

Elgin

Investment management solutions

for private clients



“When choosing an investment manager you should always make sure that their philosophy towards money and risk management matches yours.

Expectations should be realistic, achievable and mutually agreed upon. It is of paramount importance that this is made clear right from the start so that both parties feel that there is a common understanding of the objectives and expectations”.

Nicos Cotsapas, Chief Investment Officer



Why Elgin

- **Independence**

Assets are bought solely with the client's interests in mind, not what others push upon us, only those we truly believe add value to the portfolio

- **Transparency**

Simplicity and cost-awareness are at the heart of the Elgin investment process. Clients will always know exactly what, where and why any particular asset has been selected on their behalf.

- **Accessibility**

Online or personal, either way there will always be dependable assistance when needed. Professional portfolio managers are also on hand to answer specific technical queries.

- **Diligence**

Potential assets are evaluated for fees, benefits and risk assessment prior to investing to ensure only those most suitable are selected. Attention to detail and key questions weed out the dogs.

- **Regulation & Compliance**

Elgin's associated companies are licensed and regulated in Switzerland by the VQF and BOVV and by CySec in the European Union.



Client services

The Elgin range of wealth management services delivers a multi-solution approach designed to cater for most investors' needs. Each is designed with a certain profile in mind; from savings accounts & managed portfolios to bespoke & advisory for the established investor. Management is conducted according to a pre-agreed risk profile when it comes to making investment decisions or suggestions.

Independence, due-diligence and a single-minded approach to wealth preservation and appreciation is our priority. Advice is on hand to help achieve financial goals and choose the right investment approach to match investors' needs, investing style and attitude to risk.

Expert portfolio analysis service in conjunction with bespoke proposals can evaluate existing investment portfolios, make suggestions for improvement and offer either an actively managed well-diversified portfolio or simply offer assistance for investors to retain control of their own destiny.



Regular savings account providing access to risk-rated ETF portfolios managed by specialist managers within pre-determined parameters set by the Elgin Investment Committee.

- Available via Interactive Brokers low-cost online account
- Minimum initial investment of 10,000 \$/€/£ +regular contributions from 1,500 \$/€/£
- Strategies are managed and rebalanced quarterly to maintain the asset allocations
- New monies received allocated quarterly

Complicated fee structures, penalties and restrictions have blighted investors for years. Not any more. Discover a new way to save by focussing on the most important features every investment plan should:

- Keep fees low to maximise returns
- Maintain 100% liquidity and transparency
- Ensure total flexibility with no penalties

Portfolios are managed according to a pre-determined risk profile, in US Dollars, Euros or Sterling with regular performance updates along with pre-agreed performance goals versus appropriate benchmarks.



Capital Management *Lite*

The same range of ETF portfolios as 'Capital Builder' from 15K \$/€/£ suitable for investors who wish to choose from a range of managed portfolios with a single premium with ad-hoc additional investments.

- Available via Interactive Brokers only
- Minimum investment of 15,000 \$/€/£ with optional scheduled or ad-hoc contributions of minimum 5,000 \$/€/£
- Strategies are managed and rebalanced regularly to maintain the asset allocations
- New monies received will be allocated upon receipt

Suitable for investors that would like to take advantage of a managed service but do not yet have the necessary funds available for a fully bespoke portfolio.

Asset Allocation

Portfolios are diversified into a wide range of asset classes including Fixed Income, Equities, Hedge Funds, Commodities, and Real Estate. Each underlying asset has undergone the rigorous Elgin due-diligence process to assess suitability, transparency, liquidity, performance vs. peers.



Capital Management



Capital Management

Bespoke portfolios, micro-managed by a specialist manager according to an agreed risk-profile within pre-determined parameters set by the Elgin Investment Committee.

- Available via Interactive Brokers, life companies and private banks
- Minimum initial investment of 100,000 \$/€/£
- Strategies managed and rebalanced whenever necessary to maintain the asset allocations
- New monies received will be allocated upon receipt

Management

Bespoke portfolios, micro-managed by a specialist manager within pre-determined parameters. Direct e-mail access to portfolio managers is granted for queries regarding rationale and investment decisions plus In-depth financial reporting and analysis via regular statements and on-line access.

Asset Allocation

Portfolios are diversified into a wide range of asset classes including Fixed Income, Equities, Hedge Funds, Commodities, and Real Estate. Each underlying asset has undergone the rigorous Elgin due-diligence process to assess suitability, transparency, liquidity, performance vs. peers.



Advisory+

For investors that wish to maintain control of their assets; they will have direct access to the Elgin Portfolio Management Team to make educated, informed investment decisions. This service is specifically designed for sophisticated investors that know where, and how much they want to invest but understand the value of our opinions, information, research and analysis.

- Available via Interactive Brokers, life companies and private banks
- Minimum initial investment of \$500,000 or currency equivalent
- Suggestions are made in accordance with the client's risk profile
- Final decision on choice of security and timing is the client's

This service is suitable for the more sophisticated investor; they are generally quite market-savvy individuals that wish to maintain control over their assets. At the same time they demand expert advice when it comes to providing suggestions and a short-list of suitable 'best-of-breed' assets for final approval.

Ultimately it is the investor's responsibility to monitor their portfolio but the Elgin portfolio management team will always be on hand to offer opinions on any changes or additional purchases when asked.



Investing for income



In a near-zero interest rate environment it is not an option to sit back and rely on bank deposits to provide income. Creating income from investments comes with risk, it is how we minimise that risk to a manageable level that makes our Income Builder portfolio attractive.

The most important point to remember when considering this type of portfolio is that the capital value of the assets will fluctuate. As such it should be considered a longer term investment to allow values to recover should they suffer market falls.

- Fees:** Every percentage point counts which is why a very low-cost internet platform is used to reduce the impact of fees on yield
 - Reduce risk:** No matter how good an asset appears we will never allocate an excessive percentage of the portfolio to it
 - Liquidity:** All securities purchased can be liquidated at very short notice, usually within hours
 - Transparency:** Information is freely available on the assets held in the portfolio, all are listed on major bourses
 - Yield:** The portfolio targets a sustainable yield of 4-6%
 - Management:** Creating a robust income portfolio is where highly qualified managers add considerable value
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Internet-based investment platforms have grown to become among the world's premier custodial methods in use today with billions traded daily; largely due to cost and security.

Elgin adds value by providing:

- Relationship-managed personalised solutions
- Very low expense ratios that maximise returns
- 100% liquidity & transparency

Experienced personnel on hand to assist investors and their advisors with all aspects of this type of account, including:

- Selecting the appropriate service
- Account opening procedures
- Risk profile and asset allocation

Trading platforms conduct their business on market bourses worldwide via direct online trade execution and clearing services to institutional and professional traders for most electronically traded securities.



Fees

Our policy regarding fees is one of total transparency. Fees, or more importantly the Total Expense Ratio varies depending on a number of factors:

- The amount invested
- Which management service
- Dealing fees
- Custodian's fees
- Any fees incurred by underlying assets
- Use of a trust
- Any initial account opening fee

Before investing your advisor will explain the most appropriate solution for you and disclose all fees. In addition, Elgin can provide detailed personalised illustrations that show the effect of fees.

Reporting

Zeus is a proprietary, comprehensive client administration and portfolio management system developed by Elgin Group LLC.

The system utilises the latest technologies and is fully customisable to provide the latest information regarding individual portfolios.

Zeus is fully integrated with all of the custodians Elgin uses allowing Advisors and their clients to view each of the portfolios we manage in one simple, easy-to-read format.

- Bespoke valuations with performance of each asset held
- View asset and currency allocation
- Individual portfolio performance versus various indices
- Market information and investment reports



Elgin takes every precaution to ensure your online experience is safe.

Zeus is protected by SSL (Secure Sockets Layers) technology with a 256-bit encryption. This security level is the standard used by many financial institutions worldwide. Data exchange between a user and Zeus is encrypted and encapsulated and cannot be read or decoded by a third party. The system is for information purposes only **Financial transactions can not be carried out on the system.**

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Disclaimer

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