Azura
WEALTH ADVISERS LLC

PRIORITIZING YOUR FINANCIAL INTERESTS

The Azura Difference

In a world where financial products and advice are often influenced by institutional allegiances, true objectivity is rare. Open architecture wealth management breaks this mold by prioritizing client needs above all else. Azura Wealth Advisers operates in an open architecture model, meaning we aren't tied to specific products or services. This framework allows us to focus solely on what best serves our clients, from selecting a diverse range of investment options and ensuring transparency. Our commitment to open architecture goes beyond bringing you more options; we cultivate our client relationships built on trust, honesty and the unwavering dedication while striving to accomplish your financial goals.

I. What Is Open Architecture Wealth Management?

Open architecture wealth management allows advisers to have access to a wide arrange of investment products and services from various providers, not just proprietary products and services. We have access to a variety of products and services through our affiliation with MML Investors Services, LLC. Unlike advisers tied to a particular financial institution, who may be restricted to (or incentivized by) offering only proprietary products, open architecture helps ensure that we can act in each client's best interests by recommending the financial products best suited to that client, even if they are not proprietary products. For clients, this means we can customize a personalized strategy that aligns closely with your unique financial goals and preferences.

II. Client-Centric Focus

At Azura, we intentionally avoid alignment with any single institution to maintain the highest standards of objectivity and transparency. Our advisers, including co-founders Mike Hanna and Victoria Henning-Smejda, are recognized leaders in the financial field. Both are current members of the Million Dollar Round Table and were named among Forbes' Top Financial Security Professionals in 2024. Their accolades speak to the rigorous standards and ethical dedication that guide their approach to client service and wealth management.

Our commitment means that our clients receive guidance solely focused on their best interests. Working with Azura means having access to experienced advisers who not only understand the intricacies of wealth management but are also committed to providing the objective, tailored solutions that best serve your unique financial goals.

III. Broader Range of Investment Options

One of the most significant advantages of open architecture is access to a wide array of investment options. Azura Wealth Advisers can leverage an expansive universe of strategies, from traditional stocks and bonds to alternative investments, socially responsible funds and beyond. This range allows for customization that matches each client's

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risk tolerance, time horizon and values. With more options to choose from, our team can help ensure that your portfolio isn't just well-diversified but also genuinely aligned with your specific financial aspirations.

IV. Cost Efficiency: Fee Structure and Lowered Expenses

In institution-bound advisory models, proprietary products can often carry hidden fees, costing clients more than they realize. By contrast, open architecture allows us to source competitively priced options and reduce unnecessary expenses. Without the added layers of fees or "preferred" products, our clients enjoy the full benefit of their investments.

V. Real-World Impact: Empowering Clients with -Objective Advice

Perhaps the greatest value of open architecture is its impact on real lives. With advisers empowered to give genuinely objective advice, clients experience greater flexibility, trust and confidence. Imagine a client nearing retirement who needs a custom mix of income-generating investments, alternative assets and low-cost bonds. In an institution-bound model, they might be guided toward off-the-shelf options. But with open architecture, clients can rely on their advisers to provide bespoke solutions that suit their needs, allowing for a seamless transition into retirement or other life changes.

Comparing Open Architecture with Institutionally-Bound Wealth Management

Feature	Open Architecture	Institutionally Bound
Investment Choices	Full access to a wide range of funds, asset classes and solutions tailored to client goals.	Limited to in-house, proprietary products, which may not fully align with client needs.
Transparency	Clear fee structure—clients know exactly what they're paying for and why.	Potential hidden fees or bundled costs tied to specific product recommendations.
Best Interests Standard	Focused on the client's best interest, ensuring recommendations align with individual goals.	Incentives may prioritize firm interests over client needs.
Flexibility	Portfolio adjustments to adapt to changing market conditions or client financial goals	Limitations associated with proprietary products that could impact the ability to adjust to changes in market conditions.
Customization	Fully personalized solutions without proprietary product limitations.	Constrained customization options, often reliant on proprietary products.

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