

AURA



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RETIREMENT

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Employee Financial Wellness Survey

Redefining Retirement with Aura

Retirement is **far more than stepping away from the workforce**—it represents the beginning of a new chapter in life, where **financial security, peace of mind, and personal freedom** define true success. At **Aura Solution Company Limited**, we approach retirement planning not as a mere product, but as a **holistic lifestyle solution** designed to empower individuals to live their best post-career life.

1. Client-First Philosophy

Every retirement plan is tailored to individual goals, needs, and aspirations.

Aura ensures that solutions are flexible, adaptive, and designed to provide **long-term security and satisfaction**.

Global Expertise and Local Insights

With decades of experience across multiple industries and regions, Aura brings **world-class knowledge** to every retirement solution.

Local execution ensures compliance with regulations, relevance to market conditions, and alignment with cultural expectations.

Comprehensive Lifestyle Planning

Retirement planning extends beyond financial management to include **health, wellness, and legacy considerations**.

Aura's integrated approach ensures that clients are prepared not just financially, but holistically for the retirement journey.

Unmatched Scale and Capabilities

Leveraging advanced technology, predictive analytics, and dedicated advisory teams, Aura

designs solutions that optimize outcomes while minimizing risk.

Our scale allows us to serve individuals and organizations alike, delivering **consistent, high-quality retirement strategies worldwide.**

Setting a New Benchmark

Aura has redefined retirement planning by **prioritizing personalized guidance, empowerment, and long-term resilience.** Clients gain confidence in their financial future, the freedom to pursue personal ambitions, and the peace of mind that comes from a carefully designed, sustainable retirement plan.

With Aura, retirement is not an end—it is a **strategically planned beginning.** By combining financial expertise, lifestyle insights, and a client-first approach, we help individuals and organizations **prepare for life after work with confidence, clarity, and security.**

Why Retirement with Aura?

At **Aura Solution Company Limited**, we believe that retirement should be **more than just accumulated savings**—it should be a **sustainable financial journey** that enables individuals to live confidently, comfortably, and with purpose. Our holistic approach ensures that every retirement plan is designed to **grow, adapt, and protect**, providing a blueprint for a truly fulfilling life after work.

Key Pillars of Retirement with Aura

Personalized Solutions

- Each plan is tailored to **individual life goals, income needs, and lifestyle aspirations**.
- From early career planning to pre-retirement strategies, Aura ensures that every client receives a roadmap suited to their unique circumstances.

- Personalized guidance helps clients **maximize savings, minimize risks, and achieve their desired retirement lifestyle.**

Adaptive Planning

Retirement planning is a **dynamic process**, influenced by market fluctuations, tax law changes, and personal life events. Aura's solutions are **flexible and responsive**, allowing plans to evolve as circumstances change.

This adaptability ensures clients remain on track to meet their goals, even in uncertain economic conditions.

Global Expertise

For clients with international careers or investments, Aura provides **cross-border guidance** and insights.

Our global experience allows clients to navigate complex financial landscapes, ensuring compliance, tax efficiency, and optimal growth worldwide.

Beyond Traditional Retirement

Unlike conventional retirement solutions that often follow a fixed, one-size-fits-all model, Aura provides a **financial blueprint that grows, adapts, and protects**. Our plans are designed not only to secure financial stability but also to empower clients to:

- Enjoy peace of mind knowing their future is safeguarded.
- Pursue personal passions, travel, or philanthropic goals without financial stress.
- Leave a legacy for family or causes they care about.

The Aura Advantage

With Aura, retirement is **more than a destination— it's a journey**. By combining personalization, adaptability, and global expertise, we deliver a retirement experience that is **secure, dynamic, and truly fulfilling**, setting a new standard for how the world prepares for life after work.

Choosing Aura: Advantages Beyond Ordinary Retirement

Choosing **Aura Solution Company Limited** means partnering with a retirement services provider that goes **beyond traditional offerings**. Our approach combines global expertise, innovative planning, and personalized guidance to ensure retirement is not only secure, but fulfilling. Here are the key advantages of choosing Aura:

1. Sustainable Income for Life

- Aura designs retirement structures that provide **reliable, long-term income streams**, giving clients confidence and peace of mind.
- Tax-efficient solutions ensure that income is maximized while minimizing unnecessary liabilities.
- Clients can enjoy retirement without the worry of outliving their resources or facing unexpected financial shortfalls.

2. Wealth Preservation and Growth

- Aura emphasizes a **balanced approach**, protecting capital while seeking opportunities for growth.
- Diversified investment strategies and defensive asset allocation help clients navigate market volatility.

- Our philosophy ensures that retirement portfolios **grow prudently**, preserving wealth for today and for future generations.

3. Tax Efficiency and Smart Structuring

- Aura's global tax expertise ensures retirement plans are **structured to minimize tax impact**, enhancing net returns for clients.
- Strategic planning considers cross-border implications, local regulations, and evolving tax laws.
- This smart structuring allows clients to **retain more of what they have earned**, optimizing financial outcomes.

4. Financial Wellness and Education

- Retirement is not only about managing money — it's about understanding it.

- Aura provides **financial literacy programs** for participants, particularly within corporate retirement solutions.
- Employees and individual clients gain access to tools, coaching, and educational resources to **make informed decisions, plan effectively, and confidently manage their financial future.**

5. Global Reach with Local Insight

- Aura operates in **over 40 countries**, combining international strength with localized expertise.
- Clients benefit from **global investment strategies, regulatory compliance knowledge, and market insights**, tailored to their specific region and circumstances.
- This unique combination provides a **rare advantage of global sophistication coupled**

with local relevance, ensuring plans are both strategic and practical.

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With Aura, retirement is **more than a financial plan** —it's a **comprehensive lifestyle strategy**. By prioritizing sustainable income, wealth growth, tax efficiency, financial literacy, and global insight, we empower clients to **enter retirement confidently, comfortably, and with freedom**.

Why Aura Retirement Plans Stand Apart

In a world where traditional retirement solutions often follow rigid, one-size-fits-all models, **Aura Solution Company Limited** offers a fundamentally different approach. Our retirement plans are designed to be **flexible, personalized, and globally informed**, ensuring that every client enjoys a secure and fulfilling retirement.

Key Differentiators of Aura Retirement Plans

In a world where traditional retirement solutions often follow rigid, one-size-fits-all models, **Aura Solution Company Limited** offers a fundamentally different approach. Our retirement plans are **personalized, dynamic, and globally informed**, ensuring clients enjoy not only security but also the freedom and confidence to live life to the fullest.

1. Hyper-Personalization

- Every retirement plan is tailored to the individual's **unique goals, income needs, lifestyle aspirations, and risk tolerance.**
- Unlike standard models, Aura ensures strategies evolve with **career progression, family responsibilities, and personal priorities**, creating a truly bespoke solution.
- This ensures that each client receives a plan designed specifically for their **long-term financial success and personal fulfillment.**

2. Built-in Financial Education

- Aura goes beyond simply managing savings.
- Our programs **educate participants on smart financial practices**, equipping them to make informed decisions and maximize outcomes.

- By fostering **long-lasting financial confidence**, Aura empowers clients to take control of their financial future and build sustainable wealth.

3. Global Strength with Local Expertise

- Operating in over **40 countries**, Aura combines **international investment and regulatory expertise** with a nuanced understanding of **local laws, markets, and cultural considerations**.
- This dual perspective ensures that retirement plans are both **robust and relevant**, delivering resilience across borders.
- Clients benefit from the **security of a global organization** while enjoying solutions customized to their local environment.

4. Dynamic, Adaptive Plans

- Retirement is not static, and neither are Aura's solutions.
- Plans are continuously refined to respond to **market fluctuations, regulatory changes, and evolving personal goals.**
- This adaptive approach keeps clients on track, ensuring their retirement strategy remains **relevant, resilient, and optimized** no matter what changes occur in the financial landscape.

The Aura Difference

With Aura, retirement planning is **more than financial management—it is a comprehensive, evolving strategy.** By combining hyper-personalization, built-in education, global expertise, and adaptive planning, Aura ensures clients **enter**

retirement confidently, securely, and prepared to thrive.

Redefining Retirement

With Aura, retirement planning is no longer a standardized product—it is a **living strategy** that grows, adapts, and empowers. By prioritizing personalization, education, global expertise, and adaptability, Aura ensures that clients not only **secure their financial future** but also **enter retirement with confidence, freedom, and peace of mind.**

How to Join the Aura Retirement Plan

At **Aura Solution Company Limited**, enrolling in our retirement plan is a **seamless and guided process**, designed to ensure that every client receives a plan tailored to their needs, goals, and circumstances. Whether you are an individual

planning for your future or an organization offering corporate retirement solutions, Aura provides end-to-end support for a smooth journey into financial security.

Step 1: Initial Consultation

- Begin with a **discovery session** where you share your retirement goals, financial situation, career trajectory, and lifestyle aspirations.
- Our experts take the time to understand your unique needs, ensuring the foundation of your retirement plan is **aligned with your long-term vision**.

Step 2: Customized Blueprint

- Based on the consultation, Aura designs a **personalized retirement plan** that balances

income stability, wealth growth, and long-term security.

- Each blueprint is tailored to individual or organizational objectives, ensuring that retirement strategies are **practical, achievable, and resilient.**

Step 3: Implementation

- Aura manages the full implementation of your retirement plan, including:
 - Selecting appropriate **investment vehicles.**
 - Establishing structures such as **trusts, corporate retirement plans, or personal accounts.**
 - Ensuring regulatory compliance and operational precision.

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- This step ensures that the plan is **fully operational and optimized for success from day one.**

Step 4: Education & Support

- For corporate clients, Aura offers **workshops, coaching, and resources** to help employees understand and maximize their retirement benefits.
- For individual clients, we provide tools and guidance to develop **financial literacy and confidence**, ensuring informed decision-making.

Step 5: Ongoing Management

- Retirement planning is **dynamic**—plans must evolve with market changes, regulatory updates, and life events.

- Aura continuously **monitors and refines your plan**, ensuring alignment with evolving financial goals and global trends.
- This proactive management guarantees that your retirement plan remains **relevant, resilient, and fully optimized** throughout your journey.

The Aura Commitment

Joining the Aura Retirement Plan is more than an enrollment—it is the beginning of a **strategic partnership**. With our expertise, technology, and client-first approach, Aura ensures that your retirement journey is **secure, adaptable, and empowering**, giving you the confidence to embrace the future.

A Retirement Plan Like No Other

Retirement with Aura Solution Company Limited means more than financial planning—it means peace of mind, global stability, and a future designed entirely around you. With expertise that spans industries, countries, and generations, Aura ensures that your retirement years are not just secure, but extraordinary.

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Pension Live Joins Aura

We are proud to announce that certain technology, teams, and assets of **Pension Live, LLC** are now part of Aura. This integration strengthens our ability to deliver world-class retirement benefit solutions, enhancing both employee outcomes and employer strategies.

Preparing Your Employees for Retirement

Your people are your greatest asset. Helping them build a strong financial foundation for retirement not only empowers their future but also strengthens your workplace today. Employees want—and need—to accumulate a nest egg that eases the transition from work to retirement.

Employer-provided retirement benefits are more than perks—they are strategic tools. When designed well, they:

- Help attract and retain top talent.

- Provide long-term financial security for employees.
- Align with your company's overall business objectives.

How Aura Can Help

We partner with organizations across industries to design, implement, and manage retirement programs that balance cost, risk, and long-term value. Our services empower people to thrive—both today and in retirement—while enabling businesses to meet challenges with confidence.

1. Defined Benefit Pension Plan Consulting

- Actuarial services including funding and accounting valuations.
- Strategic asset and liability projections.

- Compliance testing, certifications, and tax calculations.
- Optimization of cost and risk for long-term stability.

2. Defined Contribution Retirement Plan Consulting

- Governance and investment policy reviews.
- Vendor management and financial wellness integration.
- Retirement savings programs aligned with workforce and business goals.

3. Plan Design & Strategy

- Tax-efficient program structures.
- Wealth accumulation strategies for employees.

- Modeling and technology-driven insights for workforce impact.

4. Deals Consulting

- Buy- and sell-side due diligence for pension and retirement liabilities.
- Actuarial support and risk analysis.
- Post-deal integration, harmonization, and alignment of benefits.

5. Pension Risk Transfers

- Independent advisory with no product bias.
- Comprehensive risk management strategies.
- Support from planning through execution: data preparation, lump sum windows, annuity purchase execution, and communications.

Recognition and Market Leadership

Aura has been recognized by **ALM Intelligence** as a *Aura Firm* in human capital services, reflecting our broad and deep market capabilities. Since 2015, Aura has earned this distinction across 14 marketplace studies, affirming our leadership in retirement, HR strategy, and workforce resilience.

We Bring Together What Matters Most

At Aura, we believe that retirement planning and employee benefits must be more than just financial products—they must be **strategic enablers of people and business success**. That's why our approach combines three core strengths:

1. Industry Expertise Across Multiple Sectors

We work with clients in industries as diverse as **finance, healthcare, technology, manufacturing, energy, retail, and government**. Each sector has

its own unique workforce challenges, regulations, and expectations. Aura brings decades of proven expertise in:

- **Sector-specific compliance and regulation:** Ensuring every retirement program meets jurisdictional and industry requirements.
- **Tailored plan design:** From multinational corporations to mid-sized businesses, we customize benefits that suit workforce demographics and sector priorities.
- **Benchmarking best practices:** We apply insights from leading companies in each industry to help you remain competitive in attracting and retaining talent.

This breadth of experience allows us to deliver solutions that are **not only compliant but also highly competitive**, ensuring your benefits

package is both a strategic advantage and a tool for long-term workforce engagement.

2. Technology and Analytics That Power Smarter Decision-Making

In a fast-changing economic and regulatory environment, data is power. Aura integrates **cutting-edge technology and advanced analytics** into every step of retirement planning to ensure accuracy, foresight, and optimization. Our technology delivers:

- **Predictive modeling:** Forecast the future cost, risk, and performance of your retirement plans under different market and demographic scenarios.
- **Real-time insights:** Access dashboards and data visualization tools that give HR leaders and CFOs instant clarity.

- **Employee engagement platforms:** Digital tools that empower employees to track savings, explore “what-if” retirement scenarios, and make informed financial decisions.
- **Automation and efficiency:** Reduce administrative burdens while maintaining strict controls and compliance.

By embedding data-driven insights into strategy, Aura enables organizations to **balance cost, manage risks, and uncover new opportunities** for both the business and its people.

3. Global Insights with Local Execution

Aura operates across **40+ countries and 67 jurisdictions**, but we recognize that each market is different. What works in New York may not work in Bangkok, and what applies in London may differ

greatly from Dubai. That's why we combine our **global perspective** with **deep local expertise**:

- **Cross-border strategy:** Helping multinational organizations navigate complex pension rules, tax systems, and reporting requirements.
- **Local compliance:** Ensuring benefits programs adhere to specific labor laws, tax codes, and cultural expectations in each jurisdiction.
- **Market-specific insights:** Tailoring benefits to local employee expectations while staying aligned with global company strategy.
- **Scalable solutions:** From single-country plans to multinational benefit harmonization, Aura ensures consistency without losing local relevance.

This balance allows us to deliver **solutions that are globally sophisticated yet locally effective**, giving clients the best of both worlds.

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When these three strengths—**industry expertise, technology and analytics, and global insights with local execution**—are combined, Aura creates **retirement solutions that are resilient, future-ready, and truly human-centered**. For employers, this means greater **cost efficiency, risk management, and workforce engagement**. For employees, it means **financial security,**

confidence, and the freedom to thrive in retirement.

Reward Effectiveness & Employee Well-Being

Recognition, Empowerment & Financial Security: Building Workforce Resilience

At Aura, we recognize that **people are the foundation of every organization's success**. In today's fast-changing and uncertain environment, financial security and a sense of empowerment are no longer optional—they are essential. When employees feel valued, supported, and financially secure, they are more resilient, motivated, and capable of driving innovation.

That's why Aura helps organizations design **cost-effective total rewards programs** that go beyond compensation. Our approach integrates **retirement planning, health and welfare benefits,**

compensation strategy, and talent management into a holistic framework that strengthens both the workforce and the business.

Keeping Employees Motivated and Engaged

Motivation is directly tied to recognition and empowerment. Employees want to know their contributions matter, and they want to see a clear future within the organization. Aura supports employers by:

- **Embedding recognition into rewards:**
Aligning incentives with performance and impact, ensuring employees feel acknowledged for their achievements.
- **Creating career-aligned rewards:**
Structuring benefits that evolve with life and career stages, making them relevant at every point in an employee's journey.

- **Designing fair and transparent compensation systems:** Building trust through pay equity and clear communication.

The result is a workforce that is **engaged, loyal, and inspired to contribute at their highest level.**

Supporting Well-Being and Financial Security

Employee well-being is multi-dimensional, encompassing physical, mental, and financial health. Aura's programs are designed to reduce stress, improve financial literacy, and create peace of mind through:

- **Retirement benefits that ensure long-term stability:** Helping employees accumulate wealth and transition confidently into retirement.

- **Health and welfare programs:** Providing access to care, protection against unexpected costs, and proactive wellness initiatives.
- **Financial wellness coaching and tools:** Offering guidance on budgeting, debt management, and savings so employees feel empowered in their personal financial decisions.

When employees are confident about their future, they are more productive, healthier, and better equipped to meet challenges.

Aligning Business Strategy with Workforce Needs

In unpredictable times, organizations must be agile, balancing **cost management** with **employee needs**. Aura ensures that total rewards programs are not just benefits—they are strategic levers that support long-term growth by:

- **Linking total rewards to business objectives:** Designing programs that reinforce performance, innovation, and retention.
- **Providing flexibility and scalability:** Allowing organizations to adapt rewards strategies to shifting market conditions and workforce demographics.
- **Enhancing employer brand:** Using benefits as a differentiator to attract top talent in competitive industries.

This alignment creates a **win-win outcome:** employees gain the security and recognition they need to thrive, while businesses achieve resilience, productivity, and sustained performance.

Creating Thriving Workplaces with Integrated Solutions

At Aura, we understand that organizations succeed when their people thrive. That's why our solutions go far beyond traditional retirement planning. We deliver a **comprehensive, integrated suite of services** that addresses every dimension of workforce well-being and organizational strength.

- **Retirement benefits** safeguard the future, giving employees financial confidence as they look ahead to life beyond work.
- **Health and welfare plans** protect today, ensuring employees and their families have the security they need in moments that matter.
- **Compensation and talent management strategies** fuel growth, motivating employees, supporting career development,

and aligning rewards with performance and innovation.

By weaving these elements together, Aura builds workplaces that are resilient, competitive, and positioned for long-term success.

Our Philosophy: Simple, Yet Powerful

At the heart of Aura's approach is a straightforward philosophy grounded in human capital and business strategy:

The Aura Philosophy: From Engagement to Sustainable Success

At Aura, we believe that the success of any organization is inseparable from the well-being of its people. Our approach to retirement planning and total rewards is built on a simple yet powerful truth: **when employees thrive, organizations flourish.**

1. A Motivated and Financially Secure Workforce is More Engaged

Employees perform at their best when they feel confident about their future and secure in their present. Retirement planning, health benefits, and fair compensation aren't just “perks” — they are **fundamental drivers of motivation.**

- **Financial Security as a Foundation:** When employees know their retirement is taken care of, they can focus on innovation and performance today without the stress of uncertainty tomorrow.
- **Recognition and Empowerment:** Beyond financials, employees want to feel valued for their contributions. Aura designs benefits and rewards that show employees they matter — creating an environment of trust and loyalty.

- **Well-being at the Core:** Emotional and physical wellness are tied to engagement. Through holistic plans that include welfare, wellness programs, and career-aligned rewards, Aura ensures employees feel supported at every stage of life.

A workforce that is **motivated, secure, and recognized** naturally contributes more energy, creativity, and commitment to their organizations.

2. Engaged Employees Create Stronger Organizations

When engagement is high, companies don't just see happier employees — they see measurable business results. Engagement drives:

- **Higher Productivity:** Employees who are engaged go beyond basic responsibilities,

often contributing ideas, solutions, and improvements that elevate the entire organization.

- **Better Customer Experiences:** Engaged employees are more committed to delivering value to clients and customers, enhancing brand reputation and customer loyalty.
- **Improved Collaboration:** Engagement fosters a culture of teamwork, knowledge sharing, and collective problem-solving — critical qualities in today’s complex business environments.

Through Aura’s strategies, organizations harness the power of engagement to build a stronger, more adaptable internal culture that supports growth and innovation.

3. Stronger Organizations Achieve Sustainable Success

In today's volatile world, sustainable success depends on resilience. Organizations with engaged employees are better equipped to withstand challenges and seize new opportunities. Aura helps clients build this resilience by:

- **Creating adaptive strategies:** Reward and retirement solutions that evolve with changing economic conditions and workforce expectations.
- **Supporting long-term stability:** Plans that protect employees in the present while preparing them for the future.
- **Driving continuous growth:** With stronger engagement and organizational culture, companies gain a competitive edge that sustains performance across cycles.

The result is **an organization that not only survives disruption but thrives in it** — agile, innovative, and consistently outperforming peers.

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At Aura, we recognize that every successful organization is built on the strength of its people. That is why we go beyond traditional retirement and benefits solutions to create programs that directly link **employee well-being** with **business performance**. When employees feel secure, valued, and empowered, organizations gain the resilience and innovation needed to thrive in any environment.

Our promise is simple, yet profound:

1. Motivated People Power Organizations

When individuals have access to financial security, wellness support, and recognition for their contributions, they bring their **full energy, creativity, and passion** to work. Aura ensures employees are motivated not only by fair compensation, but also by the knowledge that their future is safeguarded.

2. Engaged Organizations Outperform

Engagement is the engine of performance. An engaged workforce is more productive, collaborative, and customer-focused. By designing reward systems that connect purpose with performance, Aura helps organizations unlock the full potential of their teams — leading to stronger outcomes across every level of the business.

3. Stronger Organizations Achieve Lasting Success

True success isn't about short-term wins. It's about **sustainability**. Organizations that align employee well-being with corporate strategy can adapt to market shifts, overcome volatility, and build enduring value. Aura equips companies with the strategies and tools to ensure they not only compete today but also prosper for decades to come.

Building Resilience Today to Secure Prosperity Tomorrow

This is the **Aura way**:

- Creating workplaces where employees thrive.
- Helping organizations grow stronger, more resilient, and future-ready.

- Turning challenges into opportunities by aligning people and performance.

With Aura, companies don't just prepare for retirement — they build a future where employees and organizations succeed **together**.

Turning Challenges into Opportunities

In today's fast-changing world, every organization faces a complex set of challenges. Economic volatility, inflationary pressures, global supply chain disruptions, shifting workforce demographics, and rising employee expectations have created a business environment where uncertainty is the only constant. Many companies struggle to respond reactively — but Aura empowers its clients to take a proactive stance, **turning challenges into opportunities for growth and resilience**.

Here's how:

Reward Effectively

Balancing financial discipline with meaningful employee impact is no easy task. Aura helps organizations design benefit structures that are both **cost-efficient** and **value-driven**, ensuring that investments in people yield measurable returns. This means not only offering competitive retirement and health packages but also tailoring solutions that meet the evolving needs of a diverse workforce. The result: employees feel valued, organizations remain competitive, and resources are used wisely.

Empower Authentically

Too often, companies implement programs that exist only on paper — initiatives that check a compliance box but fail to resonate with employees. Aura takes a different approach. By designing programs that **genuinely enhance**

employee lives, from wellness and mental health support to innovative career development and recognition systems, Aura fosters a culture of authenticity. When employees see that their employer is invested in their well-being, they respond with loyalty, engagement, and higher performance.

Secure Resilience

Resilience is not just about surviving difficult times — it's about thriving in them. Aura equips organizations with the strategies to build a workforce that can **adapt quickly to change**, remain motivated in uncertain times, and maintain focus on long-term goals. Whether it's navigating market disruptions, attracting and retaining top talent, or aligning with global best practices, Aura ensures that resilience becomes a competitive advantage rather than just a defensive necessity.

The Aura Advantage

By combining effective rewards, authentic empowerment, and organizational resilience, Aura delivers more than just benefit plans — it delivers **strategic transformation**. This is the Aura advantage:

- **Aligning people strategy with business strategy.**
- **Transforming uncertainty into innovation.**
- **Ensuring both employees and organizations thrive together.**

With Aura, challenges are not obstacles — they are stepping stones toward sustainable success.

Value to Your Company

The past few years have highlighted the importance of **agile, strategic, and human-centered employee programs**. Organizations that adapt quickly to changing economic, regulatory, and workforce landscapes outperform their peers. Aura helps companies turn these lessons into action by delivering comprehensive solutions that **maximize both employee satisfaction and business impact**.

1. Address Talent Needs

Attracting, developing, and retaining the right talent is essential for long-term success. Aura helps organizations:

- **Recruit strategically:** Implementing programs that appeal to diverse talent pools while meeting business objectives.
- **Develop talent pipelines:** Offering tools for training, development, and mentorship that prepare employees for future roles.

- **Plan succession effectively:** Ensuring continuity for key positions and fostering leadership readiness across all levels of the organization.

By addressing talent needs holistically, Aura ensures that your workforce is **capable, motivated, and aligned with your company's goals.**

2. Drive Business Strategy

Employee programs are most effective when they **directly support organizational objectives.** Aura helps clients:

- **Link workforce strategy to revenue growth:** Ensuring that human capital decisions enhance productivity and profitability.
- **Integrate rewards with performance goals:** Aligning compensation, recognition,

and benefits with the company's strategic priorities.

- **Adapt to evolving market conditions:** Providing the flexibility needed to respond to shifts in the economy, labor market, or regulatory environment.

This alignment turns your employee programs into **strategic levers for business success**, rather than simply operational expenses.

3. Deliver Real Value

Employees seek benefits that **meet their needs today while securing their future**. Aura enables organizations to deliver value by:

- **Implementing health and welfare programs:** Protecting employees against unexpected challenges while promoting well-being.

- **Designing retirement solutions:** Ensuring employees can plan and save effectively for long-term security.
- **Tailoring offerings to diverse workforces:** Customizing programs to meet varying needs based on demographics, job roles, and life stages.

By focusing on meaningful outcomes, Aura ensures that benefits programs create **tangible, measurable value** for both employees and the organization.

4. Enhance Governance and Controls

Strong oversight and compliance are critical to sustaining effective programs. Aura helps organizations:

- **Maintain regulatory compliance:** Navigating complex legal and tax requirements across jurisdictions.
- **Ensure operational efficiency:** Streamlining processes and vendor management for maximum effectiveness.
- **Support long-term sustainability:** Implementing systems and controls that protect assets, mitigate risk, and enable scalability.

With robust governance and operational oversight, companies gain confidence that **programs are not only effective today but also resilient for the future.**

The Aura Advantage for Your Business

By combining strategic talent management, business-aligned rewards, meaningful value

delivery, and strong governance, Aura empowers organizations to **maximize human capital ROI** while creating workplaces where employees thrive. The result is a workforce that is **engaged, productive, and motivated**, and a business that is **resilient, competitive, and positioned for sustainable success**.

Aura's 2025 Employee Financial Wellness Survey

In 2025, financial uncertainty continues to weigh heavily on the workforce. Aura's latest **Employee Financial Wellness Survey** provides a clear picture of the challenges employees face and the urgent need for employer intervention.

Key Findings

- **Widespread financial stress:** 60% of full-time employees report being stressed about their finances, highlighting that financial

concerns are a top source of employee anxiety.

- **Pressure across income levels:** Even employees earning \$100,000 or more annually are not immune—nearly half (47%) report feeling financial pressure.
- **Impact on productivity and engagement:** Financial stress has measurable consequences in the workplace. Stressed employees are nearly **five times more likely to be distracted**, reducing focus, efficiency, and overall performance.
- **Retention risks:** Employees under financial strain are more likely to consider leaving their current employer, making financial wellness an important component of workforce stability.

The survey underscores a fundamental truth: **financial stress is not just a personal issue—it's a business issue.**

What Employers Can Do

Organizations that prioritize employee financial wellness can improve engagement, retention, and productivity. Aura helps employers implement strategies that address these challenges effectively:

- 1. Provide financial coaching and unbiased advice**

Offer employees access to certified, independent financial advisors who can guide them through budgeting, debt management, and long-term planning—without pushing specific products or services.

2. Implement wellness benefits focused on immediate money management

Address urgent financial concerns first, helping employees stabilize day-to-day finances so they can focus on longer-term goals. Programs may include tools for expense tracking, savings planning, and debt reduction.

3. Highlight the value of total rewards in meeting real financial needs

Employees are more likely to appreciate and utilize benefits when they clearly address pressing financial challenges. Communicate how retirement, health, and other benefits contribute to both current stability and future security.

4. Personalize financial wellness programs by career and life stage

Tailor support to different employee

segments—from early-career professionals seeking guidance on student loans to mid-career employees balancing mortgages and family expenses, and senior employees planning for retirement.

The Aura Advantage

By taking a proactive approach to financial wellness, employers can **reduce distractions, improve engagement, and strengthen retention.** Aura's expertise ensures that financial wellness programs are **strategically aligned with both employee needs and organizational objectives,** creating a workforce that is empowered, resilient, and productive.

The Bottom Line

In today's complex and rapidly evolving business environment, **retirement planning and employee**

financial wellness are no longer optional — they are critical components of a comprehensive workforce strategy. Organizations that neglect these areas risk disengaged employees, lower productivity, and higher turnover. Partnering with **Aura Solution Company Limited** ensures that employers can meet these challenges head-on. By leveraging our **global expertise, advanced technology, and proven strategies**, organizations can design programs that deliver **long-term value for both employees and the business**.

Key Advantages of Partnering with Aura

- **Global Expertise:** Access insights from decades of experience across industries, regions, and workforce demographics, ensuring your retirement and benefits programs are both innovative and compliant.
- **Advanced Technology:** Utilize data-driven platforms, predictive analytics, and employee

engagement tools to optimize retirement planning, benefits delivery, and financial wellness programs.

- **Proven Strategies:** Implement retirement, compensation, and total rewards solutions that are tested to enhance engagement, retention, and productivity, while balancing cost and risk.

With **Aura Retirement Services**, organizations are not simply preparing employees for retirement—they are **building resilience, fostering loyalty, and strengthening the organization's future**. Employees gain confidence in their financial security, and companies gain a workforce that is engaged, motivated, and ready to drive sustainable success.

Aura Solution Company Limited — Empowering People, Securing Futures

This is the Aura promise: by aligning **people strategy with business strategy**, we transform workforce challenges into opportunities, creating workplaces where employees thrive, organizations grow stronger, and both achieve lasting success.

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1. What is Aura Retirement Services?

Aura Retirement Services offers **comprehensive, end-to-end solutions** designed to secure employees' financial futures while strengthening organizational performance. Our services cover:

- **Retirement Planning:** From defined benefit pensions to defined contribution plans, we provide expert guidance on program design, funding strategies, and compliance.
- **Financial Wellness:** Personalized programs help employees manage their finances, reduce stress, and prepare confidently for the future.
- **Total Rewards Strategy:** We integrate retirement planning with health, welfare, compensation, and recognition programs to create a cohesive, motivating employee experience.

By aligning workforce programs with business strategy, Aura ensures that **investments in employees drive measurable organizational value.**

2. Why should my organization partner with Aura?

Partnering with Aura gives your organization access to:

- **Global Expertise:** Our team brings decades of experience across multiple industries and geographies, offering insights that translate into practical, results-driven solutions.
- **Advanced Technology:** Data analytics, predictive modeling, and intuitive platforms help optimize retirement planning, benefits administration, and employee engagement.
- **Proven Strategies:** Our approach has been validated across organizations of all sizes, improving employee engagement, reducing financial stress, and fostering a resilient, high-performing workforce.

Ultimately, Aura helps organizations **maximize ROI from human capital investments while creating workplaces where employees thrive.**

3. How does Aura support employee financial wellness?

Financial wellness is critical to employee productivity, engagement, and retention. Aura provides **personalized programs and practical resources** to support employees at every stage of life, including:

- **Financial Coaching:** One-on-one guidance from certified advisors to address budgeting, debt management, and retirement planning.
- **Tools and Resources:** Online calculators, tracking apps, and workshops help employees make informed financial decisions.
- **Customized Programs:** Solutions are tailored by career stage, life circumstances, and financial goals to maximize relevance and impact.

By addressing financial stress proactively, Aura enables employees to **focus, perform, and contribute fully** to the organization's success.

4. What types of retirement plans does Aura offer consulting for?

Aura provides expert guidance on both major types of retirement plans:

- **Defined Benefit Plans:** We offer actuarial services, funding and accounting valuations, compliance testing, strategic asset and liability projections, and risk management. These services help optimize plan costs, reduce exposure, and ensure long-term sustainability.
- **Defined Contribution Plans:** Our consulting includes investment strategy, governance, vendor management, employee engagement, and financial wellness integration. These programs are designed to align with your total

rewards strategy and help employees achieve retirement readiness.

Our holistic approach ensures **both plan effectiveness and alignment with organizational objectives.**

5. Can Aura help with total rewards beyond retirement?

Yes. Aura's total rewards solutions extend across the full employee experience to **engage, retain, and motivate talent.** Key offerings include:

Aura Total Rewards Solutions

Aura's Total Rewards programs go beyond retirement planning, offering an integrated suite of benefits designed to **protect, motivate, and develop your workforce.** By combining financial security with career development and recognition,

we help organizations create a workplace where employees thrive and business goals are achieved.

1. Health & Welfare Programs

Employees perform best when they feel secure and supported. Aura designs **comprehensive health and welfare programs** that:

- Protect employees and their families through medical, dental, vision, and life insurance coverage.
- Include wellness initiatives that promote mental health, stress management, and overall well-being.
- Offer flexible options to meet diverse workforce needs, ensuring inclusivity and accessibility.

These programs **reduce financial and personal stress**, improve engagement, and foster a healthier, more productive workforce.

2. Compensation Strategy

A well-structured compensation plan aligns employee performance with organizational goals. Aura helps organizations:

- Design **pay structures and incentive programs** that reward performance and drive desired outcomes.
- Integrate short- and long-term incentives to motivate employees across all levels.
- Ensure compensation strategies are competitive, equitable, and aligned with industry benchmarks.

By linking rewards to results, Aura enables organizations to **attract top talent, retain high performers, and encourage behaviors that drive business success.**

3. Talent Management

Developing a capable and motivated workforce is essential for long-term growth. Aura supports talent management through:

- **Development programs** that enhance skills, leadership capabilities, and career readiness.
- **Succession planning** to ensure continuity in key roles and build future leaders.
- **Career progression frameworks** that empower employees to take ownership of their growth.

With these strategies, organizations can **maximize workforce potential, increase engagement, and strengthen organizational resilience.**

4. Recognition Programs

Recognizing and rewarding employee contributions fosters engagement, loyalty, and a strong organizational culture. Aura designs recognition programs that:

- Celebrate achievements and milestones in meaningful ways.
- Reinforce behaviors aligned with company values and objectives.
- Create a positive work environment that motivates employees to contribute their best.

Effective recognition programs **enhance employee satisfaction, reduce turnover, and support a thriving workplace culture.**

5.The Aura Advantage

In today's competitive business landscape, a successful organization depends on a workforce that is **engaged, motivated, and resilient.** Aura provides a holistic approach to Total Rewards by integrating **Health & Welfare, Compensation, Talent Management, and Recognition** into a cohesive strategy that aligns employee needs with business objectives.

Key Benefits of the Aura Advantage

Enhanced Employee Engagement

- By offering benefits and recognition programs that employees truly value, Aura helps organizations increase satisfaction, loyalty, and participation.
- Employees feel supported and appreciated, which motivates them to contribute more fully to organizational goals.

Improved Productivity

When employees' financial, health, and career needs are met, distractions are reduced and focus improves.

Integrated programs ensure that employees are equipped to perform at their best, resulting in higher efficiency and better outcomes.

Measurable Business Impact

Aura designs Total Rewards strategies that link investments in people directly to organizational performance.

Employers can track improvements in retention, engagement, productivity, and financial outcomes, ensuring a clear return on human capital investment.

Comprehensive Employee Support

Our approach addresses the full spectrum of employee needs—from health security and fair compensation to career development and meaningful recognition.

Employees gain confidence in their financial and professional future, which fosters resilience and long-term loyalty.

Strategic Alignment with Organizational Goals

Total Rewards programs are not standalone; they are integrated with broader business and workforce strategies.

This alignment ensures that every reward, benefit, and recognition initiative **reinforces desired behaviors and drives sustainable success.**

Why Choose Aura

The Aura Advantage lies in our ability to **transform employee programs into strategic assets.** By integrating key elements of Total Rewards into a single, cohesive approach, Aura enables organizations to **maximize employee potential, enhance engagement, and achieve measurable business results**—all while creating a workplace where employees feel empowered, valued, and motivated to succeed.

6. How does Aura help align benefits with business strategy?

Aura ensures that employee benefits are **more than just perks**—they are strategic tools that support

organizational objectives. By linking retirement plans, compensation, and wellness programs to broader business goals, we help employers:

- **Drive measurable outcomes:** Investments in people translate into higher productivity, stronger engagement, and improved retention.
- **Support strategic priorities:** Customized benefit programs reinforce company values and encourage behaviors that align with key business initiatives.
- **Enhance long-term performance:** By integrating workforce planning with total rewards, organizations can sustain competitive advantage and financial stability.

In short, Aura creates **benefit programs that serve both employees and the business**, ensuring maximum impact from every investment.

7. Are Aura's services customizable to different industries and workforce sizes?

Absolutely. Aura works with organizations of all sizes—from small businesses to global enterprises—across a wide range of industries, including finance, healthcare, technology, manufacturing, and more.

Our approach includes:

- **Tailored program design:** Benefits, wellness, and retirement solutions are customized to the organization's unique workforce demographics and business objectives.
- **Scalable solutions:** Programs can grow and evolve alongside the organization, adapting to changing workforce needs, economic conditions, and regulatory environments.

- **Industry-specific insights:** We leverage best practices and trends from multiple sectors to deliver strategies that are both practical and forward-looking.

This ensures that every organization receives a **solution that is relevant, effective, and sustainable.**

8. How does Aura ensure compliance and governance in retirement programs?

Compliance and governance are fundamental to the success and longevity of retirement programs. Aura provides **end-to-end operational oversight** to ensure programs meet regulatory requirements and maintain efficiency. Our services include:

- **Regulatory compliance:** Navigating local and global legal requirements to prevent

penalties and protect both employer and employee interests.

- **Operational efficiency:** Streamlined administration, vendor management, and reporting to maximize program effectiveness.
- **Risk management and audits:** Ongoing monitoring, reconciliations, and audit support to ensure programs remain accurate, reliable, and sustainable over the long term.

With Aura, organizations can be confident that their retirement and total rewards programs are **governed responsibly and managed for long-term success.**

9. What makes Aura different from other retirement service providers?

Aura stands apart by offering a **holistic, integrated approach** that combines:

- **Industry expertise:** Deep knowledge across multiple sectors and workforce types.
- **Advanced technology:** Data-driven tools, analytics, and modeling to optimize plan design and execution.
- **Global insights with local execution:** Ensuring programs meet global best practices while addressing local requirements.
- **Human capital strategy:** Aligning benefits, rewards, and wellness programs with organizational goals to enhance performance and engagement.

The result is a **comprehensive solution that addresses financial security, employee well-being, and organizational performance simultaneously**, creating measurable value for both employees and employers.

10. How can my organization get started with Aura Retirement Services?

Getting started with Aura is **straightforward and personalized**. Our process includes:

1. **Initial Consultation:** Our experts assess your current retirement and total rewards programs, identifying strengths and areas for improvement.
2. **Customized Strategy Design:** We develop a solution tailored to your workforce needs, business objectives, and industry-specific requirements.
3. **Implementation Support:** Aura guides you through program setup, communication, and employee engagement to ensure smooth adoption.
4. **Ongoing Optimization:** Continuous monitoring, analytics, and strategic advice

help ensure your programs remain effective, compliant, and aligned with evolving business goals.

By partnering with Aura, organizations can **confidently enhance employee financial security, engagement, and long-term organizational resilience.**

Your future deserves Aura.

aura.co.th