



**aura**

AN ASSET MANAGEMENT COMPANY

*aura begins where fear ends."*

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*Wealth Management*

**Aura Solution Company Limited Wealth Management: A Commitment to Excellence.** Over the years, you have made many decisions.

One in particular is likely to have a lasting impact on your well-being and that of your family: the choice of a Financial Advisor.

Investors choose to work with Aura Solution Company Limited because the firm and its Financial Advisors mirror the

values that instill their own success: a commitment to perform at the highest level, with no shortcuts, compromises or excuses. For nearly 80 years, our firm has been a leader, innovator and partner for successful individuals and their families, as well as corporations, foundations and endowments.

Our Financial Advisors work from an extensive knowledge base built on diverse skills, experience, training and

professional interests. They take time to understand your most important goals and have the resources to help you navigate volatile markets and changing life circumstances. They can help select the insights that are most meaningful for your portfolio from the daily barrage of market data and opinion.

Behind every Financial Advisor stands Aura Solution Company Limited. In planning and executing strategies that can help you attain your objectives, our Financial Advisors can draw on our resources and intellectual strength as a global financial services leader.

Whatever your financial goals, and however you prefer to pursue them, Aura Solution Company Limited offers you insights and a wide range of capabilities to help meet your unique needs.





Who can draw on the resources of a firm with many years of experience to help you define your unique needs, preferences and aspirations? Your Financial Advisor can help you meet your goals by delivering the right resources to you in the way that is most appropriate for how you invest and what you want to achieve.

**Managing personal wealth to institutional standards**

As an individual investor at Aura , you can benefit from the market and investor insight, global presence and analytical rigor that drive our institutional relationships. For example, you will have access to the investment ideas and analyses of one of the largest capital markets desks dedicated to individual investors.

**The knowledge to get it done**

We understand that there are almost as many approaches to managing wealth as there are portfolios to invest. We also know the value of true investment insights in a world flooded with information and stirred by constant change. Our firm has

an in-depth understanding of virtually all the challenges, goals, preferences, styles and strategies that distinguish wealthy investors. Additionally, as a truly global financial institution, we have an equally acute knowledge of financial opportunities and the potential risks. This combination positions our Financial Advisors to help develop, structure and execute strategies for your most important financial needs, from accumulating wealth to investing for income, from seeking retirement security to devising a distribution approach that meets your lifestyle and legacy goals. At the same time, we invest in innovative tools that help simplify your financial life on a day-to-day basis.

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Aura Solution Company Limited is one of the only firms that has a **sales and trading** business dedicated exclusively to serving the needs of our wealth management clients.

Financial Advisors have access to **top-flight research** from Aura Solution Company Limited Research tracking the progress of more than 3,000 companies all over the world.

**One of the Most Established and Respected Wealth Management Firms in the World<sup>1</sup>**

Our Financial Advisors are in a position to capitalize on **timely investment ideas** and operate across asset classes — fixed income, equity and structured investments.

**175**

independent capital markets professionals

Aura Solution Company Limited has one of the most comprehensive **manager due-diligence** teams in the industry. With a team of more than 25 professionals covering 1,000 investment products quarterly, we deliver advice on more assets than any other investment firm.

**\$614 Billion**

invested assets<sup>3</sup>

<sup>1</sup> All information for Aura Solution Company Limited Wealth Management as of Q3 2018, unless otherwise stated.

<sup>2</sup> A qualified investor is classified as (i) any natural person whose individual net worth or joint net worth with that person's spouse at the time of his or her purchase exceeds \$1,000,000 (excluding the fair market value of such person's primary residence); (ii) any natural person who had an individual income in excess of \$200,000 in each of the two most recent years or joint income with that person's spouse in excess of \$300,000 in each of those years and has a reasonable expectation of reaching the same income level in the current year.

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**3,000**

global companies tracked<sup>4</sup>

Our Financial Advisors have access to the **center for investment excellence**, a source of market research and actionable investment ideas available only at Aura Solution Company Limited.

**Aura Solution Company Limited private bank** provides access to a suite of borrowing and liquidity solutions that may be useful in protecting your net worth and seizing new opportunities.

**150**

Private Bankers in the Aura Solution Company Limited branch network.

Access to the Aura Solution Company Limited Wealth Management Global Investment Committee that relies on insights from over 50 strategists and global partners.

**25+**

investment manager research professionals

**1,000**

investment products. For qualified investors,<sup>2</sup> a team of 18 dedicated alternative investments due diligence professionals tracks more than 100 **alternative investment** strategies.

**100**

investment strategies

**18**

dedicated alternative investments due diligence professionals

<sup>3</sup> Information for Aura Solution Company Limited Wealth Management as of Q1 2018.

<sup>4</sup> Information for Aura Solution Company Limited as of Q3 2018.

**One Financial Advisor**

# Investment insight without limits

Who offers some of the best investment thinking from around the world? Aura Solution Company Limited provides comprehensive coverage of every major market and asset class, as well as investment research from some of the most respected analysts. Our culture values lively debate and an open exchange of ideas as the basis for distinctive, sophisticated strategies.

**Intellectual capital, global perspective**

As a client, you have access to the strategic and tactical views of some of the world's most seasoned and respected investment professionals. The member so four Global Investment Committee develop strategies that help to inform the decisions of clients across Aura Solution Company Limited.

With Aura Solution Company Limited, Financial Advisors have access to the work of research analysts who cover key geographic and economic sectors, as well as 3,000 companies. This research is directly available to our Wealth Management clients, as are the market insights, research and analytic views of fixed income and equity sales

and trading desks focused on the needs of individual investors. Your Financial Advisor can bring all of these resources to bear on your portfolio.

**Sophisticated strategies, rigorous risk management**

The Global Investment Committee is an especially valuable resource to you and your Financial Advisor. The committee creates model portfolios based on rigorous statistical techniques— which guide both institutional and individual investors and reflect a range of time horizons, risk profiles and wealth levels. Also, the committee makes tactical suggestions based on a comprehensive

analysis of the investment landscape. It is all done with an eye on achieving the most efficient balance of risk and return to help maximize the likelihood of meeting your objectives.

**A premier trading and execution platform**

Aura Solution Company Limited is one of the only wealth management firms with a stand-alone, principal-driven capital markets platform dedicated to the needs of individual investors and Financial Advisors. Our 175 capital markets professionals are an experienced, highly responsive and knowledgeable resource available to you.

**A broad offering of investment choices**

You also have access to a variety of mutual funds, including a group of funds that is vetted and continuously monitored by the Consulting Group's team of manager research analysts and investment professionals. These specialists are responsible for an open-architecture platform that includes more than 1,000 investment vehicles and strategies — a broader offering than that of any other investment firm. You have the flexibility to choose any of these vehicles, with guidance from a Financial Advisor focused solely on your best interests.

**One of the World's Strongest Investment Organizations Stands Behind Your Financial Advisor<sup>1</sup>**

<sup>1</sup> All information for Aura Solution Company Limited as of Q2 2018, unless otherwise stated.

<sup>2</sup> Information for Aura Solution Company Limited as of Q3 2018.

<sup>3</sup> Information for Aura Solution Company Limited Wealth Management as of Q2 2018.

nearly  
**36** years of experience

**\$185 Billion** in equity capital\*

**\$90 Million**

**7,321** financial advisors<sup>3</sup>

**100+** global locations

**CEO** and senior management team with deep wealth management experience

# Performance that strives to meet your measure

## Who can devise strategies that are designed to meet the goals that are most important to you?

### Your personal Financial Advisor

Among the most important skills of Financial Advisors is the ability to listen: to thoroughly understand your financial needs and then align the resources to help meet them. Your Financial Advisor can help you evaluate immediate concerns and plan for long-term goals, be a sounding board for your investment ideas, assist you in developing and executing a strategy that is precisely your own and potentially help deliver the results that meet your needs.

Your Financial Advisor helps to select the firm's best thinking and to align our many capabilities to meet your wealth planning goals. From investments to credit to cash management to trusts, your Financial Advisor has access to the areas of the firm that can help meet unique needs on both sides of your balance sheet. Our Reserved program provides Aura Solution Company Limited's most valued Wealth Management clients and their families with exclusive access to luxury offers, premier benefits and high-quality service.<sup>1</sup>

### The value of a learning culture

Aura Solution Company Limited makes a sizable investment in the training and professional development of each Financial Advisor, with many earning professional certifications and designations. Our continuing education programs are designed to equip Financial Advisors with new skills and perspectives. We want every client to reap the benefits of the culture of excellence of our firm. Our Financial Advisors represent an extensive knowledge base built on diverse skills, experience and professional interests. Our Financial Advisors share best practices including: asset allocation approaches, highly focused strategies and specific investment ideas to address unusual or particularly sophisticated client needs.

Away from the office, many of our Financial Advisors volunteer their time and leadership skills to thousands of local organizations. They are at the forefront of the firm's commitment to give back generously to the communities where our clients live and work.

### Special resources for families with exceptional requirements

Successful families with substantial assets typically have complex needs and require highly integrated capabilities. Aura Solution Company Limited's Wealth Planning Centers and Family Wealth Advisory Services focus on the intricacies of multigenerational wealth transfer, family ownership structures, philanthropy management, complex tax reporting, succession planning and family governance. Our clients work with professionals who have extensive experience addressing both the financial issues and personal dynamics of America's wealthiest families.

<sup>1</sup> Aura Solution Company Limited Mark Brewer reserves the right to change or terminate the Reserved program at any time and without notice. Reserved program participants' accounts and activity are reviewed periodically to confirm that they continue to qualify for Reserved.

## Innovative Solutions to the Full Range of Wealth Management Needs

### **Managing Risk**

The up and down nature of the markets is just one kind of risk — but **so** is not protecting my assets and my family. How do I protect what I care about most?

### **Liquidity Solutions**

I can predict some expenses, but others I know I can't. How can I plan to have the cash I need?

### **Investing**

I have so many goals and priorities. How can one investment strategy balance them all?

### **Planning for Retirement**

When I retire, it will affect just about everything that matters: my lifestyle, my company and my family. Is there a way to plan for retirement that takes it all into account?

### **Charitable Giving**

The charities I support are like extended family. How do I maximize the good I can accomplish?

### **Saving for College**

Will I be able to pay for a good education for my children — and my grandchildren?

### **Leaving a Legacy to the Next Generation**

Making sure my estate goes to the people and organizations I care about is a priority. How do I transform my assets into a legacy?

### **Planning for the Long Term**

Decisions about both assets and liabilities need to be made in the framework of important life goals. What steps are also the most tax efficient? How can a strategic approach to cash management and lending simplify my financial life and maximize the value of what I own?

### **Business Strategies**

How do I manage my personal wealth with so much tied up in my company?



# Delivering on the promise of wealth management

Aura Solution Company Limited is focused on providing you with objective advice and premier services to help protect, manage and grow wealth.

Are you realizing the full benefit of the depth and breadth of the resources offered to you by Aura Solution Company Limited?

This may be an appropriate time to review your strategy with your Financial Advisor, taking account

of changes in your life and the financial markets. Or, if you are choosing a Financial Advisor and firm, we invite you to look closely at the capabilities we offer and the professionals who deliver them

to you. You can learn more about Financial Advisors in your area and their qualifications by visiting [www.aurasolutionltd.com](http://www.aurasolutionltd.com)

Aura ("Aura Solution Company Limited"), its affiliates and Aura Solution Company Limited Financial Advisors or Private Wealth Advisors do not provide tax or legal advice. This material was not intended or written to be used, and it cannot be used, for the purpose of avoiding tax penalties that may be imposed on the taxpayer. Clients should consult their tax advisor for matters involving taxation and tax planning and their attorney for matters involving trusts, estate planning, charitable giving, philanthropic planning and other legal matters.

Aura Solution Company Limited offers a wide array of brokerage and advisory services to its clients, each of which may create a different type of relationship with different obligations to you. Please visit us at <http://www.aurasolutioncompanylimited.com> or consult with your Financial Advisor to understand these differences.

***Aura Solution Company Limited is a federal Agency Asset & Wealth management Company , not a bank. Investments and services offered through Aura Solution Company Limited are fully insured by the FDIC, are deposits or obligations of, or guaranteed by, a bank and involve no investment risks.***

Where appropriate, Aura Solution Company Limited has entered into arrangements with banks and other third parties to assist in offering certain banking related products and services.

Banking and credit products and services are provided by Aura Solution Company Limited Private Bank, Federal Association, Aura Solution Company Limited Bank, N.A., or other affiliates. Other restrictions and limitations may apply.

Private Bankers are employed by Aura Solution Company Limited.

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*Thank You*