



TENZING
PACIFIC
INVESTMENT MANAGEMENT

MANAGED ACCOUNT SERVICE

The Most Flexible
International
Savings Account
Available to
Retail Clients

In Association with  Interactive Brokers

Benefits and Details

- ✓ No entry, exit & hidden fees, lock-in periods or initial allocation fees
- ✓ Access to cash at any time
- ✓ Open account electronically, from anywhere in the world
- ✓ Access to stocks, bonds, ETFs, mutual funds, futures & options on 100+ market centers around the world
- ✓ Have account denominated in a currency of your choice. All major currencies available
- ✓ Benefit from best execution through IB SmartRouting
- ✓ Tenzing will provide you with a personal portfolio manager. Your portfolio manager will be in constant contact with you via email, phone
- ✓ Option to have your portfolio and account managed according to Tenzing's model portfolios, bespoke according to your preferences or a combination of the two
- ✓ Choose to have your account held on a stand-alone basis, have a family account or have your account held through your company, trust or pension
- ✓ 24/7 access to your account online as well as access to Tenzing's Global Trader Software compatible with Windows, Mac and Linux

* Minimum account value: 30,000 USD (or currency equivalent)

* Fees discounted for account values above 500,000 USD (or currency equivalent)



How it works



Step 1

Speak to your adviser/portfolio manager to discover your needs + risk profile.



Step 2

Select portfolio strategy according to your requirements.



Step 3

Open account electronically with Interactive Brokers LLC. Who does what on your account? i) Citibank, New York City - Receives your deposits & holds all your cash and securities. ii) Interactive Brokers LLC - executes your transactions on 100+ exchanges around the world. iii) Tenzing Pacific - manages and advises on your portfolio. Performs all research on your behalf.



Step 4

Your portfolio is constructed & performance reported every month

Introducing our clearing brokerage - Interactive Brokers LLC

“ Our experience and
our technology place
us in a powerful
competitive position ”

Interactive Brokers

is the largest electronic brokerage firm in the world with 632,000 daily average revenue trades in the first half of 2015.

Our proprietary, scalable, cost-efficient platform allows us to service an ever-growing number of clients while remaining the lowest cost broker worldwide.

Investor Protection

Customer securities accounts at Interactive Brokers are protected up to \$30 million (including up to \$1 million for cash). The market value of your stocks, options, warrants, debt, and cash -- denominated in all currencies -- is covered by this insurance. As with all securities firms, this insurance provides protection against failure of a broker-dealer, not against loss of market value of securities. This protection is provided by the Securities Investor Protection Corporation (SIPC) and Lloyd's of London insurers. SIPC provides the first \$500,000 per customer (including up to \$100,000 for cash). For customers who have received the full SIPC protection, the Lloyd's policy provides up to an additional \$29.5 million (including \$900,000 for cash), subject to an aggregate limit of \$150 million.

Best Execution

When it comes to order routing, we put our clients' interests first. Many brokers trade against their client orders or sell them to other firms who trade against them. The resulting executions may cost you more than the commissions you pay. IB SmartRouting continuously searches for and routes to the venue with the best available price for stocks, options and combinations.

	IB Price Advantage ³ , better than the Industry by:
US Stocks (per 100 shares)	\$0.08
US Options (per contract)	\$0.50
European Stocks (per 100 shares)	€0.45

Net Dollar Price Improvement vs. National Best Bid/Offer

IB SmartRouting searches for the probabilistically best firm stock, option, and combination prices available at the time of your order.

Management Fees

Management Fees per year

Account values <500 000 USD	Account values between 500,000 USD – 1M USD	Account values >1M USD
1.5%	1%	0.8%

Why Set-Up A Regular Deposit Facility?

Many clients often ignore the benefits of making additional, regular disciplined deposits into their accounts after an initial deposit. The fact is, assuming you earn 10% return per year on your account, most of the increase in your account value will come from your regular deposits and the compound returns on these deposits.

Example 1: No Additional Deposits

Initial Deposit = \$30 000 USD.
Average Annual Return = 10% Per Year.
Additional Deposits = \$0.
Time = 5 Years
After 5 years value = \$48 315 USD

Example 2: Regular, Monthly Deposits

Initial Deposit = \$30 000 USD.
Average Annual Return = 10% Per Year.
Additional Deposits = \$2 000 Monthly.
Time = 5 years
After 5 years value = \$194 837 USD



Frequently Asked Questions

Where is my money held?

Depending on your account currency, your cash and assets will be held either in: New York, London, Frankfurt, Melbourne, Hong Kong or Tokyo. Speak to your adviser or portfolio manager for more information

What are my returns likely to be on an annual basis?

Your returns depend on your risk tolerance, which will be obtained with the assistance of your adviser or portfolio manager. After your requirements are noted, we will construct and manage a portfolio for you in accordance with one of our model portfolios, or bespoke according your specific preferences. *Please note that returns are not guaranteed. Account values may go up as well as down.

How will I know how my account is performing?

You will have 24/7 access to your account and portfolio online, as well as via our account management software. You will also receive a detailed portfolio report every month from your portfolio manager or adviser & will receive a full overall wealth management review every quarter from your portfolio manager or adviser.

Will I be consulted before decisions are made within my portfolio?

If you choose to have a discretionary managed agreement with us, you will not be consulted as our team will need to move quickly on investment decisions. If you choose to have a consultative agreement with us you will be consulted before decisions are made, however your investment strategy will likely be more passive. With either agreement you will receive full reports at the end of each month on whenever you require.

How long will it take for my account to be opened and approved?

Once we've received a completed application and clean supporting paperwork it should take no more than 48 hours.

Can I withdraw cash whenever I like?

Yes, your Managed Account will be linked to your bank account, so you will be able to withdraw cash whenever you like, with no penalty fees or paperwork.

How much paperwork do I have to complete & courier?

Zero. This is a completely digital service

Our Trading Platform

View your account on your mobile devices

View your live portfolio performance through downloading the TWS mobile & desktop app as well as via account management online. TWS app available via Android & IOS

Download on Apple iOS 

Download on Google Android 



Over 60 order types and algorithms help our clients:

- Accumulate and distribute large positions with minimal market impact
- Limit risk
- Speed execution
- Provide price improvement
- Allow privacy
- Time the market

Account Opening Process

- 1 Complete Self Application Online or Have Your Adviser Provide You With PDF Application
- 2 Submit a Copy of Your Passport + Proof of Address (Preferably Copy Of Bank Statement) to your Adviser
- 3 Wait 48 Hours For Account Approval
- 4 Once Account Approved, Deposit Funds Electronically Via Bank Transfer
- 5 Once Funds Received, Your Portfolio Manager Will Begin Constructing & Managing Your Portfolio
- 6 Review Your Portfolio + Statements Online. Receive Monthly Reports From Your Portfolio Manager. Switch Strategies Whenever You Like
- 7 Deposit Additional Funds Whenever You Like or Set-Up Regular Automatic Deposits Via A Standing Order With Your bank



Contact

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