you mitigate currency risk.

The Family Office

Our Family Office can provide a trusted adviser, who can assist with a wide range of personal and corporate services, including expenditure management, property, banking, art and other collectible asset classes.

*These services, together with comprehensive wealth planning and bespoke investment portfolio management, are included in our premium Killik Complete service.

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What to expect as a client

As one of the few remaining independently owned wealth managers, we can focus exclusively on growing the wealth of our clients. Our commitment to making the benefits of investing accessible to all also extends to developing content that explains key concepts within the financial markets, to ensure our clients can make the most of every opportunity.

Killik Knowledge Hub

Our Knowledge Hub, where you'll find articles, podcasts and our popular 'Killik Explains' video series, marks our ongoing commitment to ensuring that everyone interested in developing their financial knowledge, whether a first-time saver, or a sophisticated investor, has access to a library of unbiased and easily digestible information, freely available on our website.

Reporting

Keeping you up to date about your account and activity is critical to our service, which we tailor around you. In addition to being in touch with your Killik & Co team, you can choose to receive reports at a frequency that suits you; on a monthly or quarterly basis. All transactions completed on your account will be reported daily and will be available to view immediately online via your myKillik page.

Specialist advice

Alongside your dedicated team, the wider Killik & Co partnership holds a wealth of complementary areas of expertise, from specialist investment services and Wealth Planners to Wills, Tax and Trusts. This ensures that we are able to offer you the correct guidance and counsel, whatever the question.

24-hour account access

MyKillik provides you with around the clock access to your account. Pricing and valuations are available across all of your accounts, as well as copies of all statements, research notes and copies of all reports issued to you are available 24 hours a day, 7 days a week. For families with more than one account with us you will be able to view all of these in one, easily navigated place.

Independent research

Our head office is home to our talented team of Investment Analysts who cover equities, managed fixed income and funds, and Investment Service Managers – dedicated experts in a more niche investment field. An impartial research team means that as a firm we aren't limited to investing simply in in-house funds, or third-party research, and instead are able to dedicate time to investigating broader themes unfolding in the world and ensuring that our clients can benefit first hand from this insight.

Dedicated team

Your dedicated point of contact within the firm will either be a Wealth Planner or Investment Manager, depending on your circumstances. They will be your day-to-day contact, conducting regular reviews to ensure your portfolio remains in line with your objectives.

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How to get in touch

We would be delighted to welcome you to one of our locations to discuss your financial ambitions, and there is no need to make an appointment.

We have locations around London and Surrey, while we also have an office in Ipswich.

If you would prefer to arrange a time to meet or require further information, please call our new client line on 020 7337 0777.

We can also set up an initial consultation via video call if that suits you better.

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Kensington
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Surrey, KT10 9RL

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125D Northcote Road,
London, SW11 6PS

House of Killik Chiswick
13 Devonshire Road,
London, W4 2EU

We pride ourselves on delivering exceptional outcomes for our clients, with a history of award-winning and 'highest-rated' services when compared externally with peers in client experience benchmarking.

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020 7337 0777

info@killik.com

www.killik.com

Follow us on:

Have a financial question for us? Scan the QR code to get in touch.

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