

KNITWEAR UNDER TAILORING

*Roll Necks · Mock Necks · Polo Collars · Johnny Collars
Fibre Guide · Brand Hierarchy · Suit Combinations*

Edition 1 · 2025/2026 · Finance & Business Context

*A companion guide to the NYC Dress Shirt Report.
From Uniqlo merino to Loro Piana baby cashmere.*

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PART I — COLLAR TYPE TAXONOMY

What Each Style Does Under a Jacket

The no-tie, open-collar era has created a genuine alternative to the dress shirt for business casual and smart casual contexts: fine-gauge knitwear worn directly under a suit jacket or blazer. Done well, it is one of the cleanest looks in tailoring — no collar spread to manage, no tie decision, just a clean vertical line from neck to lapel. Done badly (wrong gauge, wrong collar height, wrong fit) it reads as unfinished or overly casual.

Style	Description	Suit Compatibility	Notes
Roll Neck / Polo Neck / Turtleneck	Full-height tubular neck folded back on itself — double layer	Excellent — the classic pairing	The fold sits at mid-neck; sits neatly above jacket collar. Most versatile for tailoring.
Mock Neck	Same height as roll neck but does NOT fold — single layer band	Excellent — slightly sleeker than roll	Lower profile; cleaner modern look. Steve Jobs aesthetic. Less fabric to manage.
Johnny Collar / Funnel Neck	Open-topped funnel or chimney — no fold, tapers wider at top	Good — intentional fashion detail	Visible above lapel; becomes a design element rather than background layer.
Polo Collar (knit polo)	Flat two-button collar knitted in ribbed cotton or wool	Very good — if collar height is sufficient	Works only if collar stands above jacket collar. The most common point of failure.
Crewneck	Round neck — sits at base of neck, no collar	Acceptable under casual blazer	Simplest option; no collar geometry to manage. Not ideal under a suit jacket.
V-Neck	V-shaped neckline — shallow or deep	Shallow V only — deep V too casual	Shallow V allows shirt collar to show underneath; a dress shirt option. Deep V is a layering error.

PART II — THE FUNDAMENTAL RULES

Gauge, Collar Height & Fit

Rule 1 — Gauge: The knit must be fine enough that it does not alter the jacket's shoulder and chest drape. Fine-gauge means 12-gauge and above (higher number = finer knit). Shetland, lambswool, and chunky cable-knits belong with jeans, not suits.

Rule 2 — Collar height: The collar or neck must sit visibly above the jacket's collar at the back and sides. Too low and you look undressed; too high and the chest will tent when the jacket is buttoned.

Rule 3 — Fit: The body of the knit should follow the torso — not cling, not tent. A shorter hem (high-rise trouser length) is better than a traditional longer hem that bunches at the waistband.

Rule 4 — Season: Fine merino works year-round in air-conditioned offices. Cashmere is better saved for genuinely cold days — it insulates more than merino at the same gauge. Sea Island cotton and silk blends work for spring/summer.

A useful test before wearing: button the jacket fully and look in the mirror. The knit collar should be visible at the back of the neck, and the chest of the jacket should lie flat with no pull or tenting. If either condition fails, the combination does not work for that jacket.

PART III — FIBRE GUIDE

Merino, Cashmere, Silk Blends, Cotton & Linen

Fiber	Gauge / Weight	Best For	Caution
Fine Merino Wool	12–16 gauge; lightweight	The workhorse. Smart, smooth, breathable, temperature-regulating. Works year-round under tailoring. The correct starting point.	Pills with heavy use; hand-wash only on best pieces. Pilling is a sign of lower micron count — look for 17.5 micron or finer.
Cashmere	12–16 gauge; ultra-soft	Elevated evenings, winter formal contexts. Exceptional under navy or charcoal. A-grade two-ply cashmere (Luca Faloni, Loro Piana) is meaningfully better than generic cashmere.	Delicate at fine gauge — pills more than merino; requires more care. Price varies enormously — cheap cashmere is not worth buying.
Merino-Silk Blend	Fine gauge	The Drumohr specialty (their Armoury collab uses wool-silk-cashmere). Silk adds sheen, weight, and a slight luminosity that sits well under tailoring.	Harder to source; typically only from specialist brands.
Cashmere-Silk Blend	Fine gauge	The most luxurious option. Used by Loro Piana and Brunello Cucinelli. Baby cashmere (Hircus goat kid fiber) is the apex.	Eye-watering price. Overkill unless budget is no object.
Sea Island Cotton	Fine gauge	Spring and summer. John Smedley's Sea Island cotton polo (Dorset / Finchley) is the benchmark — fine, cool, structured.	Less insulating than wool; needs good body to hold collar height without wool's natural memory.
Linen Knit	Open weave; light	High summer smart casual only. Inis Meáin's linen sweaters are the standard reference.	Not formal enough for a suit jacket. Works under a linen or hopsack blazer in summer only.

On cashmere quality: Cashmere grade is determined by fiber diameter (microns) and staple length. A-grade cashmere (Cariaggi, used by Luca Faloni; Loro Piana's own supply chain) is meaningfully finer, softer, and longer-lasting than the generic cashmere in most retail knitwear. The difference is tactile immediately and in longevity over time. Baby cashmere (from the neck of Hircus goat kids, collected once per animal) is the finest fiber in the world at this price point — Loro Piana controls this supply.

PART IV — COLOUR & SUIT COMBINATIONS

What Works, What Doesn't, and Why

The palette for knitwear under a suit is more constrained than it appears. The knit becomes the focal point at the neck — doing the job the shirt collar does. Treat it accordingly: anchor colours first, accent colours when you have confidence.

Suit	Knit Colour	Effect	Rating
Mid-grey flannel	Navy fine merino	Tonal, classic, office-ready — the safest starting point	★★★★★
Navy hopsack / fresco	Charcoal or black merino	Sharp monochromatic; works for evening events	★★★★★
Charcoal suit	Camel or mid-brown cashmere	Warm contrast; sophisticated — best in cold months	★★★★■
Mid-grey flannel	Burgundy or forest green	Colour point at neck; works in smart casual context only	★★★★■
Navy suit	White or ivory cashmere	Clean, luxurious; acceptable for formal business meetings	★★★★■
Brown / tobacco tweed	Cream or oatmeal merino	Country + city crossover; very English; sport coat only	★★★★■
Navy or grey suit	Black roll neck	Continental; strong; works best under single-button or minimal lapel jackets	★★★★■
Any suit	Chunky cable-knit any colour	Wrong — too much bulk; ruins jacket drape	✗
Any suit	Bright / saturated colour	Wrong in finance context — reads as costume	✗

Colour rule at the neck: White, ivory, navy, charcoal, and black are the anchors — they work with everything. Camel and mid-brown are versatile accents. Stronger colours (burgundy, green, mustard) function as the equivalent of a coloured dress shirt and should be treated as deliberate accents. In a finance context, navy, charcoal, black, and white are always correct. Reserve colour for smart casual and evening contexts.

PART V — BRAND GUIDE BY TIER

Entry to Luxury — Where to Buy in NYC and Online

Entry Tier — \$50–\$150

Brand	Flagship Product	Key Detail	Where to Buy
Uniqlo	Extra Fine Merino Roll Neck / Mock Neck	Remarkable value; 12-gauge; holds shape well wash after wash. The correct budget option — buy several colours.	NYC stores + uniqlo.com
John Smedley (entry lines)	Bobby / Lundy roll neck (merino)	16-gauge merino; made at their Lea Mills factory in Derbyshire since 1784. Fine English tradition at the entry price.	johnsmedley.com / ~\$150
Todd Snyder	Italian Merino Roll Neck	Clean American aesthetic; Italian-made merino. Good for NYC office smart casual. Available in the SoHo store.	Todd Snyder SoHo / online / \$150–\$185
Club Monaco	Fine Merino Roll Neck	Reliable mid-market merino; good slim fit; consistent quality. Worth buying on sale.	Multiple NYC / online / \$80–\$120

Mid Tier — \$150–\$450

John Smedley ★★★★★

\$150–\$250 · johnsmedley.com · Also at The Armoury NYC

Founded 1784 in Lea, Derbyshire — the oldest factory-produced knitwear mill still operating. The benchmark for fine-gauge tailoring knitwear at accessible prices. Their merino is spun from 17.5 micron fiber, machine-washable, and remarkably hard-wearing. The fine-gauge finish is smooth and architectural — not the soft cloud of cashmere, but a structured, smart second skin that sits cleanly under a jacket.

- Belper (merino roll neck) and Lundy (merino crewneck) are the entry tailoring pieces
- Dorset (Sea Island cotton long-sleeve polo) and Finchley (cotton crewneck) for spring/summer
- Dartmoor — the Permanent Style collaboration; slim-fit, higher collar stand, designed specifically for under-jacket wear. The reference for how a polo collar should behave.
- Sizing: the slim line fits true to size; the classic line runs large — size down

Drumohr × The Armoury NYC ★★★★★

\$350–\$400 · The Armoury NYC (168 Duane St, Tribeca / 13 E. 69th St, UES)

Drumohr was founded in 1770 in the Scottish Highlands by the Robertson family. Now operating from Italy, they produce some of the most technically refined knitwear in the world. The Armoury NYC collaboration uses a proprietary wool-silk-cashmere blend — compact, fine, and thin enough to slip under a jacket without affecting the

drape. The hem is cut shorter than standard to complement high-rise trousers. This is the NYC in-store benchmark piece for roll neck under tailoring.

- Proprietary blend: wool-silk-cashmere — the silk adds luminosity and weight
- Shorter hem: specifically designed for high-rise trouser / suit pairing
- Available in limited colours — check in-store; restocks sell through quickly

Luca Faloni ★★☆☆1/2

\$300–\$550 · lucafaloni.com · Online only

Italian direct-to-consumer brand using A-grade cashmere from Cariaggi — a Prato-based mill with nearly 60 years of cashmere expertise. The Pure Cashmere Roll Neck is their signature piece and one of the most-recommended under-tailoring knits at the mid-luxury tier. The cashmere-silk knit polo is particularly good for jacket wear — the silk blend gives the collar enough body to hold its shape above the jacket's collar.

- Pure Cashmere Roll Neck: A-grade two-ply — noticeably better than generic cashmere
- Cashmere-Silk Knit Polo: the better choice for jacket wear vs. their pure cashmere polo
- Online only — no NYC store; ships quickly from Italy

Gran Sasso ★★★★★

\$120–\$250 · Online via various retailers

Italian knitwear manufacturer based in Sant'Egidio alla Vibrata, Abruzzo — one of the most respected mid-tier Italian knitwear factories. Gran Sasso produces for their own label as well as several Italian fashion houses. Their fine merino roll necks and half-zips are consistently well-regarded on Styleforum as a Smedley alternative with a broader colour palette and softer Italian hand.

- Broader seasonal colour range than John Smedley
- Softer Italian hand vs. Smedley's more structured English merino
- Available online via MR PORTER, Farfetch, and Italian retailers

Luxury Tier — \$450–\$1,500+

Brand	Flagship Product	Key Detail	NYC / Price
Loro Piana	Cashmere-silk roll neck; Baby Cashmere knit polo	The fiber benchmark. Controls cashmere supply from Mongolian herders to finished garment. Baby cashmere (<i>Hircus</i> goat kids, collected once) is the finest fiber available. Irreplaceable softness.	Madison Ave / Saks / \$600–\$1,500+
Brunello Cucinelli	Fine cashmere roll neck / mock neck	Umbrian craft production; natural dyes; exceptional softness. More fashion-forward than LP — slightly more colour play. Slightly more relaxed silhouette.	Madison Ave / \$700–\$1,500

Brand	Flagship Product	Key Detail	NYC / Price
Kiton	Cashmere / cashmere-silk knitwear	Made in-house in Naples with house-controlled yarns — the knit equivalent of their shirts. Highest production standard; limited retail availability vs. LP and BC.	Kiton NYC (4 E. 54th St) / \$600–\$1,000+
Anglo-Italian	Fine-gauge cashmere roll neck (Scotland)	London brand, made in Scotland. Slightly shorter cut designed for high-rise trouser pairing. Frequently cited by menswear editors as the best tailoring-knit piece in the category.	Anglo-Italian online / ~\$450
Inis Meáin	Linen / merino knitwear (Aran Island, Ireland)	The benchmark for Irish knitwear. Linen sweaters for high summer under blazers. Merino and wool pieces for autumn. Poetic, artisanal production on the Aran Islands.	Online / select US stockists / \$300–\$600

PART VI — THE KNIT POLO UNDER TAILORING

A More Demanding Choice Than the Roll Neck

The long-sleeved knit polo (as distinct from the roll neck or mock neck) under a suit jacket is a more specific and less forgiving choice. The collar is the entire point — and it must stand high enough to be visible above the jacket's collar at the back and sides. This is the single most common point of failure. Most off-the-shelf polo collars are too soft, too low, or too small to work.

What Makes a Polo Collar Work Under a Jacket

Element	What You Need	Common Failure
Collar height	Collar must stand above jacket collar at back — visible 1–2cm	Too short — disappears under jacket; looks undressed
Collar stand / interlining	Sufficient internal structure to hold the fold open	Collar too soft — collapses flat against the neck; looks like a T-shirt
Collar spread	Long collar points that sweep back from the shirt opening	Short points — collar bunches at the front opening of the jacket
Fabric weight	Fine-gauge (12–16g); smooth, not textured	Piqué or thick cotton — too much bulk under the jacket chest
Sleeve length	Long sleeve only; cuff should show at jacket sleeve if desired	Short-sleeve polo under jacket — visually incongruous

The Reference Pieces

- **John Smedley Dartmoor** (Permanent Style collaboration) — fine-gauge merino, higher collar stand, collar long enough to sweep back from the front opening. This was designed specifically for under-jacket wear and remains the benchmark. Available in merino and Sea Island cotton.

- **The Armoury polo** — designed with a shirt-like collar structure; cited as the best currently available for under-jacket wear, ahead of Fedeli, Orlebar Brown, and standard Smedley polo models. The collar's construction (proper stand, fine piqué, structured fold) is what separates it.
- **Luca Faloni cashmere-silk knit polo** — the silk in the blend gives the collar enough body to hold its shape above the jacket collar. The longer sleeve is designed for under-jacket layering.
- **Colour rule for polo under jacket:** white and cream are the cleanest and most formal; pale grey works with certain combinations; navy is the go-to casual option. Avoid strong colours at the collar — they compete with the lapels.

The quick decision hierarchy: For a suit in a finance context, the correct move is a fine-gauge roll neck or mock neck in navy, charcoal, or black merino or cashmere. Start with John Smedley Belper (merino, ~\$185) — best value/quality ratio in the category. Upgrade to Drumohr × The Armoury or Luca Faloni cashmere when ready. Reserve Loro Piana and Brunello Cucinelli for evenings and investment pieces. The knit polo is a more advanced choice — attempt only once you've tested your jacket proportions with a roll neck first. Never wear any of these to a formal client meeting — it reads as intentionally casual even when immaculately executed.