Elgin
Wealth Management

Managing wealth responsibly
for a lifetime of security

About Elgin

There is no place for a "one-size-fits-all" template in today's fast moving investment universe. Contemporary Wealth Management needs to be holistic, comprehensive and ambitious.

Elgin Wealth Management is a privately owned independent investment management company that specialises in **highly personalised investment services** for private investors. Independence, due-diligence and a single-minded approach to **wealth preservation** and **appreciation** lies at the heart of our investment philosophy.

Our 'client-centric' approach to Wealth Management is designed to cater to most investors' needs, preferences and budgets. Each of our primary services is designed with a certain profile in mind, from **pure advisory, to our best investment ideas to themes such as ESG**, right through the spectrum to portfolios that are fully managed via a **discretionary mandate**.

One-on-one advice is given to guide you through our range of services to help you achieve your goals and choose the right investment approach that matches **your needs, your investing style and your attitude to risk.**

Without obligation, we offer to **independently assess your existing investments**, make suggestions and provide either a risk-rated, well-diversified portfolio tailored to **your chosen risk profile** or simply offer assistance and advice for you to retain control of your own destiny.

Either way, Elgin offers a seamless facility to move between services **to suit you and your changing circumstances.**

To support each of our programs we have created the **"Profiler Plus"** service, offered free of charge, for our **international team of Advisors** to help investors assess their current profile and appetite for risk. This service, in combination with **Elgin's professional portfolio analysis** provides a totally unbiased report on the risk/reward status of your current investments.

Client Services Summary

Capital Builder
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 only
- Minimum investment of 10,000 $/€/£ plus scheduled contributions from 1,500 $/€/£
- Strategies are managed and rebalanced quarterly to maintain the asset allocations
- New monies received will be allocated quarterly

Capital Management *Lite*
The same range of ETF portfolios as 'Capital Builder' from 25K $/€/£ 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 25,000 $/€/£ +optional ad-hoc contributions of 5,000 $/€/£

- Strategies are managed and rebalanced regularly to maintain the asset allocations
- New monies received will be allocated upon receipt

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 $/€/£ +optional ad-hoc contributions of 5,000 $/€/£
- Strategies managed and rebalanced whenever necessary to maintain the asset allocations
- New monies received will be allocated upon receipt

Direct access to portfolio managers for queries regarding rationale and investment decisions. May include individual shares or bonds and a degree of input from the client to take in to consideration preferences and potential restrictions.

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

Income Portfolios and Unit-linked Management Service
Available on request

Your advisor will take you by the hand to guide you through the Elgin range of services to lead you to the one most appropriate for your needs

Elgin Associates

Elgin is represented by Independent Associates to take care of clients' day-to-day requirements. Each and every client, regardless of the size of their portfolio is looked after by an experienced Associate.

All Elgin Associates are experienced professionals that have been vetted to ensure they reach our standards of knowledge and competency. They are all fully conversant with the variety of structures that Elgin provides. In addition, they have the back office support system of qualified asset managers when it comes to recommending specific investment strategies and providing technical data when requested.

Their role is to advise clients, guide them to the most appropriate course and walk them through the process of deciding which service suits them best through to assisting in account opening procedures.

The Elgin online approach to serving clients is supported by physical meetings wherever possible. Our Associates are located around the world and will endeavour to meet with their clients at least annually. If this is unrealistic due to location, they regularly conduct in-depth reviews via telephone or video communication tools to ensure they are fully informed at all times.

Elgin Platform

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 to maximises returns
- 100% liquidity & transparency

We are 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

Internet based platforms conduct their business on over 100 market destinations worldwide.

Most provide direct online trade execution and clearing services to institutional and professional traders for a wide variety of electronically traded securities.

Thematic investing

Thematic portfolios are an excellent way to achieve an extra level of diversification in a portfolio, particularly as part of a core/satellite strategy.

Current Themes:

- **Income Builder**

  Following a multi-decade bull run, fixed income has recently undergone a very painful bear market. The flip side of this is that bond yields have now become far more attractive – especially in USD and GBP – and can be included in income portfolios. Coupled with income-producing equity securities that provide steady and growing dividends, Elgin's Income Builder portfolios cater to investors that seek good and secure income.

- **Best Ideas**

  Growth+ profile available in a combination of USD, GBP and EUR. They consist of our analyst's team best investment ideas.

  Elgin's 'Best Ideas' theme focuses on high quality companies with solid balance sheets, top management, high barriers to entry and a large addressable market. These companies almost always provide superior shareholder returns over the medium and ling term.

- **ESG (Environmental, Social and Governance)**

  Portfolios consider the impact a company has on the environment; this can include a company's carbon footprint, toxic chemicals involved in its manufacturing processes and sustainability efforts that make up its supply chain.

  Social factors include everything from LGBTQ+ equality, racial diversity in both the executive suite and staff overall, and inclusion programs and hiring practices.

  Governance includes everything from issues surrounding executive pay to diversity in leadership as well as how well that leadership responds to and interacts with shareholders.

  ESG investing has recently made the spotlight for the wrong reasons and Elgin separate the often-misleading marketing appeal from the substantive nature of such investments.

  Identifying themes is not easy, and there is no guarantee for success. A good starting point is to review the smörgåsbord of themes around the world and consider which will either continue, accelerate, end or begin.

Portfolio analysis

Pro²filer

Detailed portfolio analysis is something that very few advisors are in a position to provide. It assesses whether a portfolio structure matches the stated risk profile. It also looks at the quality of the securities and their suitability.

Elgin's experience and depth in due-diligence makes us uniquely qualified to assess many attributes of funds and products that are not obvious from just looking at a fact sheet. Some of the factors we will assess and comment on are:

- A breakdown of each individual holding
- Performance vs. peers
- Suitability and quality
- Impact of fees

One major issue with some portfolios that increases overall risk, is a high percentage that is allocated to a small handful of holdings.

In general, large weightings in a few individual holdings will likely expose the portfolio to higher risk in the scenario of them producing negative returns or should they become illiquid and/or in extreme cases, fraudulent.

One we have conducted the analysis, we will then be in a position to propose solutions that address any issues we feel are in need of attention.

Zeus

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

Zeus offers the following information to be viewed on-screen or printable format:

- Total investment value
- Value of each asset held
- Performance of each asset
- Asset and currency allocation
- Past values
- Performance versus various indices
- Investment reports
- Market information
- Strategy factsheets

Zeus is fully integrated with all of our custodian arrangements allowing you to view each of the portfolios we manage in one simple, easy-to-read format.

Fees

Elgin
Wealth Management

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

- Amount you invest
- Management service
- Dealing fees
- Type of custodian you choose
- Any additional fees incurred by underlying assets
- Possible use of a trust
- Any initial account opening fee

Before investing you should discuss with your advisor the most appropriate solution for you and have the fees fully explained.

In addition, custodians can provide personalised illustrations that disclose all of their fees before you invest.

www.elginwm.com