

Risk-rated managed portfolios designed to suit the budget of most investors without compromising quality

Capital Management *Lite*

Suitable for investors that would like to take advantage of a managed service but do not yet have the necessary funds available for a fully bespoke portfolio.

Investors can choose from a range of risk-rated model portfolios, each managed by a specialist manager within pre-determined parameters set by the Elgin Investment Committee.

Portfolios can be established from as little as 15K (\$/£/€) and can accept either scheduled and/or ad-hoc additional investments from 5K (\$/£/€).

When choosing an investment manager to take care of hard-earned cash 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 know 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 rely on 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. 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**. This will always be at the heart of the decision making process when selecting assets on behalf of our clients.

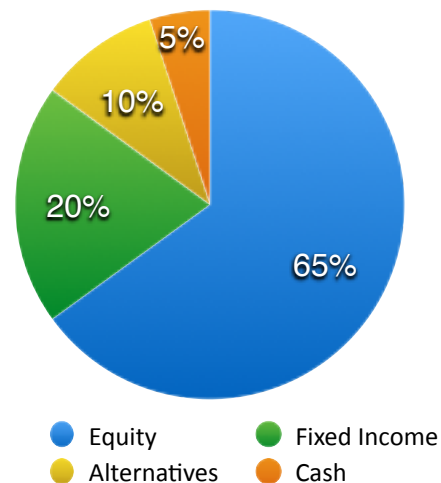
Regular monitoring and rebalancing ensures the ongoing strategic allocation and maintenance of all Elgin portfolios.

Interactive Brokers

Elgin has established a relationship with Interactive Brokers, one of the world's leading online brokerages providing access to a world of investment securities with all the benefits of a low-cost internet platform without the need to be a professional trader.

Asset Allocation*

Each portfolio is diversified into a wide range of asset classes including fixed income, equities, and alternatives



Total Expense Ratios vary from case to case depending upon the amount invested and the underlying securities involved in the portfolio.

*Example only: actual allocation will reflect market conditions and chosen risk profile.

- Minimum investment: 15,000 \$/£/€
- Minimum top-up: 5,000 \$/£/€
- Option to accept scheduled contributions if via platform

Fees:

Please contact your Elgin Advisor for a personalised illustration and investment proposal.

Disclaimer

Elgin Group LLC is regulated in Switzerland by VQF; registration number 12814. This document provides information about Elgin Group, its products and services. The information and material in this document, and any opinions contained herein do not purport to be full or complete. Products and services contained do not take into account individual client circumstances, objectives, or needs and are not intended as recommendations of particular securities. All investments in securities are subject to market risks and there is no assurance or guarantee that the objectives of any products and/or services will be achieved. Market value of investments can go up or down depending on the various factors and forces affecting the securities markets. Yield or a fund's past performance should not be considered as a reliable indication or guarantee of future yield or results. Elgin Group LLC does not assure or guarantee any returns on any investments or services recommended by it. Offer document and terms and conditions of such products should be read and understood carefully by the investor before making any investment decisions.