



Managed savings solutions to assist investors during the capital acquisition stage of their investment cycle

Capital Builder

This service supports structured, contractual regular savings plans offered by life insurance companies that have a pre-determined term and regular contribution level in order to generate a sum of cash for the future.

Suitable for retirement planning, setting aside funds to pay for a child's education for example or simply to get started on the investment ladder.

Management is conducted according to a pre-determined risk profile with regular performance updates along with pre-agreed performance goals versus any appropriate benchmarks.

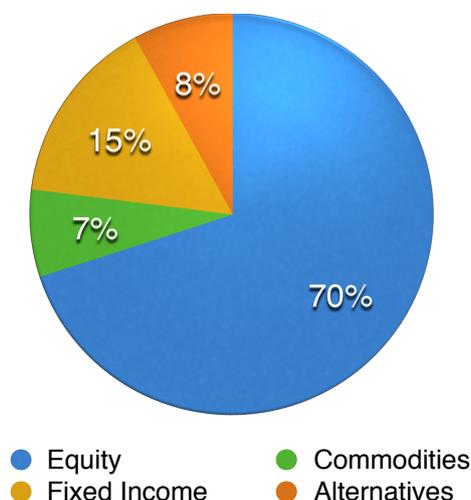
Asset allocation

At the heart of any investment strategy is asset allocation guided by strict parameters; these are determined by the client's risk profile.

Life companies provide a wide range of funds to choose from; each one has undergone a lengthy filtering procedure to assess suitability, transparency, liquidity and performance before inclusion in to one of the portfolios.

Regular monitoring and rebalancing ensures the ongoing strategic allocation and maintenance of the portfolio with tactical allocations included as opportunities arise.

Typical 'Growth' portfolio allocation



Some benefits of regular savings

Dollar Cost Averaging. Markets move up and down; buying regularly averages out the purchase price of units which is particularly appropriate in the early days that supports the practice of a more aggressive strategy during this time.

Diversification. By investing manageable amounts on a regular basis over time, from disposable income, allows one to establish positions in a wide variety of securities they might otherwise not have access to.

Automated Contributions. Remove the pain and deliberation from making investment decisions by setting up automated contribution systems.

- Wide range of risk-rated portfolios
- Disciplined asset allocation and risk management to target stable returns
- Term, contribution, risk profile and currency tailored to individual preferences
- In-depth financial reporting and analysis
- Flexible plans and structures to suit most circumstances
- Choice of secure, tax-efficient custodians
- Access to Elgin's research and wealth management expertise
- Range of trusts available

A comprehensive fees and projection illustration is available via a personalised quotation system from the chosen life insurance company.

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| Minimum investment: | \$/£/€ 500 monthly |
| Minimum term: | 5 years |
| Minimum top-up: | \$/£/€ 5K |