

Managing your wealth.

An introduction to our services.



KILLIK & Co



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We have helped our clients grow their wealth through **saving, planning and investing** since 1989.



We are one of the few remaining independently-owned wealth managers in the UK. Our Advisers are free to focus on your personal interests, delivering custom-built investment strategies and financial planning advice that reflects your unique circumstances, ambitions and values. Killik & Co builds long-term relationships based on trust, expertise and understanding. We never take a one-size-fits-all approach.



Not all wealth managers are created equal; we are different.

Designed to offer real value

We are committed to delivering clear, measurable value for every fee you pay. Our approach is built on transparency, with no hidden charges, and a focus on aligning our success with your financial goals.

Proudly independent

In an industry shaped by mergers and acquisitions, we remain proudly independent, with no external shareholders. Every decision is guided by what's right for you. As a certified B Corp, we meet independently verified standards of accountability and transparency beyond financial returns.

Built for every generation

Killik & Co was founded by the family that still runs it today and we know wealth is about more than money - it's about the people, values and life behind it. We support you at every stage, often across generations, bringing care and commitment to the complexities of wealth optimisation.

Making investing as tax efficient as possible

We believe effective wealth management brings financial planning and investment management together. Our Wealth Planners and Investment Managers work side by side, aligning your investments with your wider finances, and your plan with portfolio performance. The result is a more coherent, flexible strategy—and better outcomes over time.

Research-led and conviction-driven

Our investment decisions are led by an independent, in-house research team. We do our own research, free from third-party influence. Taking a long-term thematic view, we focus on the forces shaping the global economy and the businesses best placed to benefit. In volatile markets, we act with conviction, not reaction.

Clients choose a service style that suits them

Our service flexes around you. For face-to-face conversations, our high-street branches across Greater London remain open for appointments and walk-ins. If you prefer digital, the Silo Investment Service - hosted in our award-winning app - offers expert-led discretionary investing from your phone. However you choose to work with us, the quality of advice is the same.



How we work with you

Every client relationship begins with a conversation. From there we can determine the service that best meets your needs.

1 We partner you with the right Adviser

- we determine your individual circumstances, priorities and goals for your wealth
- you will be introduced to the right Adviser and specialists best placed to support you. This could be an Investment Manager, Wealth Planner or both

There is no charge for this initial consultation.

2 We select the best service for you

Based on your needs, market experience, goals and appetite for risk, we will recommend the most suitable Killik & Co service for you.

3 We build you a strategy

Your strategy will be tailored around:

1. your goals
2. your timeline
3. your appetite for risk

Where relevant, we use cash flow modelling to help you visualise your financial future. For Silo Service clients, a short set of questions identifies the most suitable investment fund.

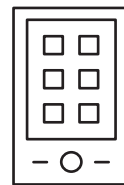
4 We are with you at every stage

- Once your service is up and running, you will have full visibility of your portfolio via the Killik App
- Regular reviews are part of your service
- You can meet with your Adviser to ensure your strategy is meeting your objectives
- Silo Investment Service clients benefit from ongoing portfolio management and can move to an Advised Service as their needs evolve

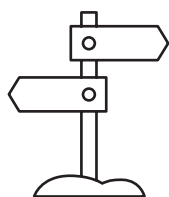
As a Killik & Co client, you also benefit from:



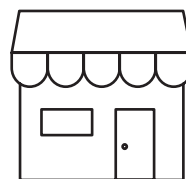
Unrivalled and independent investment expertise



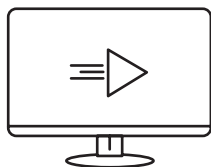
24/7 account access via the Killik App



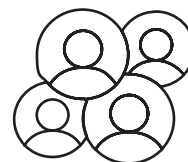
Specialist supporting services



A high street branch network



The Killik Knowledge Hub



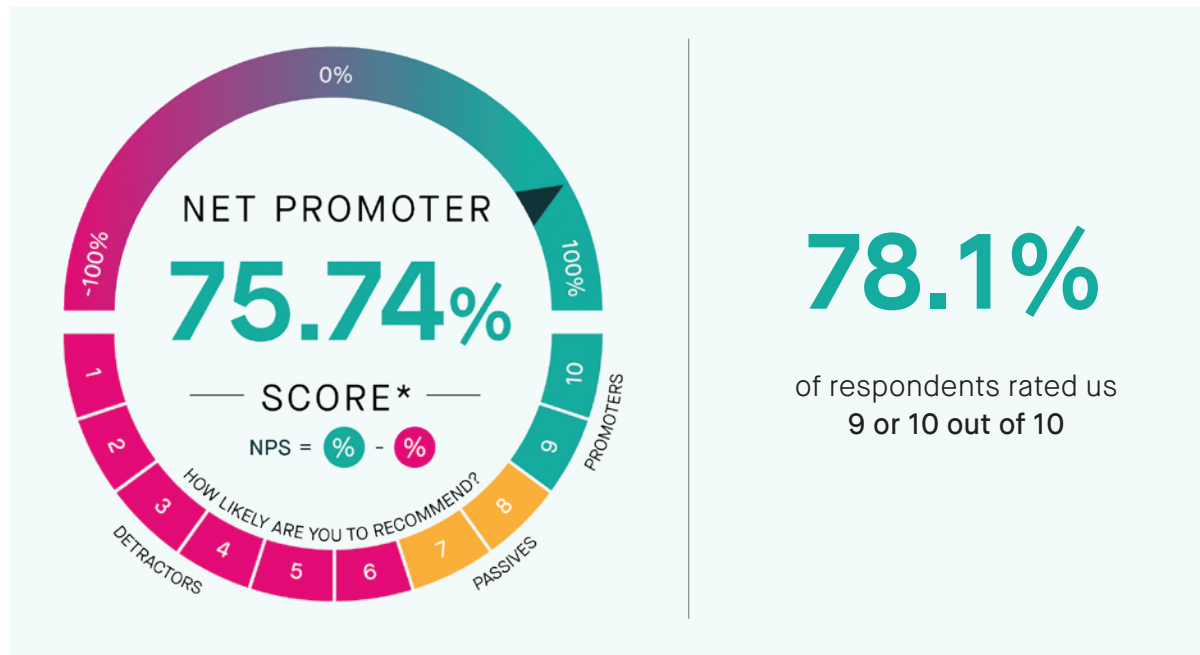
Exclusive client events & webinars



We are trusted by our clients

We regularly survey our clients through VouchedFor, one of the UK's leading adviser review platforms.

We do not just measure satisfaction; we use the feedback we receive to improve continuously.



Voted best by our clients year on year.

At the most recent Financial Times and Investors Chronicle Celebration of Investment Awards 2025, Killik & Co received 5* across six categories.

Wealth Manager | Stockbroker | Selective Platform | SIPP Provider | ISA Provider | App



How we support our clients

Jennifer has been a Killik & Co client on the Managed Investment Service for over 7 years. She is looking to grow her wealth over the long term but also needs to factor in the potential costs of care for her elderly parents in the next few years.

Just over three years ago, her husband Tim sold his business and began working with a Wealth Planner on how to maximise the windfall to cover the cost of education for their children, and ensure early retirement. He also holds shares from a previous employer which he keeps in a Stockbroking account.

Each of Tim and Jennifer's children has had a Junior ISA since birth, and their dedicated Adviser is working with their eldest child to understand the value of staying invested before he turns 18 years old next year.



Our core services

The Killik & Co service suite is designed to support a wide range of client needs, across varying levels of wealth and diverse investment goals.

We offer digital-first solutions, adviser-managed portfolios, and tailored advice services –ensuring support for clients of all ages and at every stage of their financial journey.

Killik Managed

Managed Investment Service

Silo Investment Service

Wealth Planning

Advised Investment Service

Stockbroking

Killik Managed

Our flagship offering that combines the expertise of a dedicated Investment Manager and Wealth Planner to ensure every part of your finances is considered.

Who it is for

Those who:

- need expert support planning and managing their wealth for the long-term
- with complex finance
- have business interest

How it works

- ✓ You work with two dedicated specialists: an Investment Manager and a Wealth Planner
 - a. Wealth Planner creates a financial plan covering income, spending, tax planning and long-term financial goals
 - b. Investment Manager builds and manages a personalised investment portfolio to support the plan
- ✓ The Advisers work together, regularly reviewing your plan and portfolio to ensure alignment as your circumstances and goals evolve
- ✓ Your account is overseen by a Killik & Co Partner, who ensures high standards are met and investment advice is appropriate

	Killik Managed (inc. VAT)
Assets up to £1m (annually)	1.6%
Next £1m (annually)	1.4%
Balances over £2m	Subject to agreement
Discounted assets	Fixed Income/short-dated gilts/cash
Advice on external assets	+0.5%
Billing frequency	Quarterly
Tax reporting	Annually

Managed Investment Service

A bespoke portfolio, actively managed on your behalf by a dedicated Investment Manager and supported by our wider investment and research teams.

Who it is for

Those who:

- have a minimum of £100,000 to invest
- want an expert to manage their investments on their behalf
- are new to investing or simply prefer to delegate to a specialist

How it works

- ✓ We assess your financial situation, goals and attitude to risk
- ✓ We build an investment portfolio tailored to you, investing directly where possible to keep costs competitive
- ✓ Your Investment Manager actively monitors your portfolio, adjusting it as needed in response to market movements and any changes in your circumstances
- ✓ Your account is overseen by a Killik & Co Partner, who ensures high standards are met and investment advice is appropriate

	Managed Investment service (inc. VAT)
Assets up to £1m (annually)	1.35%
Next £1m (annually)	1.2%
Balances over £2m	Subject to agreement
Discounted assets	Fixed Income/short-dated gilts/cash
Advice on external assets	n/a
Billing frequency	Quarterly
Tax reporting	Annually

Silo Investment Service

App-based discretionary investing from £1. Our investment experts build and run the portfolios, and progress can be tracked via the Killik App.

Who it is for

Those who:

- are starting to invest for the first time
- prefer to manage their money digitally
- are looking to make smaller, regular monthly contributions to their portfolio

How it works

- ✓ We assess your financial situation, goals and attitude to risk
- ✓ We place you into one of four portfolios, managed by our in-house investment team
- ✓ Our specialists manage that portfolio for you, making the investment decisions to help you meet your financial goals
- ✓ You can invest through:
General Investment Account | Stocks and Shares ISA | Junior ISA | Self-Invested Personal Pension

	Silo (inc. VAT)
Assets up to £1m (annually)	0.75%
Next £1m (annually)	0.75%
Balances over £2m	n/a
Discounted assets	n/a
Advice on external assets	n/a
Billing frequency	Monthly
Tax reporting	Annually

Wealth Planning Service

A detailed and robust financial strategy for long-term growth and wealth preservation, developed and monitored by a qualified Wealth Planner.

Who it is for

Those who:

- need a strategy to deliver their financial goals
- want to ensure all assets are geared for growth over the long-term

How it works

- ✓ We assess your financial situation, goals and the opportunities available to you to maximise your wealth
- ✓ Your Wealth Planner will build a comprehensive financial plan that covers every area of your financial life
- ✓ The following six areas are then carefully considered:
Tax-efficient investing | IHT and Estate Planning | Retirement Planning | Lifetime Cashflow Forecasting | Pension Advice | Financial Protection
- ✓ Your account is overseen by a Killik & Co Partner, who ensures high standards are met and investment advice is appropriate

	Wealth Planning Service (inc. VAT)
Assets up to £1m	0.5% annually
Next £1m	0.45% annually
Balances over £2m	Subject to agreement
(Discounted assets)	Fees exclude cash
Billing frequency	Quarterly
Tax reporting	Annually

Advised Investment Service

A bespoke investment portfolio managed directly by you, with the guidance and support of a dedicated Investment Manager.

Who it is for

Those who:

- have a minimum of £100,000 to invest
- want to stay in control of their investment decisions
- value the advice of a dedicated investment expert
- have market experience and are confident in managing their finances

How it works

- ✓ We assess your financial situation, goals and attitude to risk
- ✓ Your Investment Manager will advise you on how to build your portfolio
- ✓ Your Investment Manager will provide recommendations and opportunities while you make final decisions
- ✓ You will have access to Killik & Co's independent research and educational content
- ✓ Your account is overseen by a Killik & Co Partner, who ensures high standards are met and investment advice is appropriate

	Advised Investment Service (inc. VAT)
Assets up to £1m	0.95% annually
Next £1m	0.8% annually
Balances over £2m	Subject to agreement
(Discounted assets)	Fees exclude cash
Billing frequency	Quarterly
Tax reporting	Annually

Stockbroking

Our founding service, offering experienced investors direct market access to manage their own portfolios, backed by our dealing services, research and support.

Who it is for

Those who:

- have a minimum of £100,000 to invest
- are confident building and managing their own portfolio and want to make all investment decisions themselves. A Knowledge and Experience assessment is required

How it works

- ✓ A dedicated Investment Manager supports with placing trades, providing guidance on market conditions and administrative queries
- ✓ Our in-house dealing team secures competitive prices across UK and internal markets
- ✓ Access to our Market Focus Weekly email, featuring the latest investment ideas from our research team, as well our app and client portal, where you can view our research, daily market commentary and weekly Market Update video

	Stockbroking (inc. VAT)
First £250,000 of portfolios	0.5% annually
Balance of portfolio	0.1% annually
Money Market Funds & Gilts Custody	0.1% annually
UK and Overseas Securities Commissions & Charges	0.5% (minimum £50)

Our fees

Managed Services (inc. VAT)

	Killik Managed	Managed Investment service	Silo
Assets up to £1m (annually)	1.6%	1.35%	0.75%
Next £1m (annually)	1.4%	1.2%	0.75%
Balances over £2m	Subject to agreement		n/a
Discounted assets	Fixed Income/ short-dated gilts/cash		n/a
Advice on external assets	+0.5%	n/a	n/a
Billing frequency	Quarterly		Monthly
Tax reporting	Annually		

Advised Services (inc. VAT)

	Advised Investment Service	Wealth Planning Service
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	

Stockbroking (inc. VAT)

	Stockbroking
First £250,000 of portfolios	0.5% annually
Balance of portfolio	0.1% annually
Money Market Funds & Gilts Custody	0.1% annually
UK and Overseas Securities Commissions & Charges	0.5% (minimum £50)





Ancillary services



Personal Taxation Service

From self-assessment returns to proactive capital gains and inheritance tax planning, our personal tax specialists work alongside your Investment Manager and Wealth Planner to ensure your financial strategy is as tax-efficient as possible.



Will Writing Service

A well-drafted will is one of the most important things you can put in place for the people you care about. Our specialists ensure your wishes are clearly set out, legally sound and structured to minimise unnecessary complexity.



Lasting Power of Attorney Service

A Lasting Power of Attorney ensures that someone you trust can act on your behalf if you become unable to do so yourself. It is far easier to put in place before it is needed – our specialists guide you through the process simply and efficiently.



Trust Services

Trusts can be a powerful tool for managing wealth across generations, protecting assets and reducing inheritance tax liability. Our specialists advise on the most appropriate structure for your circumstances and manage the ongoing administration once established.



Currency Service

Whether you are buying property abroad or transferring money internationally, our currency service provides access to competitive exchange rates and efficient international transfers.

“The advice and perspective received from the entire team at Killik & Co during the planning process has been exceptional. I have much greater clarity and a renewed sense of confidence in my financial future and retirement.”

“James has acted as a confidant, friend, mentor and guide throughout. I have no hesitation in trusting him and that his advice is given with my best interests at heart.”

“Lucy has always made me feel comfortable and assured when making investment decisions. She is clearly incredibly knowledgeable, and yet still has a skill of explaining this knowledge in clear and simple terms.”



Our branch network

Killik & Co opened its first branch in 1989 with the singular ambition to make investment and financial advice accessible, personal, and rooted in the communities we serve.

Since then, we have remained committed to maintaining a strong high street presence via our evolving branch network. Each location is designed not just for our existing clients, but for anyone who values the opportunity to walk in, sit down, and speak directly with a knowledgeable human expert.

In an increasingly digital world, we continue to champion face-to-face conversations - offering a welcoming space where questions can be asked freely, ideas explored, and long-term relationships built on trust.



Mayfair

Mike Pate

46 Grosvenor Street
London, W1K 3HN
Tel: 020 7337 0777
info@killik.com

Northcote Road

Richard Morris

125D Northcote Road
London, SW11 6PS
Tel: 020 7337 0455
northcoteroad@killik.com

Chiswick

Matthew Roche

13 Devonshire Road
London, W4 2EU
Tel: 020 7337 0640
chiswick@killik.com

Hampstead

Peter Day

2a Downshire Hill
London, NW3 1NR
Tel: 020 7794 3006
hampstead@killik.com

Esher




Paul Martin

9 Esher High Street
Surrey, KT10 9RL
Tel: 01372 464 877
esher@killik.com

At any age, at every stage

Whatever stage you are at, we have a service that can help you grow your wealth.

 Early career	 Family years	 Peak earning
Work First job Pension begins	Work Career change Parental leave	Work Senior role Own business
Family & Education Junior ISA Starting a family	Family & Education School fee planning Childcare costs	Family & Education University fees Ageing parents
Wealth Start investing Silo	Wealth ISAs & SIPPs Portfolio building	Wealth Bespoke portfolio Diversification
Home & Lifestyle First home Building a deposit	Home & Lifestyle Upsizing Mortgage review	Home & Lifestyle Forever home Second property
Tax & Planning First will Tax basics	Tax & Planning Update will Life insurance	Tax & Planning CGT planning Trust planning

 Pre-retirement	 Retirement	 Later life
Work Sell business Wind down	Work Part-time Consultancy	Work Board roles
Family & Education Children independent First grandchild	Family & Education Grandchildren fees Philanthropy	Family & Education Intergenerational transfer
Wealth Cashflow modelling Pension consolidation	Wealth Pension drawdown Income planning	Wealth Capital preservation Gifting
Home & Lifestyle Downsizing plans Holiday home	Home & Lifestyle Downsize Equity release	Home & Lifestyle Long-term care Adapt family home
Tax & Planning IHT planning Estate structure	Tax & Planning Estate planning Charitable giving	Tax & Planning Lasting Power of Attorney IHT mitigation

It all starts with a **conversation.**

020 7337 0777 | info@killik.com | killik.com

Our branch network

Mayfair | 46 Grosvenor Street, London W1K 3HN | 020 7337 0777

Chiswick | 13 Devonshire Road, London W4 2EU | 020 7337 0640

Esher | 9 Esher High Street, Surrey KT10 9RL | 01372 464 877

Hampstead | 2a Downshire Hill, London NW3 1NR | 020 7794 3006

Northcote Road | 125D Northcote Road, London SW11 6PS | 020 7337 0455



Help us improve this Killik & Co brochure.
Take 30 seconds to tell us what is clear and what could be better.

KILLIK & Co

