The Elgin Proposition

From an asset management, administrative, technological and support perspective we provide the rails on which to run.

From a commercial viewpoint we help our Associates build profitable businesses.

Built on the fundamental principles of value-for-money and quality of delivery we give financial advisers the support they need to run their business effectively.

With many years of portfolio management experience and business processes, we're perfectly placed to deliver expert guidance and support.

Come alone, bring your team or build one with us. We offer a customised menu of services tailored to how you want to run your business, your way.

Being truly independent gives advisors the freedom to build and run a practice that may better reflect your own personal values. That often includes choosing clients and services that are the best fit, and deciding how best to serve those clients without being obliged to recommend certain investments or relying on commission-based revenue.

Independence doesn't have a singular definition. Whatever lens you view yours through we are here to provide support in clearly defined areas of expertise that shall not conflict with yours.

Advisory plus ▪ Capital Management ▪ Capital Builder ▪ Global Thematic

Elgin is regulated in Switzerland by BOVV & VQF; registration number 12814.

Summary of Contents

Income

Initial commissions, where allowed, can be an important component of your total earnings capability.

Elgin strives to enhance your income by creating opportunities to close incremental business and build a client bank that will become a sustainable, growing asset.

Never lose another prospect by using the Elgin Platform, a fantastic low-cost, low entry-level online platform which effectively means virtually everyone you meet can become a client.

Regular (non-contractual) savings can be accepted with instant, no-penalty liquidity; the most flexible, most cost-effective method of investing available. Elgin management services accommodate Associates' need to earn income from this very low-cost option.

Earnings sources are:

- Initial commissions, fixed fee or combination of both
- Renewals
- Trails from management fees

With access to major Swiss banks and the Elgin on-line platform we have invaluable additions that you can add to your repertoire to help you obtain incremental business increase turnover.

Many wealthy clients will not accept a Life Company PPB. Note that life companies manage less than 1% of all wealth management assets, so having a proposition that is different from other IFAs is a distinct advantage.

Asset Management and Analysis

Expert investment analysis of existing portfolios is probably the single most powerful sales tool available to you in the Elgin arsenal. This is relevant whether the client is already with you or with another company.

Analysis assesses whether the current portfolio structure matches the client's risk profile and that the securities within are best-of-breed.

Our in-house team of certified financial analysts is also on hand to provide:

- Research and analysis for market opportunities
- Service to clients and Associates with financial queries
- Support to the Elgin Investment Committee

Prospective and existing clients are comforted and impressed with the ability to deliver expert analysis. This also adds credibility and depth to your business that will greatly assist in client acquisition and retention.

Detailed portfolio analysis is something that very few advisors are in a position to provide. Additionally, 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.

Technology

Being strong believers in technology, we know it is a vital part of how we communicate with Associates and clients.

Zeus, our in-house extremely comprehensive, constantly evolving state-of-the-art secure online reporting system is made available to our Associates and their clients.

Zeus streamlines and simplifies complex processes freeing time to be spent on productive activities. This significantly differentiates our members from many of their competitors.

Zeus provides:

- Total investment value and portfolio performance
- All of your clients portfolios
- Value and performance of each asset
- Asset and currency allocation
- Past values
- Graphic performance versus various indices

More than an information system, Zeus is an extremely powerful sales tool when used in regular client reviews, in person or on-line.

Associates Library

Having the right information at your fingertips is extremely important.

The Associates library is available as a section of Zeus and will provide you with a mobile office to ensure you will always have exactly what you need, when you need it.

Contents include:

- Strategy fact sheets for all Unit-linked plans
- Life company illustration systems
- Proposal requests
- Analysis requests
- All Elgin internal documentation
- Access to regulatory forms
- Custodian forms
- Examples of funds we approve

Zeus is a fully integrated CRM system designed to help you interact with current and future clients. In addition, our in-house IT team are on hand to help you with all of your technology-related queries.

Administration

Love it or loathe it, good administration is vital if you want the wheels to run smoothly, get paid on time and keep your clients happy.

Our admin team prides itself on its efficiency and is on hand to conduct business processing and chase commissions right through to client dealing queries.

It can be a challenge obtaining agencies, particularly if you are a new start-up practice. We have terms of business with:

- Major life companies
- Private Banks
- Internet trading platforms
- Healthcare and benefits providers

Having a fully experienced admin team on hand can be of significant benefit when it comes to maximising not only your productive time……..

………..but your leisure time as well

Proposal writing

Writing proposals takes time and planning, they can form a vital part of the sales process, particularly with large cases.   Errors at this stage of the cycle can be costly; they could delay or even kill the sale.

Elgin proposals strive to capture your clients' precise, relevant, needs as conveyed to our analysts by you via our detailed Investor Questionnaire.

A major benefit of providing a detailed proposal is to provide comfort, regulation and liability

Proposal requests are placed electronically via Zeus and are available as standard templates or tailor-made to each client depending on the service requested. Proposals will be sent directly to you by e-mail for approval and delivery.

Personalised, detailed proposals include:

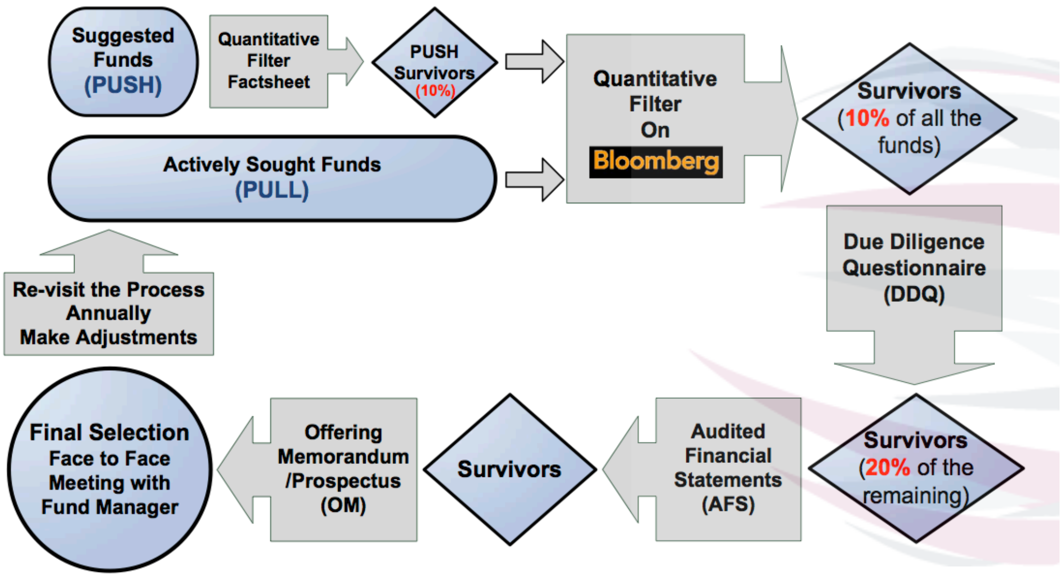
- Chosen investment strategy
- Portfolio structure
- Proposed asset allocation
- Personalised illustration including fees
- Benefits summary

Also included are guides to the Elgin approach to asset and risk management techniques along with background information.

Custodian literature and any other supporting documents can be added by the Associate.

Due-diligence

This extremely valuable service ensures funds like Brandeaux, EEA, Axiom or LM that can potentially damage your brand will never pass our strict in-house process. We warned our clients and Associates about dozens of such funds that we considered risky well before they imploded.



The process:

- Suggested funds examined - including those ‘pushed’ upon us daily. It is important to note that not a single fund introduced to us in this way has ever passed the process.

- Actively sought funds. Most ‘good’ funds do not advertise or employ sales people. More often than not they are closed and we are in a queue to gain access.

- Due-diligence questionnaire sent to manager of prospective fund. Those that do not comply are automatically rejected.

- Inspection of audited accounts, followed by studying the detailed prospectus and finally interview with the manager before selection and placing in to a client’s portfolio.

When the competition for attention is fierce how can we help you drown out the noise?

Whenever the amount of information produced exceeds the amount of attention available to consume it, fierce competition for attention is born.

Never truer than in Financial Services where the exponential growth of information has forced its consumers to become increasingly selective. As an Elgin Associate you will have several USP's at your disposal:

- Innovative products and services that match the message
- Qualified portfolio managers on hand when you need them
- Boutique services that compliment your own

Associates and clients (with your approval) have access to portfolio managers and analysts. This adds an additional comfort level and definitely leads to more referrals, and ultimately sales.

The service is unique and powerful, (as most investment firms will only give access to their marketing department) giving you the confidence that you can meet, and more importantly, manage your clients' expectations.

All very well I hear you say, but how do we…………

Of all the challenges facing IFA's today the No 1. recurring theme is that of how to generate more qualified sales leads.

Modern marketing techniques and quality awareness campaigns are under constant development to maximise the power of the internet.

Our marketing door is always open and ideas and input welcome. We will always focus on content marketing and never make claims we cannot meet.

You will always have at your disposal:

- Regional and branded websites
- Bespoke e-mail marketing campaigns
- Targeted landing pages
- Special reports designed to educate and create interest
- Bulletin Board for ideas and inspiration
- Weekly newsletters followed by monthly & quarterly investment reports

Product literature, branded stationary, sales aids, newsletters, presentations and more on the drawing board to help you generate the lead and close the sale.

Communication

Recent surveys involving wealthy clients of leading private banks revealed communication, together with investment performance, topped most clients' wish-list.

Investment performance is naturally important but keeping in constant contact with information of substance to clients is vital if we are to maintain the desirable level of relationship with them.

Elgin communication tools are varied and comprehensive, including:

- Accurate reporting via Zeus
- Weekly newsletters
- Monthly and Quarterly investment reports
- Elgin Bulletin Board
- Special reports

We will always respect the fact that the client is ***your client*** and no communications will be sent directly to them without your expressed permission, or request.

M investment commentary monthly

Q investment commentary quartely

Elgin ConneXion

InTouch weekly newsletter

Elgin Bulletin Board

'Where investors go for inspiration from the Elgin Team'