

Unit-linked Management Service

Providing strategy and direction to life company plans

The Unit-linked Management Service is designed to provide strategy and direction to compliment savings plans and low-entry single premium plans offered by life insurance companies that are restricted to a fund menu.

Portfolios are constructed according to a pre-determined risk profile with regular performance updates available via our online system 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.

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

Life companies provide a wide range of funds and sectors to choose from; many appear similar in nature, however there are many subtle differences that influence whether a fund is suitable for inclusion or not.

The Elgin Portfolio Management Team will run several filters to determine which is the 'best' fund available from each category.

Factors include:

- Quoted management fee
- Total expense ratio
- Track record for performance & volatility
- Liquidity & Transparency
- Deviation from relevant benchmark
- Fund manager pedigree
- Quality of underlying securities
- Appropriate diversification

Efficient fund selection will more than offset the management fee.

Risk profiles

Cautious

Due to the current low interest-rate environment cautious portfolios might struggle to make any meaningful gains. This strategy is therefore more suited to investors more concerned with protecting their capital rather than growth.

Balanced

A portfolio allocation strategy aimed at balancing risk and return. Such portfolios are generally divided between equities, fixed-income securities and alternatives.

Growth and Growth+

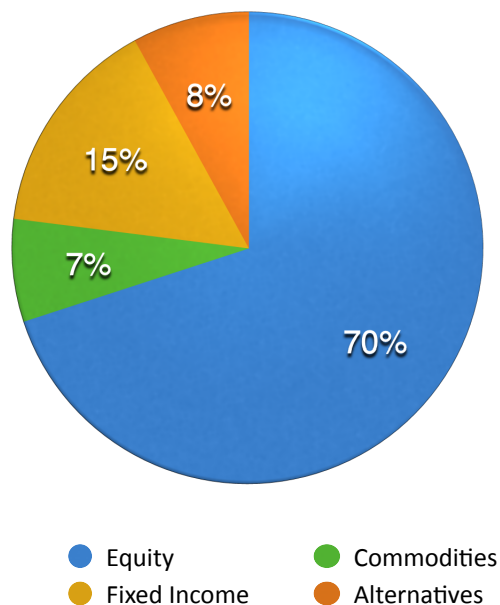
A diversified portfolio with capital appreciation as its primary goal. This mainly consists of equities denominated in the investment currency of the plan. Growth plus being 100% equities in the currency of the plan.

Fees

For single-premium products the annual management fee is 1% per annum of the policy value.

For regular premium products the annual management fee is 1% per annum of the accessible value of the policy.

Typical 'Growth' portfolio asset allocation



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