

## For active investors that know what they want but appreciate expert advice and suggestions on demand

### **Advisory +**

The Elgin Advisory+ service is designed for wealthy individuals who would like to create their own portfolio but would also like to have an expert opinion on some, if not all, of their investment decisions.

This service is suitable for the more sophisticated investor; they are generally quite market-savvy clients that wish to maintain control over their investments. At the same time they demand expert advice when it comes to providing suggestions and a shortlist of suitable 'best-of-breed' assets for final approval.

Ultimately it is the investor's responsibility to monitor their portfolio but the Elgin portfolio management team will always be on hand to offer opinions on any changes or additional purchases when asked.

Investment ideas and themes will be provided on a regular basis with expert advice on hand to suit the client's schedule. Data will be gathered from the latest research reports from multiple sources including internally-generated research.

We may also provide regular reports on a variety of topics that can help clients make informed decisions.

### **The Elgin Advisory Service includes:**

- Advice on asset allocation and diversification
- Finding suitable custodians to hold the assets
- Providing investment ideas on a regular basis
- Guidance on risk management
- Analysis of individual stocks, bonds or currencies via in-house and third party research
- Access to funds that have already undergone the strict Elgin due-diligence process
- Fully bespoke support service
- Online statements and activity reports available 24/7

### **Securities Selection**

Investors may have identified a particular country, sector, or stock that appeals to them and they believe it to be an area that has potential for growth.

China, in the economic news on a daily basis and often seen as a land of growth and potential, is a perfect example; when it comes to investing and gaining exposure to China how does one go about it? Buy a China fund offered by a large bank? How about Hong Kong 'H' shares, or a US ADR ? Maybe an ETF is the way to go?

Elgin Advisory+ will work with clients and their advisors to guide them to the most suitable instruments applicable to the desired exposure.

### **Due-diligence**

Investors today are bombarded with 'opportunities'. For example, guaranteed-return funds with lots of upside and (apparently) no downside that might just be too-good-to-be-true.

Elgin will provide Advisory+ clients a totally unbiased 'warts and all' opinion on any instrument they would like us to comment on for assessment.

### **Investment Ideas**

Creative, successful people have one thing in common; they are constantly coming up with new ideas and thinking out-of-the-box. The Elgin portfolio management team is happy to discuss specifics with regard to the managing of an advisory portfolio and the massive range of securities available in today's investment universe.

Needs and attitudes change, Elgin Advisory+ allows investors to keep in-touch with their investments and make informed decisions.

### **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 may make. We always strive to invest in securities that have the lowest fee structure

Minimum investment: 500,000 USD or currency equivalent

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