

A low-cost, flexible savings account with no strings attached and not a penalty in sight

Capital Builder

The Elgin Capital Builder is a unique savings product specifically designed to bring **relationship-managed low-cost savings solutions** normally associated with wealthy investors to every investor with a capacity to save.

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** have:

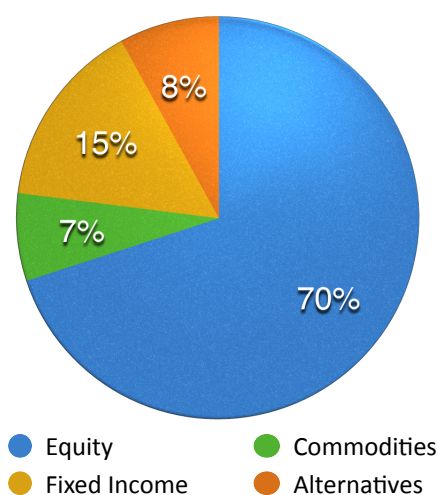
- Very low fees that maximise returns
- 100% liquidity and transparency
- Total flexibility with no exit penalties

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.

Management

At the heart of any investment strategy is risk-management and asset allocation. Regular monitoring and rebalancing ensures the ongoing strategic allocation and maintenance of the portfolio.

Typical 'Growth' portfolio allocation



Interactive Brokers

Elgin has established a relationship with Interactive Brokers, one of the world's leading online brokerages. They provide access to a world of investment securities with all the benefits of a low-cost internet platform without the need to be a professional trader.

The Elgin Capital Builder combines the most desirable features required for investment success:

- All the benefits of low-cost investing
- Professionally managed in a regulated environment
- Risk-rated portfolios to suit individual circumstances

Remove the pain and deliberation from making investment decisions by setting up automated contributions and gain access to:

- Disciplined asset allocation and risk management
- In-depth financial reporting and analysis
- Access to research and wealth management expertise

Getting started:

- Managed portfolios available from \$/£/€ 10,000
- Plus regular investments from \$/£/€ 1,500 which can be made monthly, quarterly or bi-annually
- Or a combination of both, plus ad-hoc investments whenever you like

And most important of all:

- *No penalty withdrawals*
- *No unnecessary trading*
- *No complicated contracts*
- *No financial engineering*
- *No hidden fees*
- *No pre-determined term*
- *No performance fees*
- *No jargon*
- *No nonsense*

Fees:

Please contact your Elgin Advisor for a personalised illustration and investment proposal.

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