Elgin

the investor's choice

Managing wealth for a lifetime of security
with responsible advice

About Elgin

Elgin Group LLC is a privately owned Swiss investment management firm that offers a broad range of highly personalised, quality services via a global network of independent ‘Elgin Associates’.

Each of our services is designed with a certain profile in mind, from savings accounts, advisory services, investment themes and portfolios that are fully managed via a discretionary mandate.

Elgin is registered as a member of VQF - Verein zur Qualitaetssicherung von Finanzdienstleistungen http://www.vqf.ch/en/sro.

Our registration number is 12814. VQF is the largest and most recognized SRO in Switzerland. As a member of VQF, Elgin is regularly audited for adherence to VQF's professional standards and anti-money laundering rules.

Elgin AMC is regulated by CySec and registered with all EU 28 in Europe (CIF licence no. 122/10) and operates in accordance with the Markets in Financial Instruments Directive (MiFID) of the European Union.

Your advisor will be your guide through the range of Elgin services to lead you to the one most appropriate for you

Management services

Advisory+ is designed for investors who would like to create their own portfolio but would also like to have the assistance of an expert opinion on some, if not all, of their investment decisions.

Suitable for sophisticated market-savvy investors 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.

Capital Management portfolios are bespoke, micro-managed by a specialist manager within pre-determined parameters set by the Elgin Investment Committee. Direct access to portfolio managers granted for queries regarding rationale and investment decisions.

Capital Management *Lite* service is available at a lower entry level and is suitable for investors to choose from a range of risk-rated, managed portfolios.

Capital Builder service compliments life company regular savings plans with monthly or quarterly contributions designed to facilitate investments into a range of managed, risk-rated portfolios in order to generate a sum of cash for the future.

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 are:

- Income Builder - Growth profile available in USD or GBP consisting income generating assets

- Best Ideas - Growth+ profile available in USD, GBP or EUR consisting of positions deemed opportunistic by the portfolio managers

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

Detailed portfolio analysis is something that very few advisors are in a position to provide. Analysis assesses whether your current portfolio structure matches your risk profile and that the securities within are best-of-breed.

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 or fund
- Performance vs. peers
- Suitability and quality
- Impact of fees

Once we have provided this we can offer solutions to address any issues.

Fees

Our policy regarding fees is one of total transparency. Fees vary 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 and have the fees fully explained.

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

Your advisor will be able to see your portfolio on-line to provide you with updates, performance and statements at all times

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 in pdf. 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.

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