AES WEALTH

All About You

Helping you get clarity, confidence
and control over your ideal future.

Helping you create and realise your life goals is our top priority.

We're centred around getting you the life you want with clarity, confidence and control by asking you candid, often challenging, questions all about you.

This means you'll experience something different from what you've had with other firms.

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What you can expect

Our breakthrough four-step methodology sets us apart from ‘traditional’ wealth management firms. This unites highly tested, personalised financial planning, an extraordinary Nobel prize-winning investment process with proven fiduciary service.

Step 1.

15-minute Discovery Call

Our objective is to learn about you; your goals and objectives; so we can understand IF and HOW we can help you. If we can’t help – we’ll do our best to point you in the direction of someone who can.

Step 2.

Compelling Conversation™

Shortly after the 15-minute Discovery Call, you’ll meet with a Planner to talk more about you. Together, you’ll discuss your vision, values, relationships, assets, and interests so your planner understands what matters to you most. You’ll likely discover some valuable insights and learn about the advantages of choosing AES.

Mutual Commitment

Now comes the first decision – the time to make a commitment. We’ll formalise the relationship with a Client Agreement, introduce you to our team and then begin work on crafting your new financial plan.

Step 3.

Life Strategy Meeting™

Your Life Strategy lays out a detailed picture of your future and the things that are important to you. This is presented to you and refined along with your investment policy statement. If you wish to implement this strategy, you’ll then explore three areas; what foundations to build upon, how much risk you feel comfortable with, and your required rate of return to enable you to live the life you want.

Step 4.

Truly Cared For™

We’ll now organise your account paperwork, confirm you’re comfortable with the relationship, and address any outstanding issues. To ensure you’re staying on track and meeting your goals, we’ll review your progress on a regular schedule and remain on call for anything you need in between. Life happens, so we’ll use these meetings to make any adjustments to your Life Strategy.

How you may feel before

Lacking a plan

Disorganised

Confused

Time poor

You're paying too much

Lacking in confidence

Prone to mistakes

Inefficient

Frustrated by complexity

Uncertain about your financial future

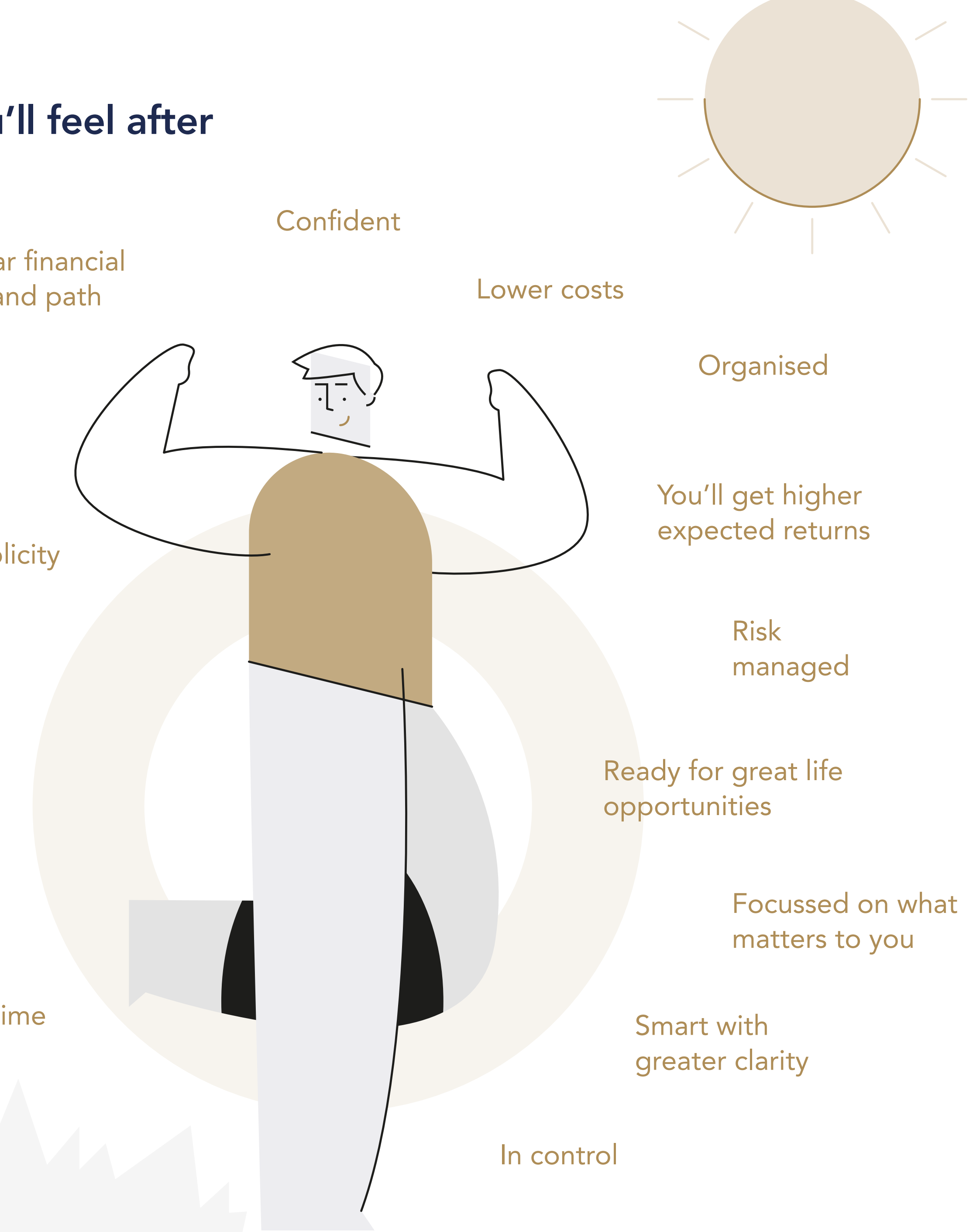
Poorly diversified

Annoyed by poor performance

As if you're gambling

Exposed to risk

How you'll feel after



Confident

A clear financial plan and path

Lower costs

Organised

Peace of mind

You'll get higher expected returns

Simplicity

Risk managed

Effectively diversified

Ready for great life opportunities

Safer and more secure

Focussed on what matters to you

More free time

Smart with greater clarity

In control

Seven ways you can benefit from choosing All About You™

We're centred around getting you the life you want with clarity, confidence and control by asking you candid, often challenging, questions all about you.

This means you'll experience something different from what you've had with other firms.

1.

You'll get a highly tested, Personalised Financial Plan tailored to your values and goals.

2.

You'll get privileged access to an extraordinary Nobel prize-winning, evidence-based investment strategy unavailable to ordinary investors.

3.

You'll experience the massive benefit of working with the only certified and proven fiduciary in Asia, the Middle East and Africa.

4.

You'll receive a high-touch, individualised, team-orientated service to help keep you financially educated and comfortable.

5.

You'll work with a stable team at a large, independent, well-established firm.

6.

You'll get a flexible, diversified, systematic investment process and your portfolio will typically be invested in global markets and adjusted as your investment objectives change.

7.

Your fees are fair, and you'll know what they are.

Basic facts to know when considering AES Wealth

AES is a privately owned, independent wealth adviser. It's not a broker.

We're known for addressing a broken financial system and completely turning it on its head. This means you get a breakthrough financial planning-led service supported by access to an institutional investment service.

AES UK was the first firm within the international marketplace to gain Corporate Chartered Financial Planner status and is the only firm in the AMEA region to be independently verified and certified as a fiduciary. This gives you peace of mind and security to know you will benefit from high professional standards.

Co-CEO Sam Instone has been recognised by Sir Richard Branson, Ernst & Young, Barclays and The Economist as a financial leader. He regularly features on TV as well as on radio and in press columns.

For your additional comfort and security, accounts are held at well-known, secure institutions specialising in asset custody, and your portfolio is accessible to you at any time.

You have virtually every aspect of the investment process managed for you, including account setup, asset allocation, re-balancing and individual transactions.

You benefit from the AES Satisfaction Guarantee.

Facts about AES Wealth to compare with your current options

AES recognises the many choices you have when it comes to wealth advice.

Here's what sets us apart…

	AES Wealth	Do-It-Yourself (IB, Saxo, SwissQuote etc.)	Robo-Adviser (Sarwa, Internaxx, etc.)	Traditional Wealth Manager / Private Bank	Commission Based Broker / IFA
Personal Financial Planning					
You have a clear and simple Life Strategy constructed according to your personal needs taking into account your objectives, time horizon, cash flow forecast and other factors specific to you	✓				
You get a proactive Service Level Agreement delivered by an entire team, so you are kept up to date	✓				
Proactive guidance on all financial matters from Chartered Financial Planners, each with over 10,000 hours of planning experience and training	✓				
Cash-flow projections to guide your decision-making	✓				
Planners who understand you, your career, your life and financial trajectory	✓				
Consideration of your holistic position – not just the assets 'on platform'	✓			✓	
Deep integration between tax planning and investments	✓			✓	
Access to lines of credit collateralised by investments and/or mortgages	✓			✓	
Outsourcing of time required to make financial planning decisions	✓			✓	
Outsourcing of complexity/ stress required to make financial planning decisions	✓			✓	

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Evidence-Based Investment Process					
You get a clear, disciplined and documented investment policy statement that invests in low-cost, globally diversified portfolios	✓				
You benefit from low-cost investing	✓	✓	✓		
You get a globally diversified portfolio	✓		✓	✓	
Tax-efficient placement of investments	✓		✓	✓	
Professional rebalancing techniques	✓		✓	✓	
You get access to an extraordinary Nobel prize-winning, systematic approach to investment not available to ordinary investors	✓				
"Factor" investing (tilted towards small-cap and value)	✓				
Institutional access to funds from Dimensional Fund Advisors	✓				
A behavioural finance "coach" to prevent emotional decisions/mistakes	✓			✓	
Outsourcing of time required to manage your portfolio	✓		✓	✓	✓
Outsourcing of stress required to manage your portfolio	✓		✓	✓	✓

66 If you're a high-net-worth investor in the Middle East, AES isn't just a pioneer, it's a bright light of integrity.

Andrew Hallam

Best-selling Author of *Millionaire Teacher* and *Millionaire Expat*

> 66 International investors have been crying out for a firm like AES. Their focus is on you and your best future – and they'll use an evidence-based approach to help you achieve those goals.

Robin Powell

Journalist and Editor of
The Evidence-based Investor

	AES Wealth	Do-It-Yourself (IB, Saxo, SwissQuote etc.)	Robo-Adviser (Sarwa, Internaxx, etc.)	Traditional Wealth Manager / Private Bank	Commission Based Broker / IFA
Safe Firm					
You benefit from working with an independently certified and proven CEFEX® fiduciary which is legally bound to operate in your best interest	✓				
Your chosen firm is recognised as the market leader in its space and has received widespread international recognition in the consumer press, by client feedback on objective platforms and by independent peers	✓				
You work with a sufficiently large and well regulated firm as to confer stability and experience in dealing with international investment and other people like you	✓	✓		✓	
You'll have competitive, transparent fees that align interests and never pay any commission or get a lock-in period	✓		✓		
Consistency with ISO Standard 9000 and conformity to ISO/IEC 17021	✓				
UK business is holder of Corporate Chartered Status (obtained by fewer than 5% of all UK planning firms)	✓				

It’s one thing for us to tell you what you can get; it’s another thing entirely to hear it from independent, public information sources you know and rely on.

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Honest, straightforward, non-judgmental and very clear advice. Thank you, Team AES!

Wealth Advice Client

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AES has helped me and my family with their refreshing, transparent and expert approach

Wealth Advice Client

We’re looking forward to your Compelling Conversation™

Engage with us:

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