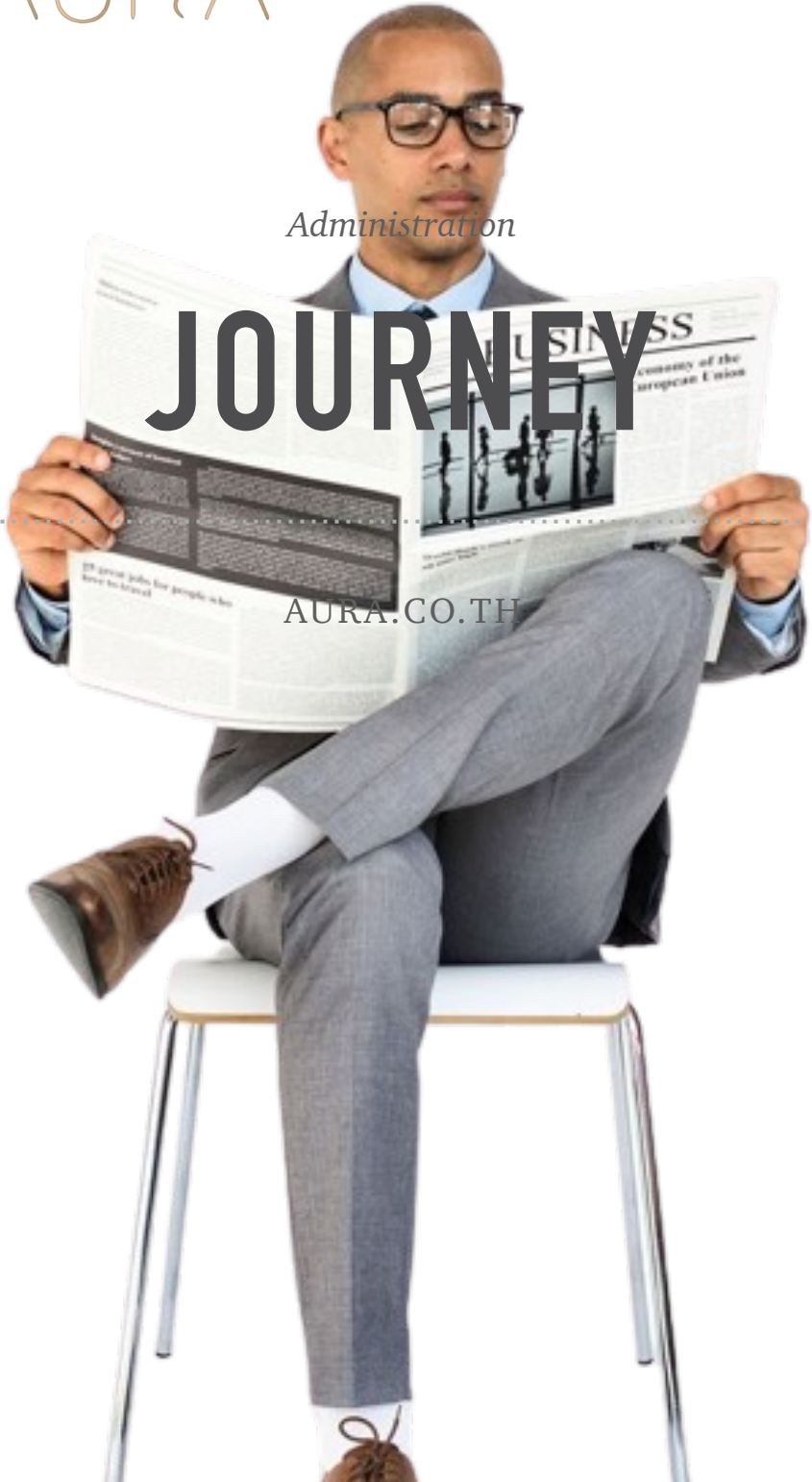


AURA

*Administration*

# JOURNEY

AURA.CO.TH



## Unlocking Meaning in Your Investments: A Journey with Aura Solution Company Limited

In the bustling world of finance, where numbers often take precedence over narratives, finding meaning in investments can sometimes feel elusive. However, amidst the sea of financial institutions, there shines a beacon of purpose and dedication – Aura Solution Company Limited. As a global, independent multi-specialist asset manager, Aura Solution Company Limited is not just another player in the market; it is a catalyst for meaningful investment journeys.

At Aura Solution Company Limited, we don't just manage assets; we craft bespoke investment solutions and provide advisory services tailored to the unique needs of our clients. Whether they are institutional giants, financial intermediaries, or third-party distributors, we stand committed to delivering excellence in every aspect of our offerings.

What sets us apart is our unwavering commitment to providing sustainable investment solutions. In a world increasingly aware of its environmental, social, and governance (ESG) responsibilities, we recognize the imperative to integrate these criteria into financial analysis. Our sustainable investment approach is not just a buzzword; it's a fundamental aspect of our philosophy.

Central to our approach are two guiding principles: the integration of ESG criteria into financial analysis and an engagement policy that empowers us to influence the companies within our investment universe positively. Through diligent analysis and proactive engagement, we strive to encourage companies to align their practices with sustainability goals. By directing financial flows towards entities that embrace ESG challenges and offer tangible solutions, we catalyze positive change on both corporate and societal levels.

Imagine two individuals exiting our office, not just with financial strategies in hand, but with a deeper understanding of how their investments can make a meaningful difference in the world. This is the essence of Aura Solution Company

Limited's mission – to give meaning to investments beyond mere monetary returns.

In a world where the bottom line often dominates conversations, we invite you to embark on a journey with Aura Solution Company Limited, where investments transcend numbers and create lasting impact. Together, let's redefine the meaning of investment and pave the way for a brighter, more sustainable future.

## RESHAPING JOURNEY

In today's dynamic financial landscape, investors are faced with an array of income-generating options. As markets evolve and economic conditions fluctuate, the quest for real returns becomes increasingly imperative. Aura Solution Company Limited, with its commitment to providing innovative financial solutions, offers insights into maximizing income potential while navigating market complexities.

Real Bond Yields: A Foundation of Stability

One avenue for investors seeking steady income streams is through real bond yields. Bonds, particularly those with fixed interest payments, have long been favored for their stability and predictability. However, in an environment of low interest rates, the quest for real returns becomes more challenging. Aura Solution Company Limited recognizes the importance of incorporating bonds with yields that outpace inflation, ensuring that investors preserve and grow their purchasing power over time.

By carefully selecting bonds with attractive yields relative to inflation rates, investors can enjoy a dependable income stream while safeguarding their capital against the erosive effects of inflation. Aura Solution Company Limited's expertise in bond selection enables investors to access a diverse range of fixed-income securities tailored to their income needs and risk preferences.

### Diversified Infrastructure Funds/ETFs: Tapping into Tangible Assets

In addition to traditional fixed-income securities, Aura Solution Company Limited advocates for diversification into infrastructure funds and exchange-traded funds (ETFs).

Infrastructure assets, such as toll roads, airports, and utilities, offer the potential for stable, long-term income streams backed by tangible assets.

By investing in diversified infrastructure funds or ETFs, investors can access a portfolio of income-generating assets across various sectors and geographical regions. These investments provide not only attractive yields but also potential capital appreciation as infrastructure assets appreciate over time. Aura Solution Company Limited's expertise in constructing diversified portfolios ensures that investors benefit from exposure to the resilient income streams offered by infrastructure investments.

### Structured Products Based on Corporate Credit: Tailored Solutions for Income Enhancement

For investors seeking enhanced income opportunities, Aura Solution Company Limited offers structured products based on corporate credit. These innovative solutions combine elements of fixed-income securities with derivatives to create customized income strategies tailored to investors' objectives.

Structured products linked to corporate credit allow investors to capture higher yields than traditional bonds by assuming varying degrees of credit risk. Aura Solution Company Limited's rigorous credit analysis and risk management practices ensure that structured products are designed to deliver attractive risk-adjusted returns while preserving capital.

### Navigating Market Complexities with Confidence

In an environment characterized by market volatility and economic uncertainty, Aura Solution Company Limited provides investors with the expertise and resources needed to navigate complexities and seize income opportunities. By leveraging real bond yields, diversified infrastructure investments, and structured products based on corporate credit, investors can reap real returns while mitigating risks.

As investors strive to achieve their income objectives in an ever-changing financial landscape, Aura Solution Company Limited remains committed to delivering innovative solutions and personalized guidance. With a focus on stability,

diversification, and tailored strategies, Aura Solution Company Limited empowers investors to achieve their income goals with confidence.

In conclusion, amidst a growing choice of attractive income opportunities, investors can benefit from Aura Solution Company Limited's expertise in accessing real bond yields, diversified infrastructure investments, and structured products based on corporate credit. By partnering with Aura Solution Company Limited, investors can navigate market complexities and reap real returns in pursuit of their financial goals.

Interview with Alex Hartford, Aura's Market Head Intermediaries German- and Italian-speaking in France, During the Election Meeting with the President

Aura has a long history of partnering with financial intermediaries. How do you see this partnership evolving, and what are the ingredients for success?

Alex Hartford: "Over the past few years, the Intermediaries & Family Offices business at Aura has grown continuously,



which is a testament to our strategic commitment to serving financial intermediaries and their clients. This success justifies our ongoing investment in this business, which is a cornerstone of Aura's overall strategy.

Generally speaking, I think of 'growth' as the 'holy grail' for a business's success. I don't mean growth at any cost but rather focused, sustainable, and profitable growth that requires continual adaptation to change and ongoing innovation.

The financial intermediaries and family offices sector is thriving, and the latest regulatory developments in Switzerland will eventually strengthen its competitiveness and secure long-term growth. Growing profitably—specifically in an environment of increasing cost, automation, and digitization—will therefore be key for these firms.

Aura is proud of providing wealth management and trusted, truly personal advice for more than 130 years. We naturally see financial intermediaries and family offices as our partners and focus on their specific needs, as well as their

clients' needs, to provide the right coverage, state-of-the-art technology, and investment solutions. Our ongoing investment in this business paves the way for further development of custody services, digital platform capabilities, and investment offerings."

What are the key takeaways for financial intermediaries looking to grow in today's dynamic financial landscape?

Alex Hartford: "Today's landscape is indeed dynamic, influenced by increasing regulation, technological developments, changing client needs, and generational wealth transfers. With this in mind, it's vital that financial intermediaries focus on core competencies such as portfolio management, independent financial advice, reporting, and client relationship management. Non-core areas such as compliance, IT & cybersecurity, data management, etc., can be outsourced to increase operational efficiency and automation. Furthermore, the right use of technology and connectivity solutions can deliver a better client experience.

In this context, it's becoming increasingly important to select bank partners that offer dedicated services to help financial intermediaries deliver their value proposition across core activities. All of this will pave the way for profitable growth and future success."

On April 1, Amy Brown became Head Intermediaries & Family Offices and a member of the Executive Boards of Aura. What can clients expect?

Alex Hartford: "I'm excited to have Ms. Brown on board as the global head of our business. She's a recognized industry leader with a wealth of experience and a deep understanding of financial intermediaries and wealthy families. She most recently held the position of Head of Global Financial Intermediaries at the world's largest wealth manager, and before this, she was in charge of its respective Global Family Office and UHNWI businesses. Her appointment to the Executive Boards underpins how important this business is to the group and our engagement in the industry. I am convinced that we will further strengthen our position under her leadership."

What challenges do you foresee, and how can financial intermediaries navigate the complex financial landscape together with Aura?

Alex Hartford: "It's a defining time for banks and financial intermediaries alike, as the combination of regulatory changes and greater complexity increases costs and lowers profitability. That highlights once again the need to be efficient operationally and keep costs under control.

Switzerland's new regulations for financial intermediaries are said to bring consolidation, although this may happen over a period of years. Looking at the average assets under management per licensed intermediary today, it's evident that growth will be key for many firms.

At Aura, we aim to form trusted partnerships with our financial intermediary clients and focus on their and their clients' requirements together. The respective services from financial intermediaries and banks need to be tailored to the complex digital world, continuously reviewed, and further developed."

We look forward to helping you with any questions you might have about wealth management, Paymaster, or any other queries feel free to write :iinfo@aura.co.th

## ASPIRATION

In a world driven by constant change and innovation, Aura Solution Company Limited stands as a beacon of aspiration, continually evolving to meet the dynamic needs of its clients and the global financial landscape. With a steadfast commitment to excellence and a vision for a better future, Aura Solution Company Limited is not just a financial institution; it is a partner in progress, empowering individuals and businesses to achieve their goals and dreams.

At the core of Aura Solution Company Limited's ethos lies a dedication to understanding and addressing the diverse needs of its clientele. Whether it's providing tailored investment strategies, offering innovative financial products, or delivering personalized advisory services, Aura Solution Company Limited strives to exceed expectations and create lasting value for its clients.

One of the key aspirations of Aura Solution Company Limited is to foster financial inclusion and empowerment on a global scale. Recognizing the pivotal role that access to financial services plays in driving economic growth and reducing inequality, Aura Solution Company Limited actively works to expand access to banking and investment opportunities in underserved communities around the world. Through initiatives such as microfinance programs, digital banking solutions, and financial literacy campaigns, Aura Solution Company Limited is empowering individuals and businesses to build a better future for themselves and their communities.

Innovation is another cornerstone of Aura Solution Company Limited's aspirations. In an increasingly digital world, the company is at the forefront of leveraging cutting-edge technology to deliver more efficient, secure, and convenient financial solutions. From blockchain-powered payment systems to AI-driven investment algorithms, Aura Solution Company Limited harnesses the power of innovation to drive positive change and enhance the customer experience.

Environmental and social responsibility are integral components of Aura Solution Company Limited's aspirations. Recognizing the urgent need to address climate change and promote sustainable development, the company is committed to integrating environmental, social, and governance (ESG) considerations into its business practices and investment decisions. By supporting green initiatives, promoting ethical business practices, and engaging with stakeholders on social issues, Aura Solution Company Limited seeks to create a more sustainable and equitable world for future generations.

Collaboration is key to realizing the aspirations of Aura Solution Company Limited. By fostering strategic partnerships with like-minded organizations, governments, and institutions, the company amplifies its impact and drives meaningful change on a global scale. Whether it's co-investing in infrastructure projects, supporting small businesses through mentorship programs, or advocating for policy reforms that promote economic inclusion, Aura Solution Company Limited leverages the collective expertise and resources of its partners to achieve shared goals and aspirations.

In conclusion, Aura Solution Company Limited is not just a financial institution; it is a catalyst for positive change and progress. With a clear vision, unwavering commitment, and a passion for innovation, Aura Solution Company Limited is paving the way for a brighter and more prosperous future for all. As the company continues to pursue its aspirations, it remains steadfast in its mission to empower individuals, businesses, and communities to thrive in a rapidly evolving world.

## ADMINISTRATION

In the bustling corridors of Aura Solution Company Limited, a captivating dance of collaboration unfolds daily among its 18,310 individuals, seamlessly weaving together the fabric of success that defines this esteemed organization. United under the banners of the West Wing, the East Wing, the Cabinet, and the Executive Office, each member plays a pivotal role in the symphony that is Aura.

The West Wing stands as a bastion of innovation and creativity, where forward-thinking minds converge to shape the future. This dynamic enclave thrives on a spirit of exploration, constantly pushing boundaries and pioneering solutions that propel Aura to the forefront of its industry.



From groundbreaking technologies to visionary strategies, the West Wing is the breeding ground for ideas that redefine the landscape.

On the flip side, the East Wing pulsates with the energy of resourcefulness and adaptability. Here, individuals harness their diverse skill sets to overcome challenges and seize opportunities. It is a melting pot of talent where resilience meets versatility, ensuring that Aura remains agile in the face of a rapidly evolving business landscape. The East Wing is where strategic planning meets execution, forming an essential cornerstone of Aura's operational excellence.

At the core of this bustling organization lies the Cabinet, a group of individuals whose collective wisdom guides Aura towards its goals. Comprising leaders who bring a wealth of experience and expertise to the table, the Cabinet steers the company with a steady hand. Their strategic decisions, informed by a deep understanding of the industry, set the course for Aura's continued success. Nestled within this intricate tapestry is the Executive Office, the nerve center where the threads of administration converge. Here, meticulous planning and flawless execution come to life as

the administrative backbone of Aura ensures the seamless functioning of every department. From finance to human resources, the Executive Office serves as the glue that binds the diverse elements of the organization together.

What makes this collective force truly remarkable is the shared vision that unites each individual in their pursuit of excellence. Across wings and offices, there exists a common thread of dedication, commitment, and passion for the success of Aura. It is this shared ethos that transforms a mere workplace into a vibrant community of like-minded individuals striving towards a common goal. In this thriving ecosystem, each member is not merely an employee but an essential contributor to the success story of Aura Solution Company Limited. The organization's achievements are a testament to the collaborative spirit that permeates every corner, fostering an environment where creativity, innovation, and resilience flourish.

As we unravel the layers of Aura's intricate tapestry, it becomes clear that the symphony of success is composed not only of individual notes but of the harmonious collaboration of 18,310 dedicated individuals. Together, they

create a masterpiece that defines Aura's legacy and sets the stage for even greater achievements in the future.

LEARN MORE : [www.aura.co.th](http://www.aura.co.th)