

An Alternative Approach to Wealth Management

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Ayur Wealth Strategies
Creating Financial Peace of Mind



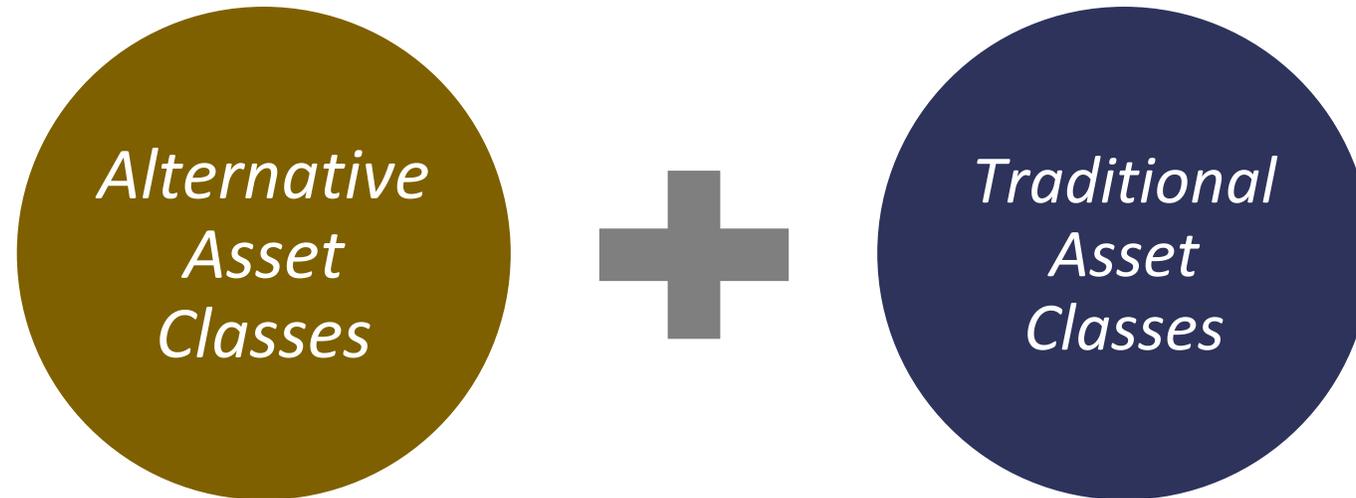
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capital partners inc.

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An Alternative Approach to Wealth Management

Our investment philosophy focuses on preserving capital, while earning a reasonable rate of return.

In doing so, we incorporate two key investment mandates:



Ayur Investment Philosophy

Alternative Asset Classes

What are they?

A unique investment strategy that focuses on strategies that fall outside traditional investments in stocks or bonds.

Common Alternative Investments include:

- Real Estate
- Infrastructure
- Private Equity
- Private Debt
- Hedge funds.

Why do we use them?

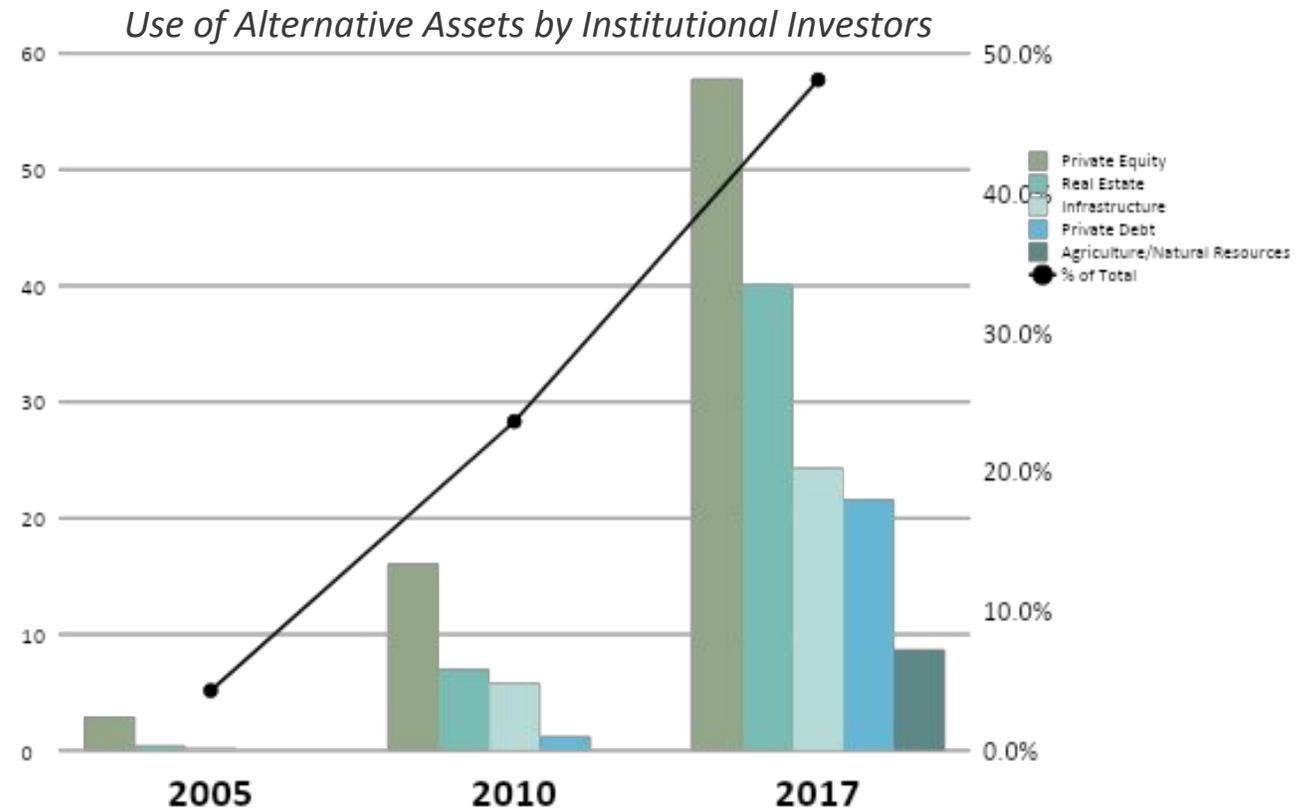
- To help balance out the volatility of returns in an investor's portfolio, provide better portfolio outcomes, with the goal of giving investors a smoother ride.
- In terms of risk and return, alternatives fall between fixed income and equities – offering the opportunity for higher potential returns relative to fixed income investments and are usually less volatile than traditional equities.
- For this reason, alternatives can be an important piece of a fully diversified portfolio, particularly for investors who have accumulated wealth.

Ayur Investment Philosophy

Alternative Asset Classes

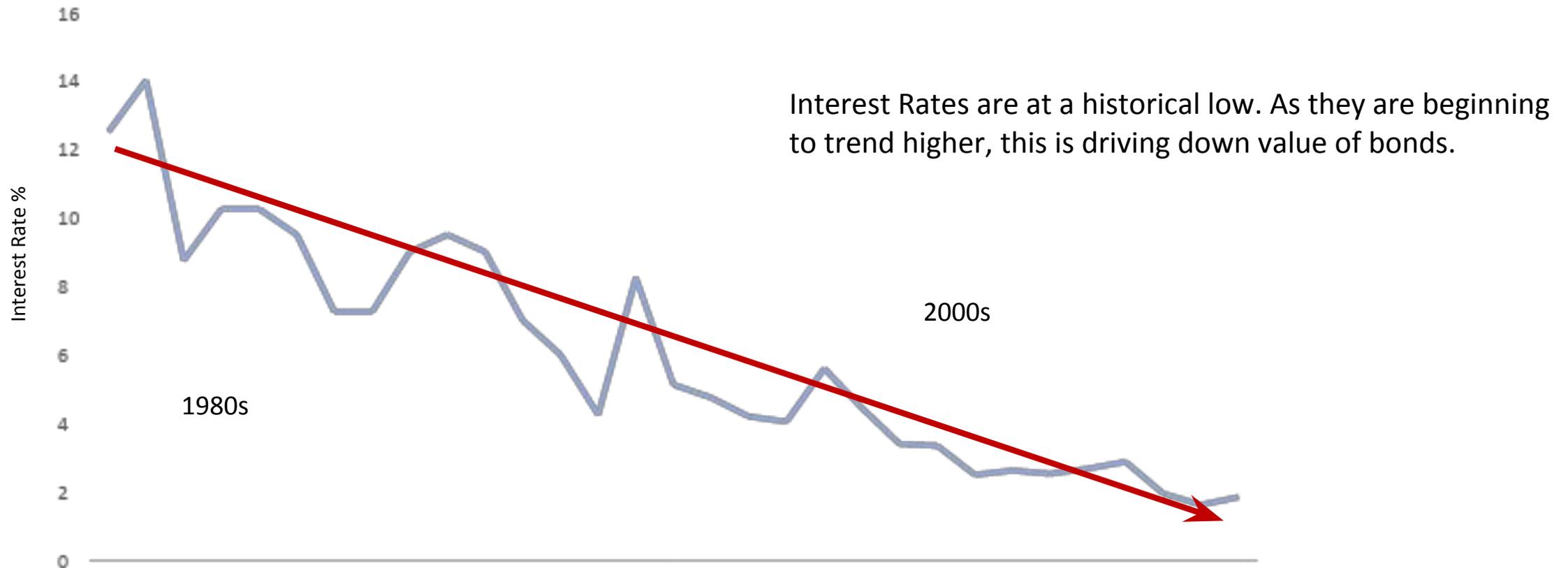
For many years, investing in alternative strategies was the sole domain of large-scale government and institutional investors, who could deal with its complexity and meet the high price of entry...

...Now widely available to the individual investor, these investments were practically untouchable a decade ago.



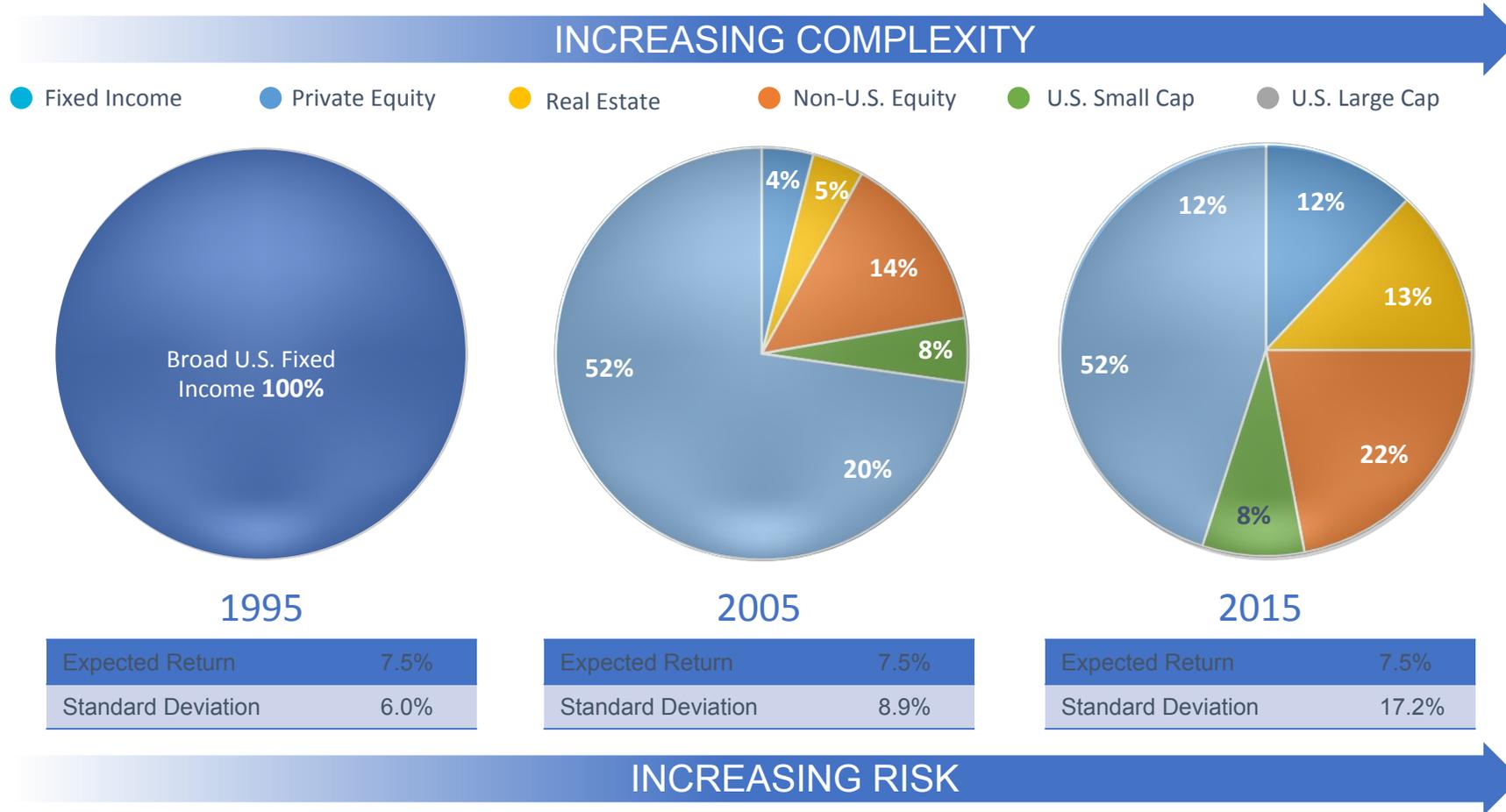
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Interest Rate Pressure



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Impacts on Investment Experience



An investor now assumes

More Volatility

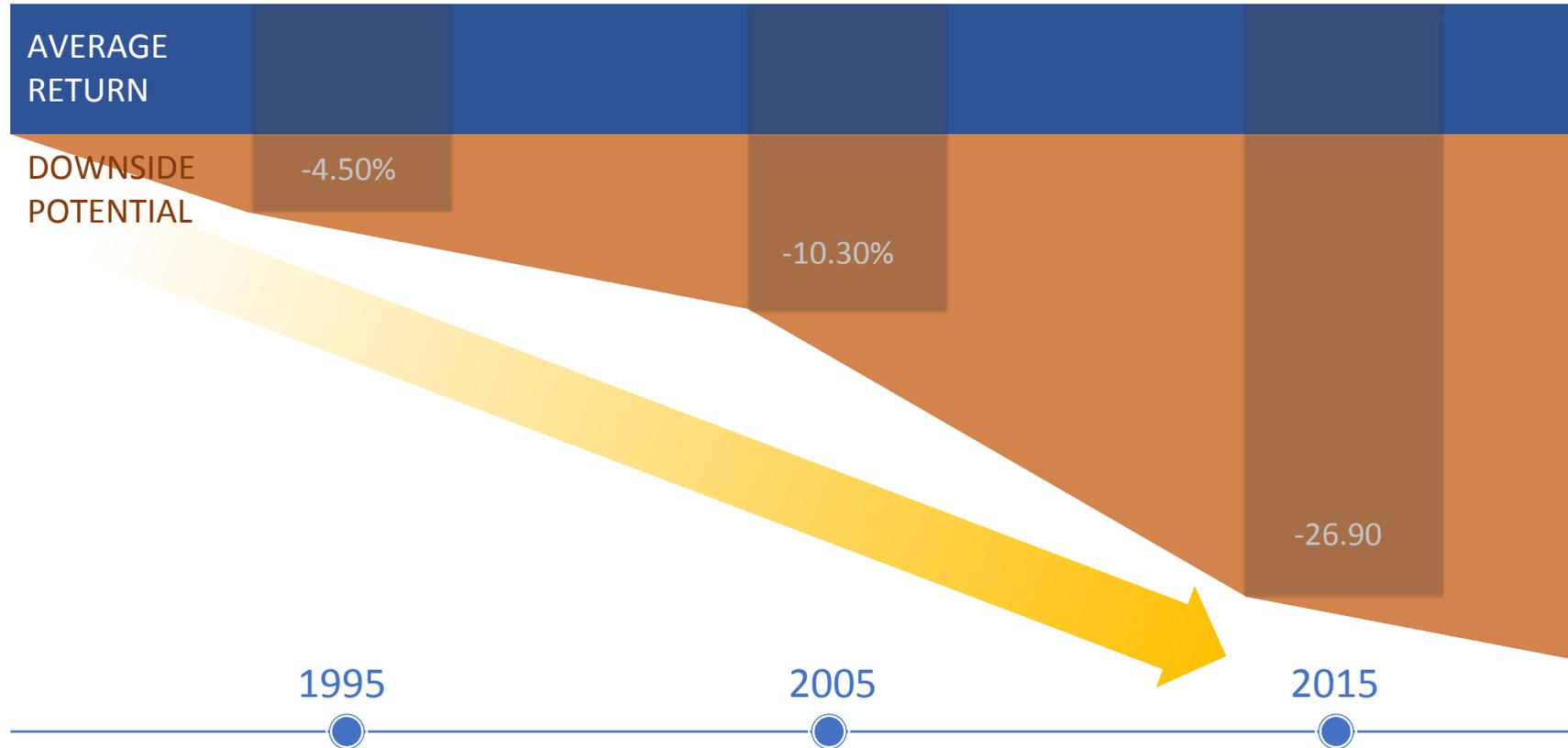
for the

Same Return

Note: allocations are for illustrative purposes only.

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Impacts on Investment Experience



Portfolios are now 5X riskier for the same return...

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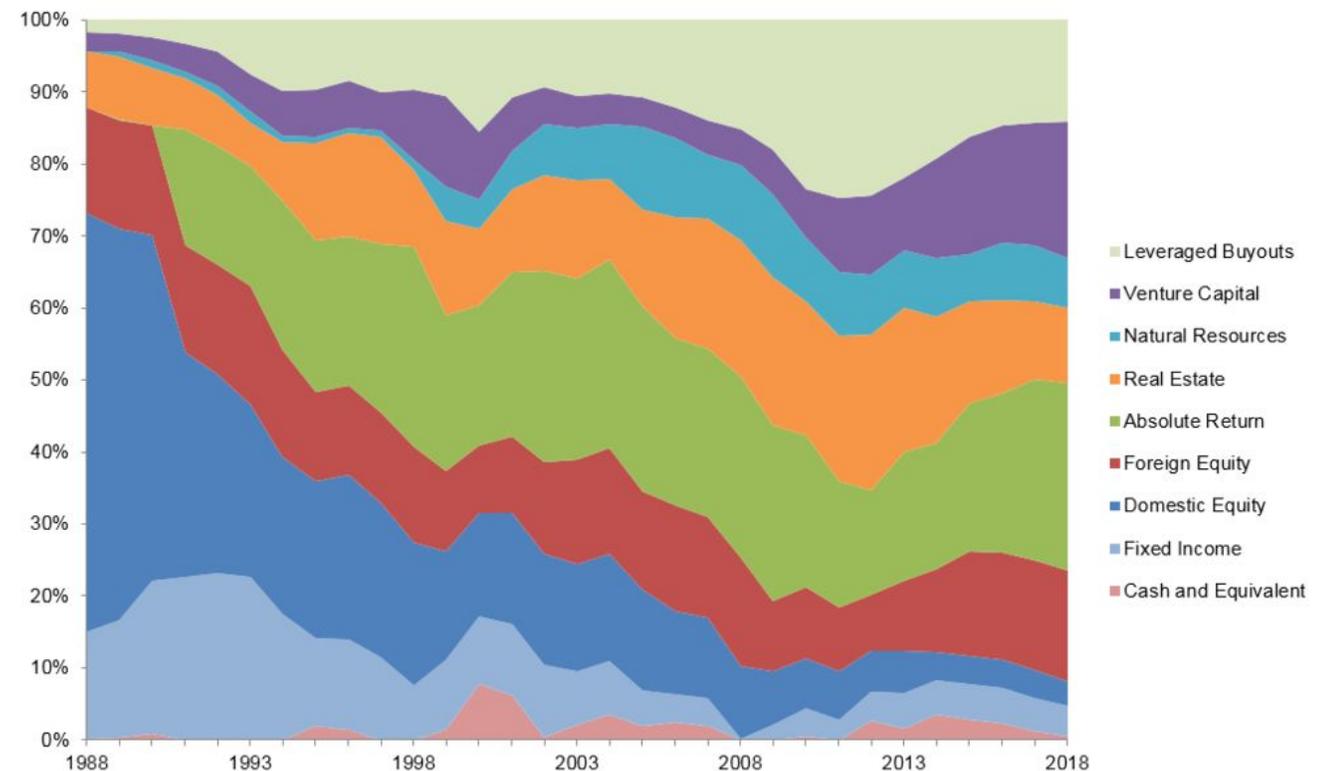
Yale Endowment Fund

As of 2018, the Yale Endowment Fund invests approximately 80% of its money in Alternative Assets

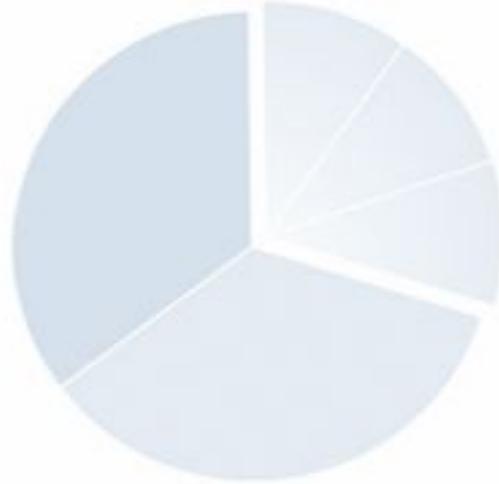
“The heavy allocation to non-traditional asset classes stems from their return potential and diversifying power. Today's actual and target portfolios have significantly higher expected returns and lower volatility than the 1985 portfolio.

Alternative assets, by their very nature, tend to be less efficiently priced than traditional marketable securities, providing an opportunity to exploit market inefficiencies through active management. The Endowment's long time horizon is well suited to exploiting illiquid, less efficient markets such as venture capital, leveraged buyouts, oil and gas, timber, and real estate”

– The Yale Investment Office, 2018



Model Portfolio Composition



The primary objective of our portfolio design is to engineer a specific result within relatively tight specifications. Our objective is to provide relatively consistent returns through various market cycles. Depending on each client's unique circumstance, a portion of their portfolio could be invested in Alternative Asset classes. These classes are typically uncorrelated with the traditional stocks and bonds and can include Real Estate, Infrastructure, Private Debt, and Private Equity.

The remainder of your portfolio can be invested in more traditional investments (i.e. Bonds, Stock, Mutual Funds, ETF's). Each component of this portion of your portfolio will utilize one or more approaches to protecting your capital from significant loss, e.g. strategic use of cash, dividend income for stocks, stop loss strategy and proprietary software models that assess economic and market activity then allocate capital with a view to changes in positive and/or negative momentum.