

**Thinking Ahead Institute**

An innovation network founded by WTW

# SHAPERS

Conversations shaping the way we think





**Eleanor Ingilby**  
Head of High Net  
Worth



**Luke Apps**  
Senior Wealth  
Manager

# atomos

## THEIR MISSION

Atomos's mission is to help clients safeguard their financial futures and achieve their financial goals. This is delivered through high-quality personal service, combined with reliable and trusted financial advice.

## THEIR VISION

Making financial ambitions a reality

## ABOUT ATOMOS

Atomos is a UK-based wealth manager providing tailored investment advice and financial planning to high-net-worth individuals, families, and charities.

## CORE BUSINESS AREAS

**atomos** is an integrated wealth management company headquartered in London, with a network of regional offices across the UK. The firm helps people future-proof their finances through expert financial planning and investment management. Our role is to understand what clients need their money to achieve, giving them the freedom to change careers, retire early, travel, or support the next generation. We then invest with the aim of making those ambitions a reality. Discover more here: [www.atomos.co.uk](http://www.atomos.co.uk)

### Bespoke investment services

Investment management for high-net-worth individuals and organisations.

### Investments

Model portfolios and multi-asset fund investments, offered under the advice of a financial planner or portfolio manager.

### Financial planning

Tailored, personal advice to make your money work harder and help you achieve your life goals.

# Speaker biographies



## Eleanor Ingilby

Ellie looks after a variety of clients including trusts, charities, private and corporate clients. She guides our clients through an increasingly complex investment landscape, including: bespoke portfolio management, taking into account client investment guidelines, suitability and tax limitations. Working closely with a variety of financial planners, solicitors and accountants to ensure we achieve our mutual clients' goals effectively Ellie is a Chartered Fellow of the Chartered Institute for Securities & Investment and has had industry recognition, including being featured in *Citywire*'s Rising Stars selection. She was also selected as one of their top 100 Wealth Managers in 2023. She sits within our Senior Leadership team within atomos, is a member of our specialist Charities team, with a focus on helping charities and their trustees achieve their objectives, and a member of the Investment Oversight Committee. Ellie has also been named one of the 2024 PAM NextGen Leaders.



## Luke Apps

Luke operates across both sides of the wealth management spectrum holding regulatory permissions in discretionary investment management and financial planning. This dual capability enables him to deliver a fully integrated service, from portfolio construction and asset allocation through to IHT mitigation, holistic financial planning, and intergenerational wealth strategy. He sits on atomos' charity services team, working closely with trustees and charitable organisations to design and oversee tailored investment strategies aligned with each charity's mission, governance requirements, and long-term objectives. Luke also works in partnership with external IFA firms to design and deliver bespoke model portfolio solutions, bridging the gap between independent financial advice and institutional-quality discretionary management. He holds an MSc in International Financial Markets (Distinction), is a Chartered Fellow of the CISI, and holds a PCIAM (Distinction).

# About Thinking Ahead Institute

We're a not-for-profit research and innovation network founded by WTW, delivering bold insights to help **investors navigate the future.**

In 10 years, we have collaborated with over 150 investment organisations to bring this vision to light. Our membership of **asset owners, asset managers, wealth providers** and **strategic partners** have the collective responsibility for over US\$10 trillion worth of assets.

Watch our short video:

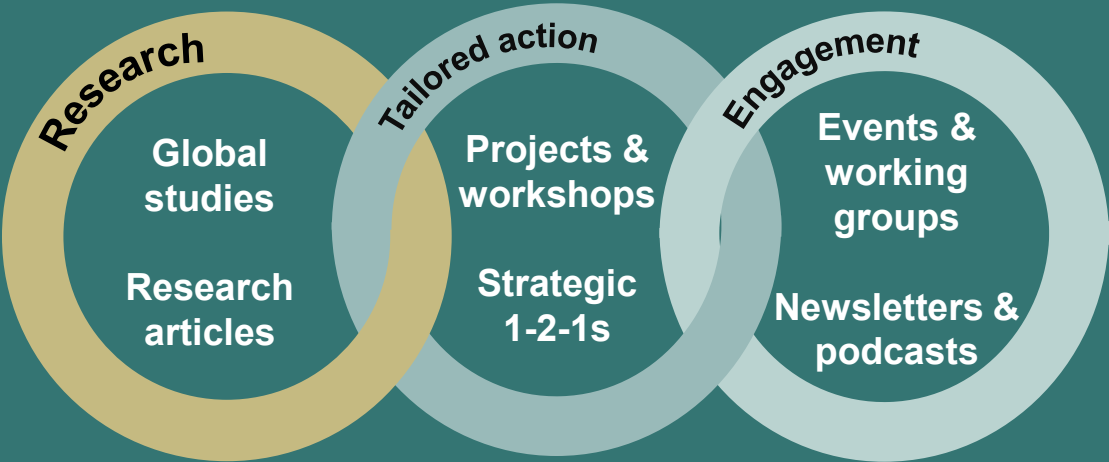


**Our purpose is simple – to help investors navigate the future.**

How? We give them the foresight to **build long-term value**, realising our vision of influencing an investment industry that **creates value for all.**

**51 members and partners**

**\*\$10 trillion AUM represented by our network**



\*as at December 2025

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# Limitations of reliance and contact details

## **Limitations of reliance – Thinking Ahead Group 2.0**

This document has been written by members of the Thinking Ahead Group 2.0. Their role is to identify and develop new investment thinking and opportunities not naturally covered under mainstream research. They seek to encourage new ways of seeing the investment environment in ways that add value to our clients.

The contents of individual documents are therefore more likely to be the opinions of the respective authors rather than representing the formal view of the firm.

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