

# Bespoke portfolios for those that wish to delegate investment decisions according to their risk profile

## Capital Management

Clients who lack the time, experience or inclination to track the daily developments of financial markets can simply delegate the management of their portfolio.

When choosing an investment manager to take care of hard-earned assets one has to make sure that their own philosophy towards money management matches a stated, achievable and mutually agreed financial plan.

It is of paramount importance that this is made clear right from the start so that all parties feel that there is a common understanding of the objectives.

Financial markets are highly unpredictable in nature and extraordinary events happen on a regular basis which is why we created the **Elgin Investment Committee** to ensure our philosophy is adhered to.

Upon creation, the committee established important ground rules that express this investment philosophy and principles.

- Clear **communication** of risk profiling that ensures clients fully understand that we are managing according to their tolerance for risk.
- Adherence to and **understanding** of each client's risk profile is paramount. We will never attempt to time markets or arbitrarily alter a client's profile without consultation no matter what our opinion on market direction may be.
- Strict due-diligence, risk-management and **total impartiality** will always be at the heart of the decision-making process when selecting assets on behalf of clients.

## Fees

Fees, and more importantly, 'Total Expense Ratios' vary from case to case depending upon the amount invested, custodian fees and the underlying securities involved in the portfolio.

Our policy is one of total transparency so a detailed breakdown is available as part of any proposal Elgin makes.

## Management

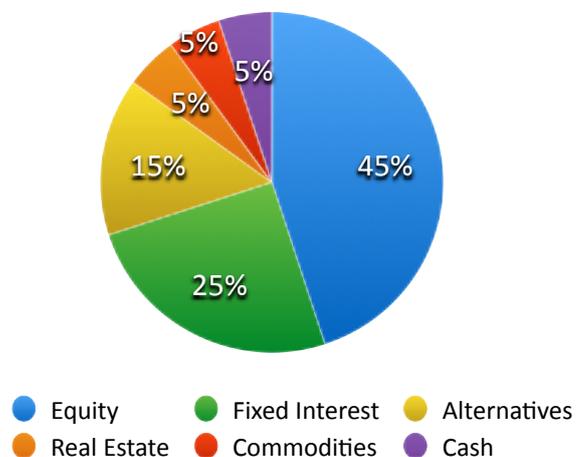
- Each portfolio is bespoke, micro-managed by a specialist manager within pre-determined parameters set by the Elgin Investment Committee.
- Direct e-mail access to portfolio managers is granted for queries regarding rationale and investment decisions.
- In-depth financial reporting and analysis via 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.

Low-cost securities in the form of Institutional Class, or Exchange-Traded funds are utilised wherever possible.



\*Example only; actual allocation will reflect market conditions and client's risk profile.

- Minimum investment: 100,000 \$/£/€
- Minimum top-up: 5,000 \$/£/€
- Option to accept scheduled contributions if via platform

## Disclaimer

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