



# Aon Investments USA Inc.

Prepared for AIMSE

March 29, 2023

Investment advice and consulting services provided by Aon Investments USA Inc.  
Nothing in this document should be construed as legal or investment advice.  
Please consult with your independent professional for any such advice. To protect  
the confidential and proprietary information included in this material, it may not be  
disclosed or provided to any third parties without the approval of Aon.





# Topics

## Aon Investments Overview

## Capital Market Outlook

## Research & Asset Class Updates

- Public Equity
- Fixed Income
- Private Markets

## Final Words / Q&A



# Aon Investments Overview





# Solution Lines That Enable our Clients to Make Better Decisions

Aon's experience, global reach and state-of-the-art analytics mean that we are better able to deliver the insights and advice that help today's companies protect and grow their organizations. The end benefit of all that we do is enabling our clients to make better decisions.



## Commercial Risk Solutions

Shifts in technology, economics and geopolitics are creating unprecedented volatility. We help clients identify, measure and manage their risk exposure.



## Health Solutions

Health is declining, costs are rising and workers have vastly different needs. We help companies improve employee health and wellbeing while managing costs.



## Reinsurance Solutions

Businesses, governments and communities need to become more resilient. Our expertise and insight help (re)insurers navigate uncharted territories and create more relevant solutions.



## Wealth Solutions

Global business is becoming increasingly difficult to navigate. We help employers, fiduciaries and investment officers optimize results and provide a more secure future for their stakeholders.

Investment solutions provided by Aon Investments USA Inc. All other services provided by Aon affiliates.

# Aon Investments USA Inc.

**\$2.765T**

in U.S. assets under advisement<sup>2</sup>

**\$118** billion in U.S. discretionary assets across 202 clients<sup>4</sup>

**Global Footprint**

**\$3.981** trillion in global client assets<sup>3</sup>

**\$148.7** billion in global discretionary assets<sup>5</sup>



More than

**320**

U.S. colleagues<sup>1</sup>

**136**

Professionals dedicated to Investment Manager Research, including **107** dedicated to alternative strategies<sup>6</sup>

Investment manager and asset allocation research structured as **global practices** that can be leveraged around the world.



**528**

U.S. client relationships<sup>7</sup> including

- Private & Public Pension Plans
- Defined Contribution Retirement Plans
- Endowments and Foundations
- Health Care
- Non-Profit
- Taft-Hartley Plans



**Independent and objective advice** – Revenue primarily derived from investment advisory services

Experience

Depth of Resources

Thought Leadership

<sup>1</sup> As of 6/30/2022

<sup>2</sup> As of 6/30/2022, represents U.S. retainer non-discretionary assets

<sup>3</sup> Combined figures which includes assets as of 6/30/22, total assets under management represents \$160.9B in global discretionary assets under management advised by AIUSA and its global affiliates. As of 6/30/2022, Townsend had assets under management of approximately \$22.8B. When calculating assets under management, Townsend aggregates net asset values and unfunded commitments on a quarterly basis. Townsend relies on third parties to provide asset valuations, which typically takes in excess of 90 days after the quarter end. Therefore, assets under management have been calculated using 3/31/2022 figures where available but may also include 12/31/2021 figures. Assets under management are calculated quarterly. Non-U.S. assets under advisement have been calculated as of 6/30/2022 where available but may also include 3/31/2022 or 12/31/2021 figures if 6/30 was unavailable. Non-U.S. assets are calculated and provided to AIUSA by our non-U.S. affiliates. Project asset values may not be as of 6/30/2022 and may reflect the value of the assets at the time the project was completed. Projects are included if Aon recorded positive revenue from the project client between 7/1/2021 – 6/30/2022.

<sup>4</sup> As of 9/30/2022, total assets under management represents \$118B in U.S. discretionary assets under management advised by Aon Investments USA Inc.

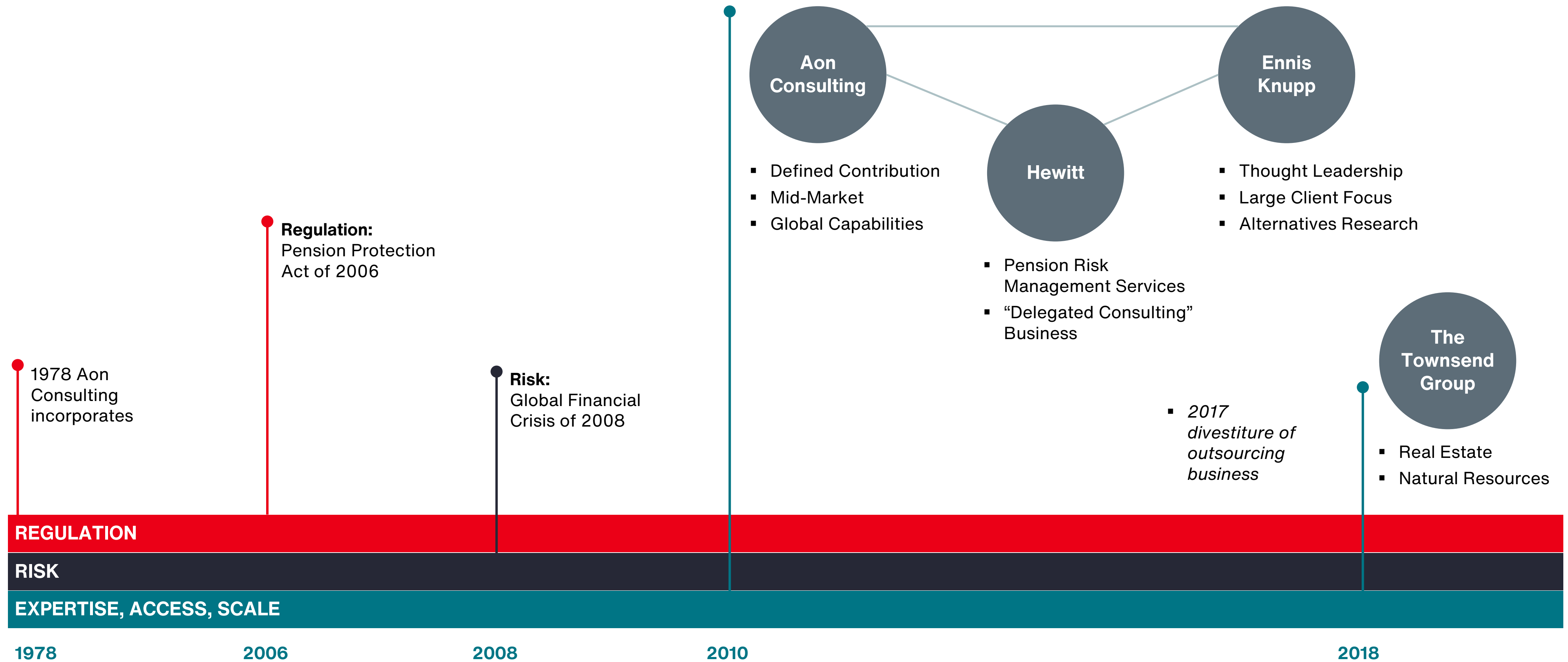
<sup>5</sup> As of 9/30/2022, total assets under management represents \$148.7B in global discretionary assets under management advised by Aon Investments USA Inc (\$118.0B) and its global affiliates.

<sup>6</sup> Total combined research staff as of 9/30/2022 includes GIC-I Manager Research Staff, and Townsend colleagues from advisory, portfolio management, and strategy teams. Offshore, Innovation, and Support staff represent additional colleagues. Some team members have cross team responsibilities or reporting lines outside the manager research function, includes Aon Investments and its global Aon affiliates, including Townsend.

<sup>7</sup> As of 6/30/2022, contains both discretionary and non-discretionary U.S. retainer clients

# Strategic M&A Helps Position us to Meet Client Needs

Our business model is singularly focused on mitigating risk and enhancing return



# Our Resources: Delivering the firm to the Client

**Client Services**

**Steve Voss**  
Leader  
80+ Professionals

**Investment Policy Services**

**Phil Kivarkis**  
Leader  
13 Professionals

**Global Asset Allocation**

**Jas Thandi**  
Leader  
7 Professionals

**Client Solutions & Sales**

**Bryan Ward**  
Leader  
30+ Professionals

**Custody & Lending\***

**Greg Korte**  
Leader  
4 Professionals

**Fiduciary Services\***

**Julie Becker**  
Leader  
3 Professionals

**Global Investment Manager Research<sup>1</sup>**  
Russ Ivinjack, Head of Global CIO Function

**Liquid Investment Manager Research**

Equity	Fixed Income	Liquid Alternatives
<b>Chris Riley</b> Leader 16 Professionals	<b>Elijah Reese</b> Leader 12 Professionals	<b>Chris Walvoord</b> Leader 13 Professionals

**Private Asset Manager Research**

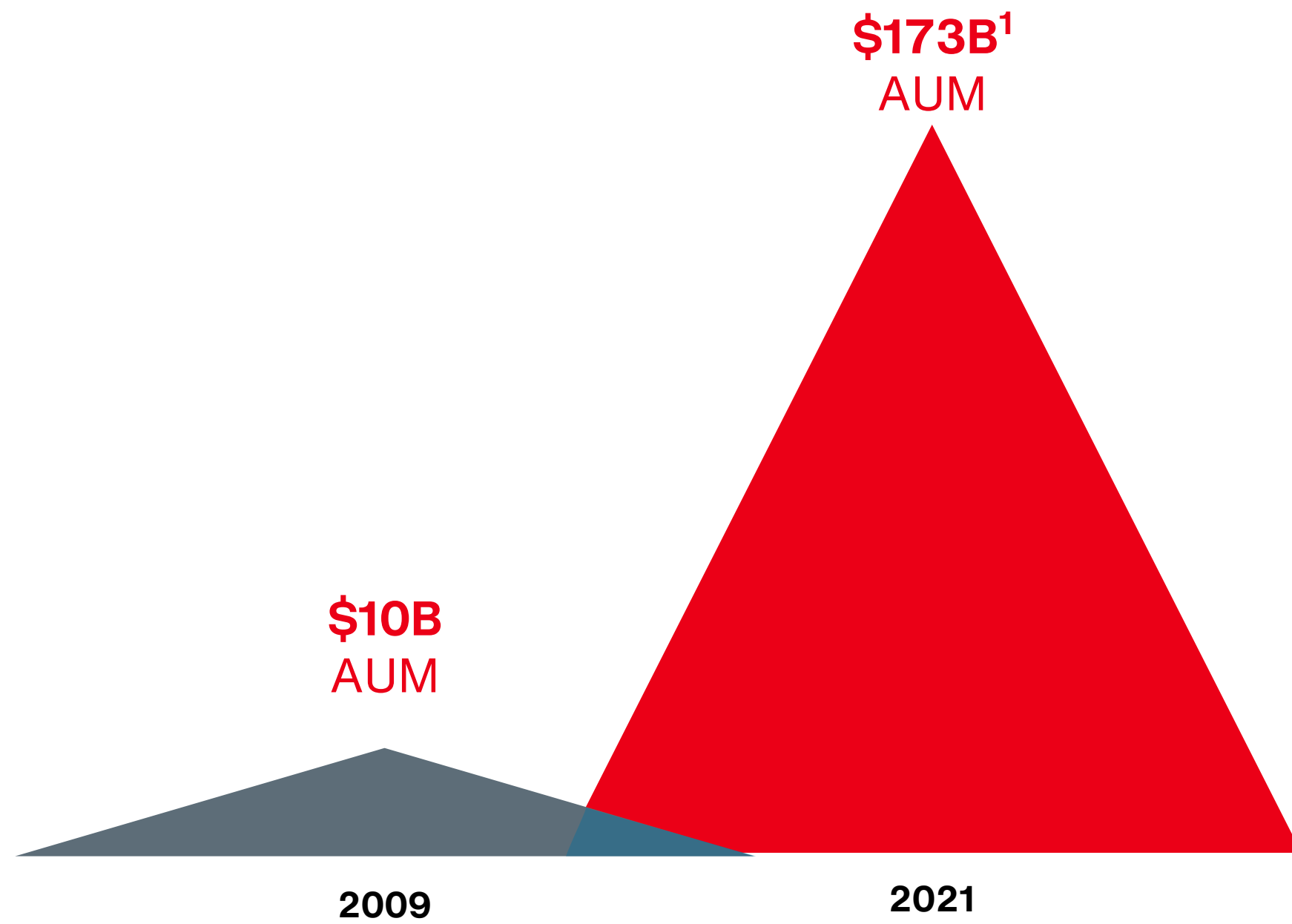
**Real Assets, Private Equity, and Infrastructure**

**Anthony Frammartino** – Real Assets Leader  
**Karen Rode** – Private Equity Leader  
94 Professionals

<sup>1</sup> Total combined research staff as of 9/30/2022 includes GIC-I Manager Research Staff, and Townsend colleagues from advisory, portfolio management, and strategy teams. Offshore, Innovation, and Support staff represent additional colleagues. Some team members have cross team responsibilities or reporting lines outside the manager research function, includes Aon Investments and its global Aon affiliates.

\* Fiduciary Services Custody and Lending Advisory Services provided by a separate business unit from Aon Investments USA Inc. Investment advice and consulting services provided by Aon Investments USA Inc.

# Aon OCIO Delegated Investment Solutions



## OUR GROWTH JOURNEY

Aon first offered Delegated solutions in Asia Pacific. In 2009, assets under management were \$10 billion. Building upon our global capabilities and a commitment to deliver sophisticated solutions to diverse clients, Aon has grown assets under management to \$173B<sup>1</sup> globally – a **17x** multiple!

Ranked

# #3

Worldwide Outsourced Assets Under Management<sup>2</sup>

## BACKED BY OUR BREADTH, DEPTH AND SCALE



**550**  
global clients<sup>3</sup>



**1,000+**  
schemes or plans in defined benefit or defined contributions plans or schemes<sup>4</sup>

<sup>1</sup> As of 9/30/2022, total assets under management represents \$148.7B in global discretionary assets under management advised by Aon Investments USA Inc (\$118B) and its global affiliates. As of 3/31/2022, Townsend had assets under management of approximately \$24.3B. When calculating assets under management, Townsend aggregates net asset values and unfunded commitments on a quarterly basis. Townsend relies on third parties to provide asset valuations, which typically takes in excess of 90 days after the quarter end. Therefore, assets under management have been calculated using 3/31/2022 figures where available but may also include 12/31/2021 figures. Assets under management are calculated quarterly and includes discretionary assets under management and non-discretionary client assets where the client's contractual arrangement provides the client with the ability to opt out of or into particular transactions or provides other ancillary control rights over investment decision-making (a/k/a "quasi-discretionary"). Regulatory AUM is calculated annually and can be made available upon request.

<sup>2</sup> Pension & Investments (P&I), 2022 Investment Outsourcing Survey, 55 firms participated in the survey. The rankings are based on the industry data reported by P&I as of 3/31/2022, and are based on the worldwide assets under management in investment outsourcing programs reported by each advisor who supplied data to P&I. The survey does not report on any undisclosed facts about any of the advisors who participated in the survey that could call into question the validity of the underlying data. The survey does not state or imply that the rankings represent the quality of advice provided by any advisor who participated in the survey. The survey discloses the complete list of advisors who participated in the survey. The data may not represent any one client's experience because the data reflects the cumulative asset growth across the entire sampling of the clients of each advisor who participated in the survey. The data is not indicative of the future performance of advisors who participated in the survey. The survey was conducted by P&I. No advisor paid a fee to participate in the survey.

<sup>3</sup> As of 9/30/2022, total delegated global client count includes global clients which maintain a discretionary investment management agreement.

<sup>4</sup> As of 6/30/2022



# Our Spectrum of Solutions



**Traditional Advisory Consulting**

**Custom Solutions**

**OCIO Outsourced Chief Investment Officer**



## Traditional Advisory Consulting

- 428 clients<sup>1</sup>
- \$2.765 trillion AUA<sup>1</sup>



## Integrated Strategy Development & Implementation

- Asset Allocation
- Custom strategies
- Manager selection



## Hybrid OCIO

- Responsibilities assigned based on client need



## Expanded Capabilities

- Trust & Custody
- Operational Due Diligence
- Fiduciary training and support
- Transition Management



## Complete OCIO

- Full-service offering
- Highest level of fiduciary services
- \$118 billion in assets under discretion<sup>2</sup>
- 202 Clients<sup>2</sup>

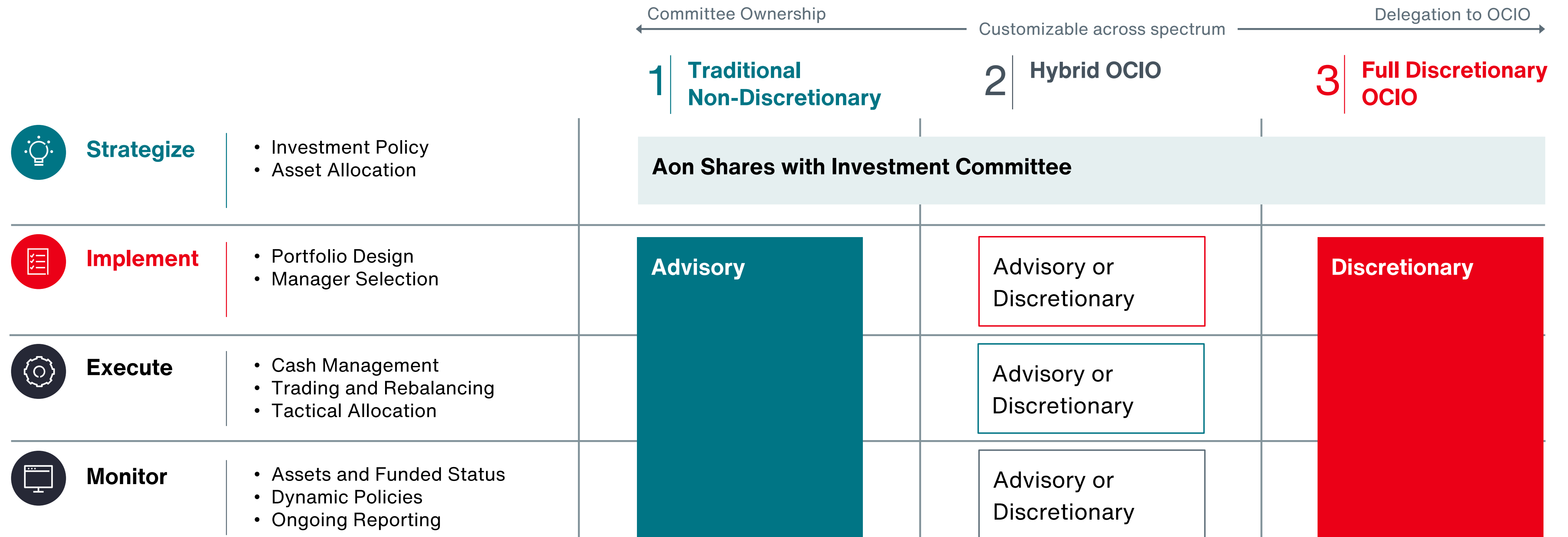
<sup>1</sup> As of 6/30/2022, represents U.S. retainer non-discretionary assets.

<sup>2</sup> As of 9/30/2022, total assets under management represents \$118B in U.S. discretionary assets under management advised by Aon Investments USA Inc.

Diversification does not ensure a profit, nor does it protect against loss of principal. Diversification among investment options and asset classes may help to reduce overall volatility.



# Spectrum of Investment Consulting Models



## Delegated Portfolio Oversight Committee (DPOC)

Responsible for governance oversight and ensuring all OCIO mandates adhere to Aon policies and procedures regarding strategy development and portfolio implementation.



# Capital Markets Outlook





# At The Start Of 2023 We Had Two Macro Questions



Can a global recession be avoided?



Will the Fed Pivot?



# After Three Months Where Are We?



Can a global recession be avoided?



Will the Fed Pivot?

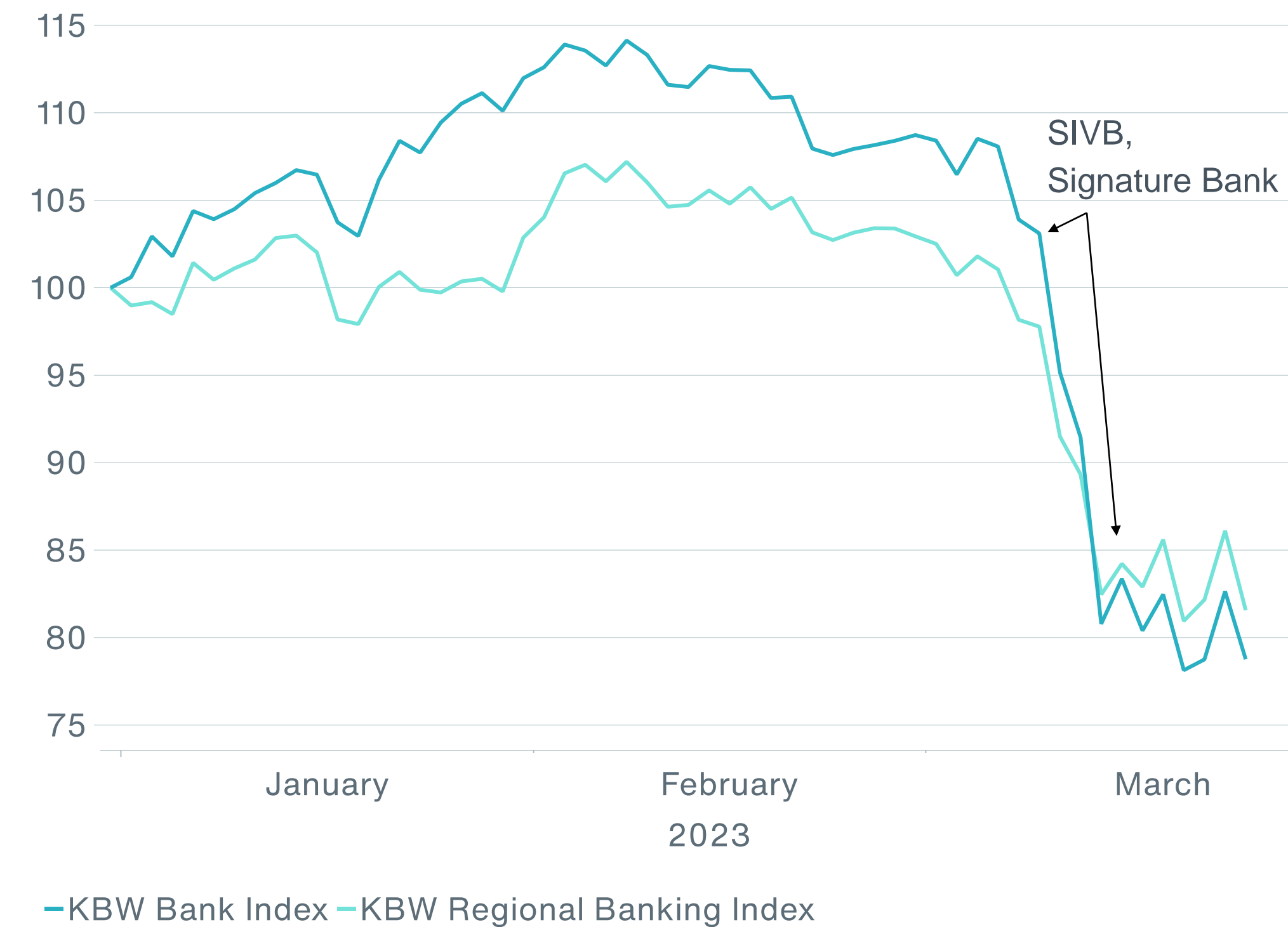




# Why Is the Fed Pivoting Now?

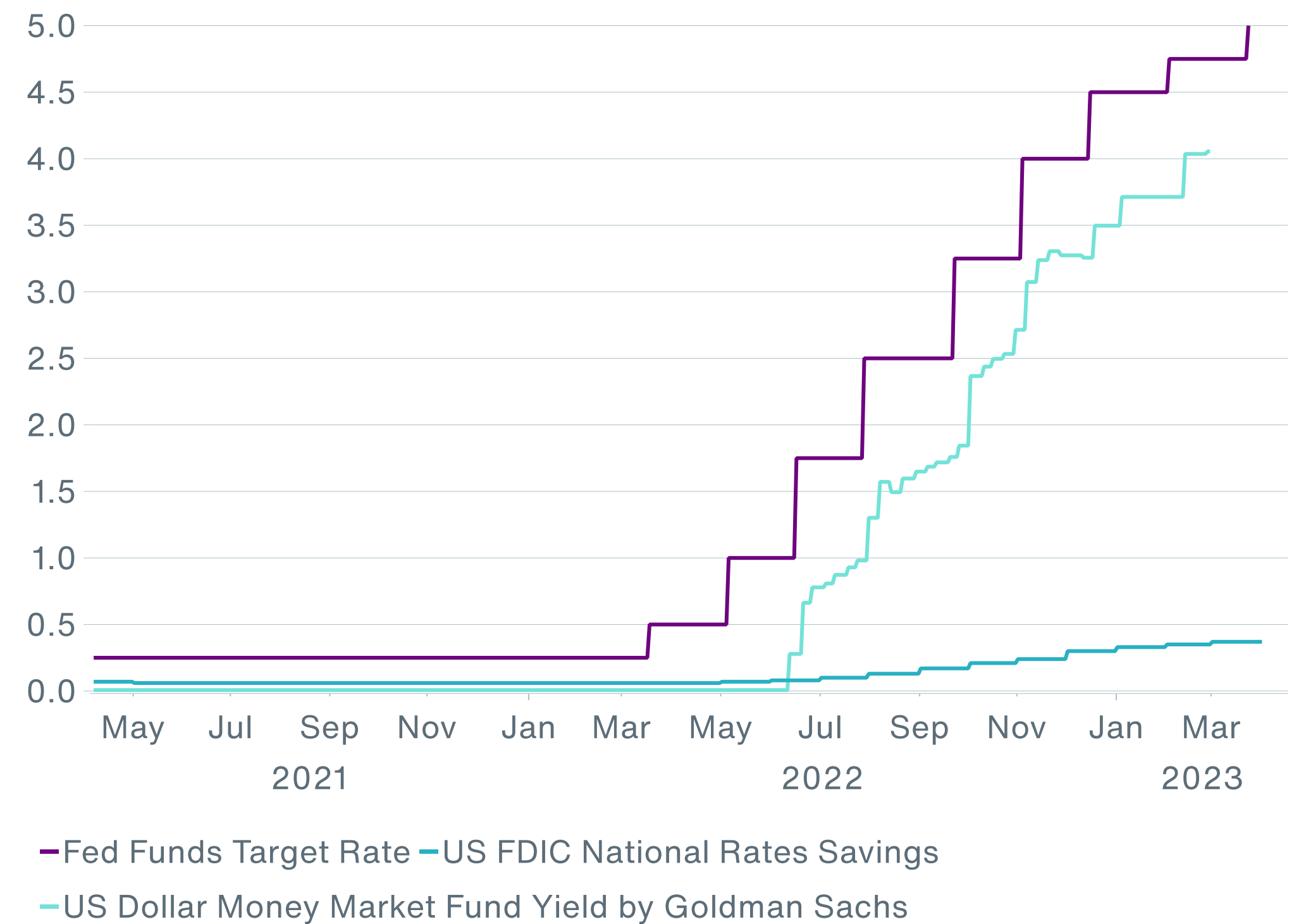
Regional bank deposit withdrawals are likely to hurt credit creation and growth

## U.S. Banks And U.S. Regional Bank Share Prices



Source: Macrobond, Bloomberg

## Banks Must Compete For Deposits Now



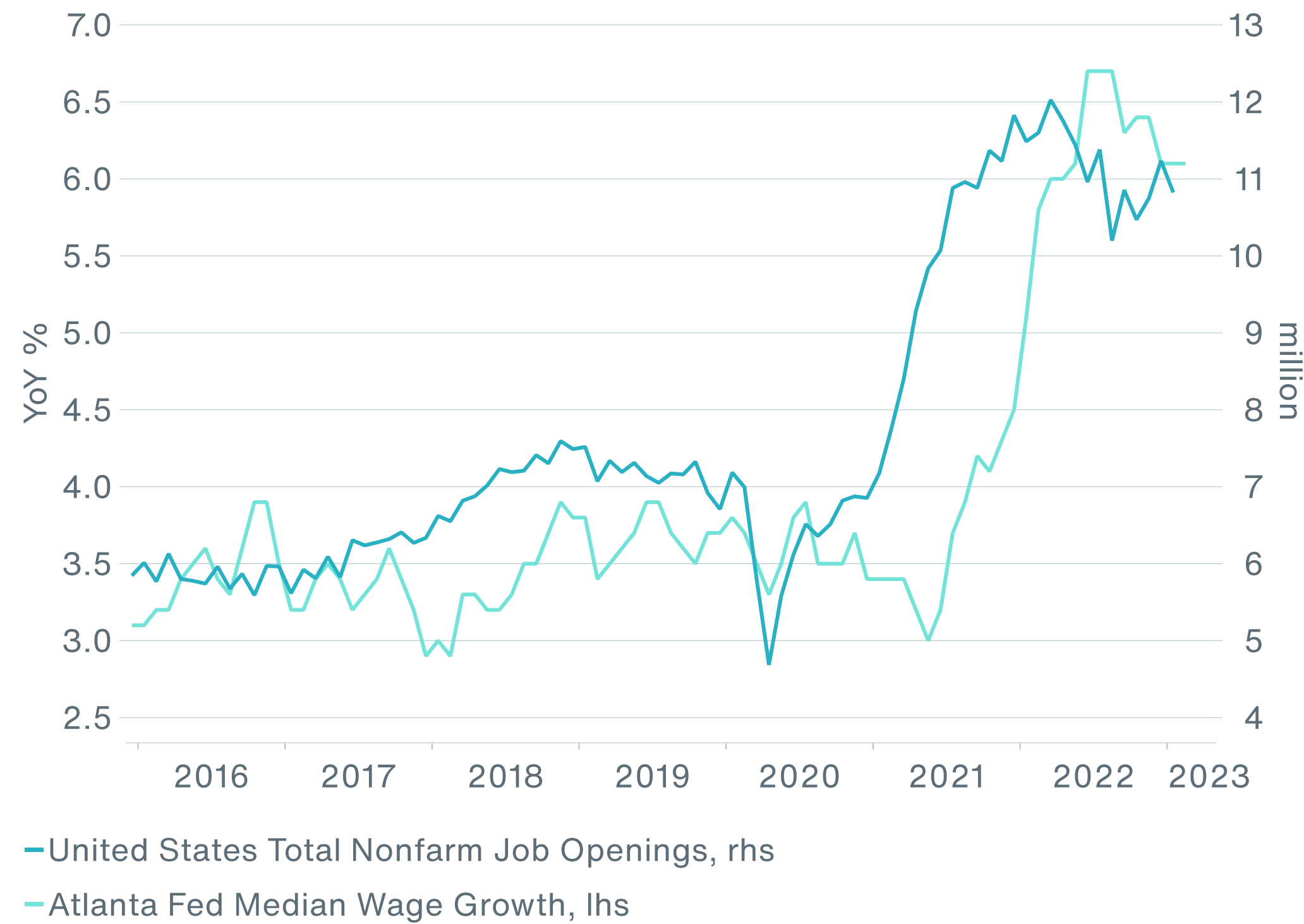
Source: Macrobond, Bloomberg, FDIC



# Where is Growth Heading?

Too early to tell, but we think a slow down is coming

## Wages And Job Openings Remain Robust



Source: Macrobond, Bloomberg

## How Much Does Bank Stress Tighten Conditions?

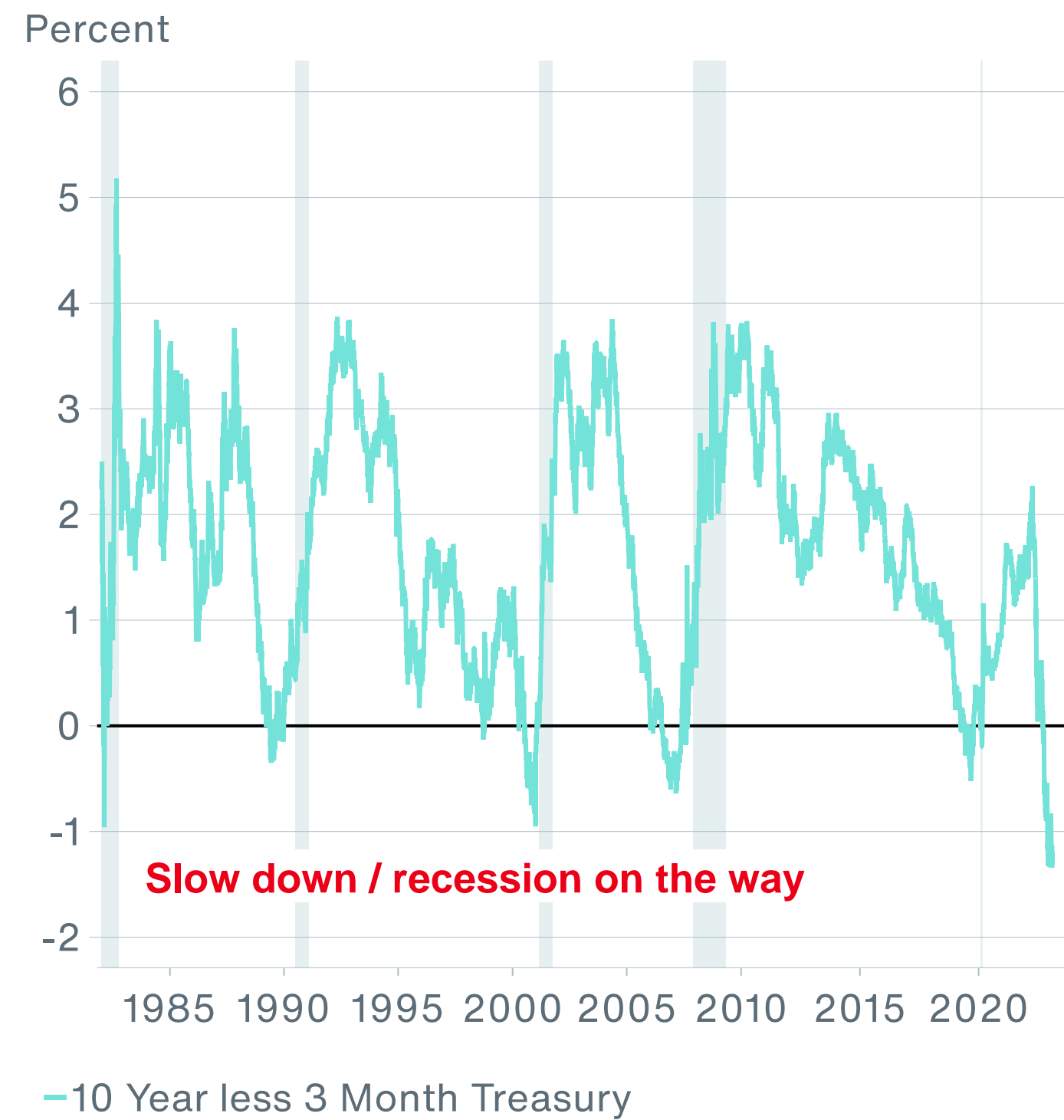
Torsten Slok, Apollo	+1.5% Fed Funds
Ed Yardeni, Yardeni Research	+1% Fed Funds
Ana Wong, Bloomberg Economics	+0.5% Fed Funds
Lloyd Blankfein	+0.5% Fed Funds

Source: Bloomberg

# Which One To Believe?

Mixed messages across markets

## Yield Curve Slope 10 – 3 month



Source: Macrobond

## MSCI USA Forward Earnings



Source: Macrobond

## U.S. High Yield Spreads



Source: Macrobond



# 2023 Key Investment Themes

1



Explore opportunities in selective credit strategies. There will likely be demand for loans as regional banks step away.

2



It is a good time to be a provider of liquidity. Secondary investments could be a highlight.

3



Resilience will still be needed. Volatility and unstable correlations likely to persist.



# Research & Asset Class Updates





# Investment Manager Research

Aon's dedicated team

More than 135<sup>1</sup> dedicated research professionals covering traditional, emerging, and alternative strategies

## Liquid Investment Manager Research

### Equities

16 Professionals

- Global
- Regional
- Style
- Size

### Fixed Income

12 Professionals

- Government
- IG Credit
- Emerging Market Debt
- Absolute Return
- LDI
- Cash

### Liquid Alternatives

13 Professionals

- Direct Hedge Funds
- Fund of Hedge Funds
- Currency
- Commodities

## Private Asset Manager Research

### Private Equity

15 Professionals

- Private Equity

### Real Assets

79 Professionals

- Real Assets, Real Estate, Infrastructure
- Advisory Solutions
- Portfolio Management

Cross asset class research on emerging, minority, and responsible investing managers and strategies

<sup>1</sup> Total combined research staff as of 9/30/2022 includes GIC-I Manager Research Staff, and Townsend colleagues from advisory, portfolio management, and strategy teams. Offshore, Innovation, and Support staff represent additional colleagues. Some team members have cross team responsibilities or reporting lines outside the manager research function, includes Aon Investments and its global Aon affiliates.



# Research Process

A combination of qualitative and quantitative metrics



**Access**—to 136 dedicated research professionals<sup>1</sup>

**Scale**—approximately **2,000** manager meetings held during 2021

**Innovation**—Aon’s proprietary quantitative screening model allows to scope a wide universe of investment products

<sup>1</sup> Total combined research staff as of 9/30/2022 includes GIC-I Manager Research Staff, and Townsend colleagues from advisory, portfolio management, and strategy teams. Offshore, Innovation, and Support staff represent additional colleagues. Some team members have cross team responsibilities or reporting lines outside the manager research function, includes Aon Investments and its global Aon affiliates.



# RI is a Spectrum of Different Approaches

ESG Rating Aid	Limited	Integrated	Advanced
<b>Policies</b> Scope, Granularity, Disclosure	<ul style="list-style-type: none"> <li>Lack of detailed policies</li> <li>PRI scores median or lower</li> </ul>	<ul style="list-style-type: none"> <li>Range of reasonably detailed policies</li> <li>PRI scores median or higher</li> </ul>	<ul style="list-style-type: none"> <li>Range of detailed and market leading policies</li> <li>PRI scores above median</li> </ul>
<b>Staff</b> Resources, Accountability, Incentives	<ul style="list-style-type: none"> <li>Limited senior oversight</li> </ul>	<ul style="list-style-type: none"> <li>Appropriate ESG resources, oversight and incentivisation</li> </ul>	<ul style="list-style-type: none"> <li>Appropriate level of high quality resource</li> <li>Strong oversight and incentivisation</li> </ul>
<b>Process</b> Breadth of Integration, Depth of Integration, Data Resources	<ul style="list-style-type: none"> <li>Low evidence of ESG integration into process</li> </ul>	<ul style="list-style-type: none"> <li>Good evidence to support ESG integration into process</li> <li>Demonstrable risk mitigation</li> <li>Climate risk measured and reported</li> </ul>	<ul style="list-style-type: none"> <li>Advanced integration of ESG into all stages of investment process</li> <li>ESG considerations viewed as both risk and alpha opportunity</li> <li>Detailed awareness and reporting of climate risks</li> <li>Proprietary tools and systems</li> </ul>
<b>Stewardship</b> Voting Record, Engagement Process & Outcomes, Industry Initiative Involvement	<ul style="list-style-type: none"> <li>Limited evidence of stewardship</li> <li>Limited evidence of substantive engagement</li> </ul>	<ul style="list-style-type: none"> <li>Detailed stewardship evidence</li> <li>Broad evidence of meaningful engagement activity</li> </ul>	<ul style="list-style-type: none"> <li>Advanced stewardship practices</li> <li>Detailed engagement and reporting across issues</li> <li>Wider industry collaboration</li> </ul>
<b>Outcomes</b> Analysis vs. Decision-Making, Does ESG & Stewardship make a Difference?	<ul style="list-style-type: none"> <li>Little evidence of ESG considerations influencing investment decisions</li> </ul>	<ul style="list-style-type: none"> <li>Credible evidence linking ESG factors to portfolio decisions</li> </ul>	<ul style="list-style-type: none"> <li>Strong link from ESG analysis/ stewardship to investment decisions and portfolio construction</li> </ul>
<b>Overall</b>	<b>Limited – Integrated – Advanced</b>		

Overall ESG Rating	What does this mean:
<b>Advanced</b>	<ul style="list-style-type: none"> <li>The fund management team demonstrates an advanced awareness of potential ESG risks in the investment strategy. The fund management team can demonstrate advanced processes to identify, evaluate and potentially mitigate these risks across the entire portfolio.</li> </ul>
<b>Integrated</b>	<ul style="list-style-type: none"> <li>The fund management team has taken appropriate steps to identify, evaluate and mitigate potential financially material ESG risks within the portfolio.</li> </ul>
<b>Limited</b>	<ul style="list-style-type: none"> <li>The fund management team has taken limited steps to address ESG considerations in the portfolio.</li> </ul>
<b>NR (Not Rated)</b>	<ul style="list-style-type: none"> <li>An evaluation of ESG risks is not yet available for this strategy.</li> </ul>



# Manager Research – Operational Due Diligence



## Our Operational Due Diligence (ODD) process is a multi-faceted review of

- Corporate and organizational structure and governance
- Regulation, compliance, and audit/testing functions
- Risk management program
- Technology and BC/DR
- Service provider selection and monitoring
- **Strategy specific** trade and transaction controls
- **Strategy specific** administration and valuation
- Fund structures (when applicable)



## Team of specialists responsible for ODD

- ODD team of 17\*
- Focus on experienced, senior professionals
- Core ODD team supported by data gathering and processing team



## Global Operational Due Diligence Team

- All new managers and/or products reviewed by dedicated core ODD team

\*As of 6/30/2022. Includes 11 onshore ODD and 6 India ODD team members.

ODD is conducted by Operational Risk Solutions and Analytics Group, which is operated independently from Aon Investments. Investment advice is provided by Aon Investments.





# Working with Aon Investment Management Research



# Search and Meeting Activity – 2021

Asset Class	Manager Searches	Manager Meetings
Equities	226	575
Fixed Income	160	436
Hedge Funds	25	481
Real Estate	27	138
Private Equity/Infrastructure	156	512
QDIA/Other/Cross Asset Class	263	183
<b>Total</b>	<b>857</b>	<b>1885</b>



# North America DC Multi-Asset Solutions Team Overview

## Leading Advisor

**\$258B**

TDF Research  
Assets Under Advisement<sup>2</sup>

**\$214B**

Custom TDF  
Assets Under Advisement

**\$368B**

Custom Core  
Assets Under Advisement

## Client Focused

**376**

DC clients<sup>1</sup>

**42**

Custom clients

## Depth in Experience

**38**

Investment professionals

## Cross-Functional Subject Matter Expertise

Client Service

Public Equity

Fixed Income

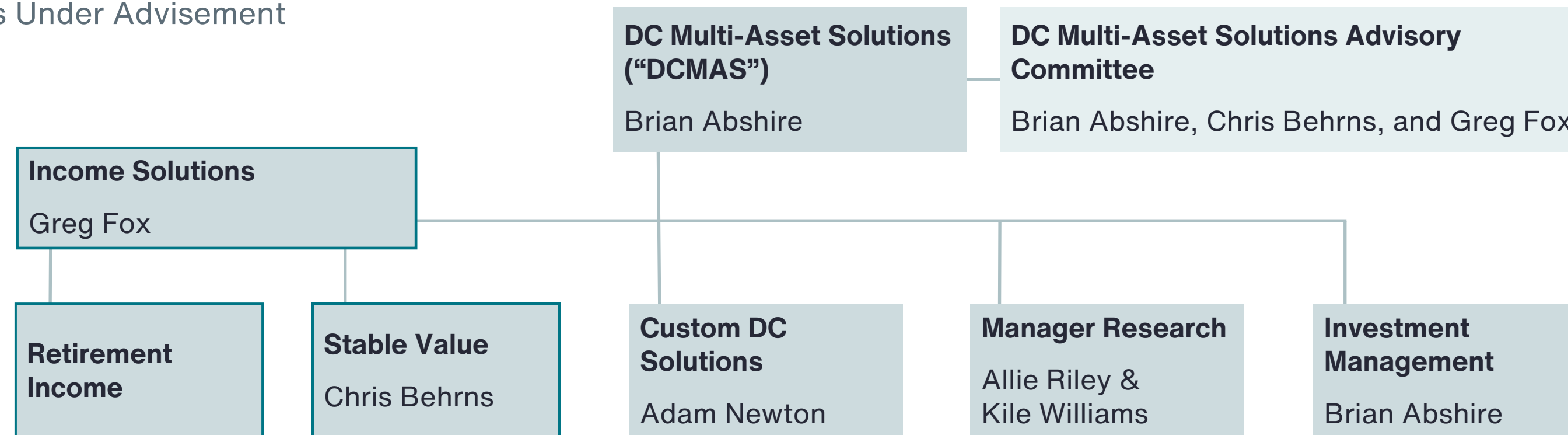
Real Estate

Liquid Alternatives

Investment  
Policy Services

Global Asset Allocation

Retirement Income



All data as of 9/30/2022

<sup>1</sup> As of 6/30/2022



# Asset Class Update – Public Equity



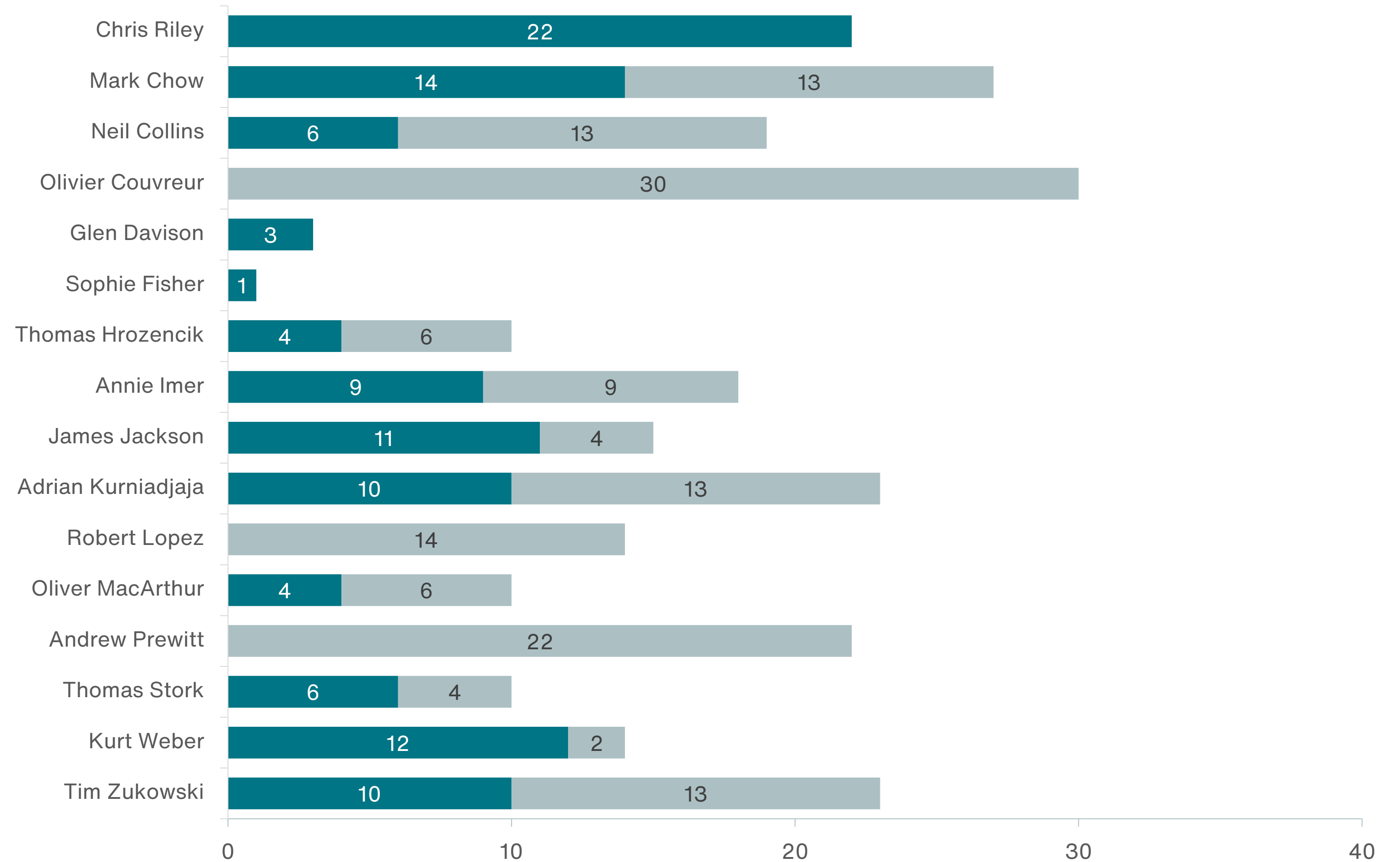


# Aon's Equity Market Research Team

Experienced, generalist team with soft sector specialisms

**Average Industry Experience = 16 years**

- Years of experience at Aon
- Years of experience prior to Aon



As of 1 October 2022

# Search Activity and Strategy Assets

Sub Asset Class	Total Mandates	Passive (% \$)	DC (% mandates)
U.S. Equity	92	90	90
Non-U.S. Equity	8	10	90
Emerging Market	23	30	70
Global Equity	22	20	10
<b>TOTAL</b>	<b>165</b>		

Key Active U.S. OCIO Strategies	Total AUM (\$B)
Global Equity	3.8
Non-U.S. Equity	0.9
U.S. Large	0.3
U.S. Small	0.4
Passive	2.1
<b>TOTAL</b>	<b>7.5B</b>

Source: Aon's internal database inView for the search activity and DMR our daily monitor report as of 9/30/22 for the OCIO strategies rounded.



# Themes for 2023



**Global Equity**

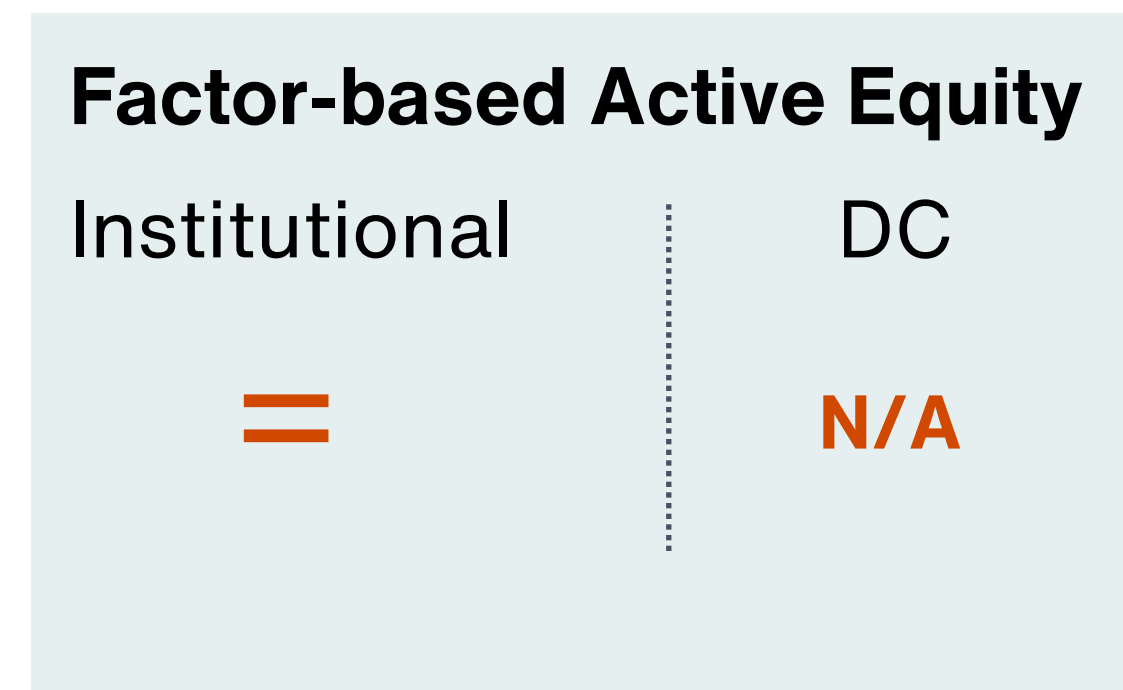
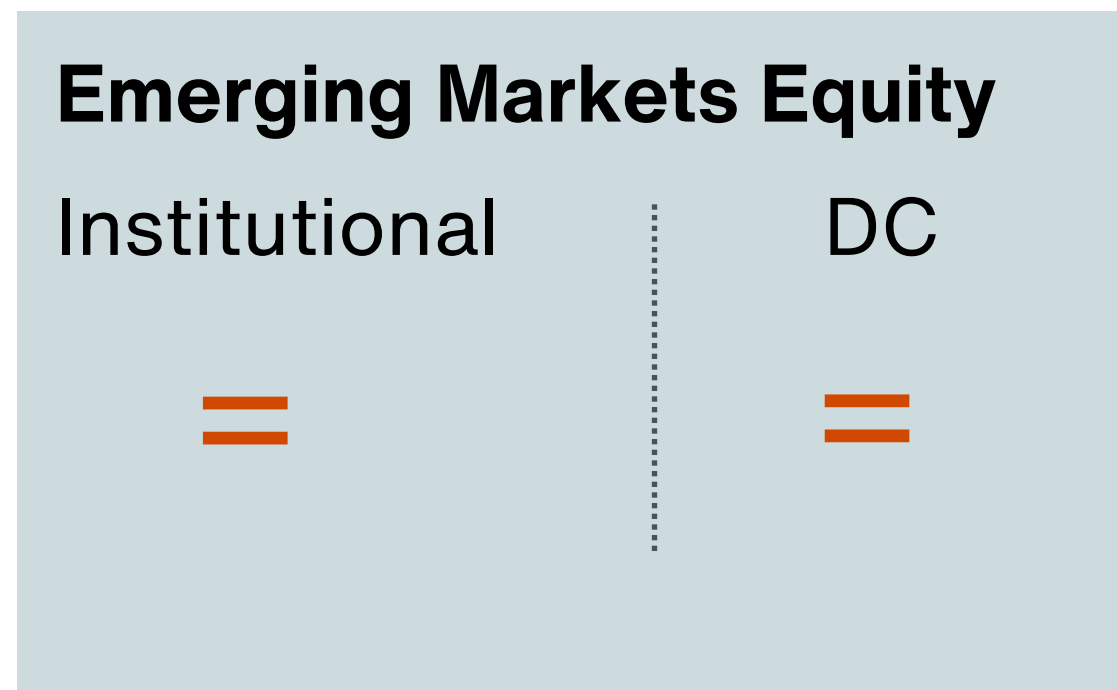
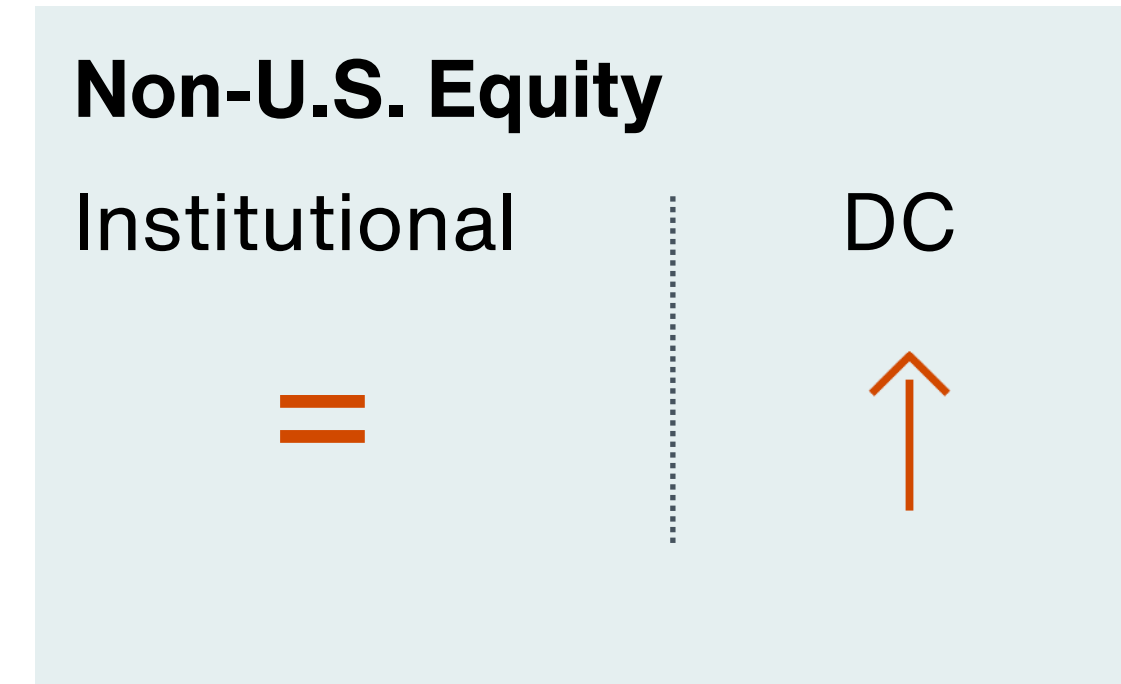
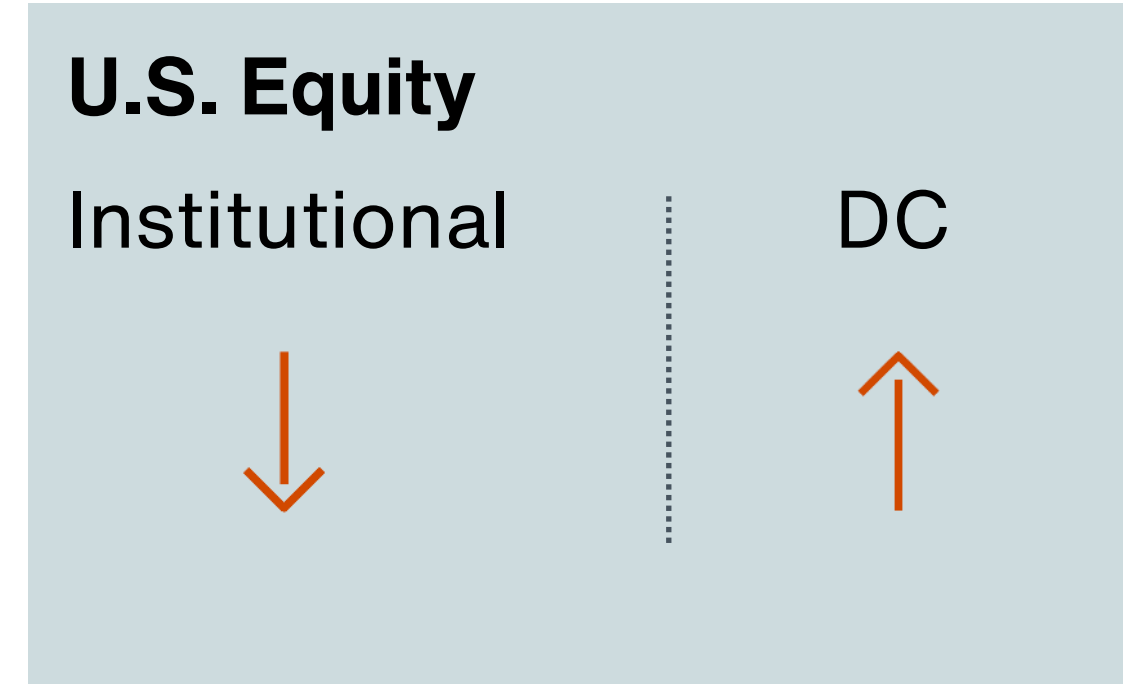


**Portfolio Construction**



**Responsible Investment**

# Equity Management Trends





# Asset Class Update – Fixed Income



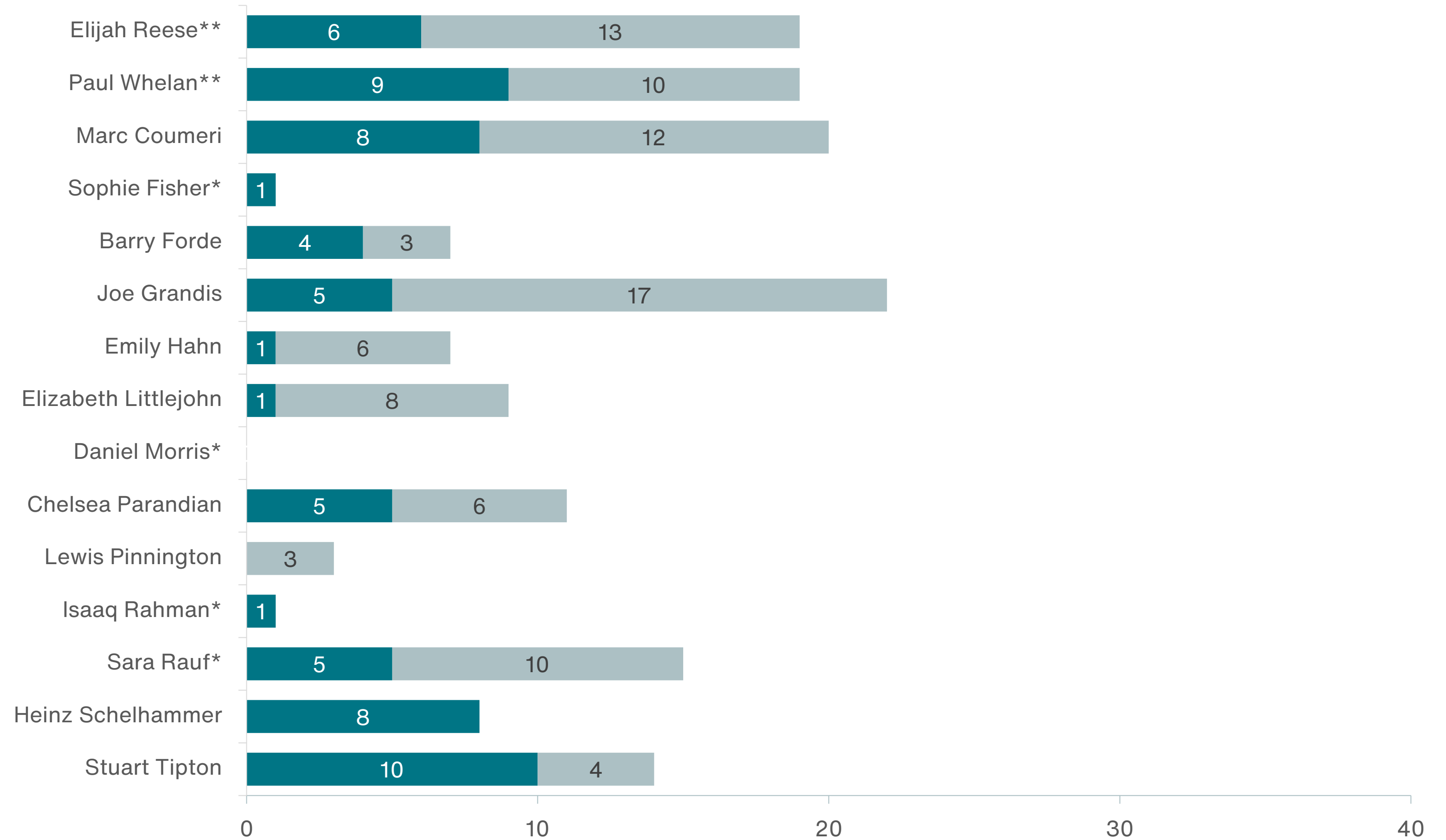


# Aon's Fixed Income Research Team

Experienced, generalist team with soft sector specialisms

**Average Industry Experience = 13 years**

- Years of experience at Aon
- Years of experience prior to Aon



As of 1 November 2022



# Search Activity and Strategy Assets

Sub Asset Class	Total Mandates
Multi Asset Credit	17
U.S. Long Duration	8
Asset Backed Securities	7
Global Investment Grade Credit	3
Short Dated Credit	2
Absolute Return Bond Strategies	4
U.S. Treasury/TIPS	15
Canadian Core/Credit	1
B&M Credit	2
U.S. Core Plus	8
UK LDI	4
Canada LDI	2
Cash (Money Market/Ultra Short duration)	10
U.S. Core	7
Bank Loans	1
U.S. Municipals	1
U.S. Intermediate Credit	1
European Aggregate	1
UK Passive FI	1
Synthetic Credit	1
Global Aggregate	2
<b>TOTAL</b>	<b>98</b>

Key U.S. OCIO Strategies	Total AUM (\$)
Long Credit	10.5B
Intermediate Credit	2.0B
STRIPS	2.3B
eLDI	1.5B
Return Seeking FI	1.5B
Core Plus	710M
<b>TOTAL</b>	<b>18.5B</b>

Source: Aon's internal database inView for the search activity and DMR our daily monitor report as of 9/30/22 for the OCIO strategies rounded.

# Themes for 2023?



**Return & Diversification**



**Credit**



**Responsible Investment**



# Fixed Income Trends

**Core / Core Plus**

Institutional	DC
=	=

**Long Credit / LDI**

Institutional	DC
↑	N/A

**Cash / Short Duration**

Institutional	DC
↑	N/A

**High Yield & Bank Loans**

Institutional	DC
↓	↓

**Multi-Asset Credit**

Institutional	DC
↑	↑



# Asset Class Update – Private Markets



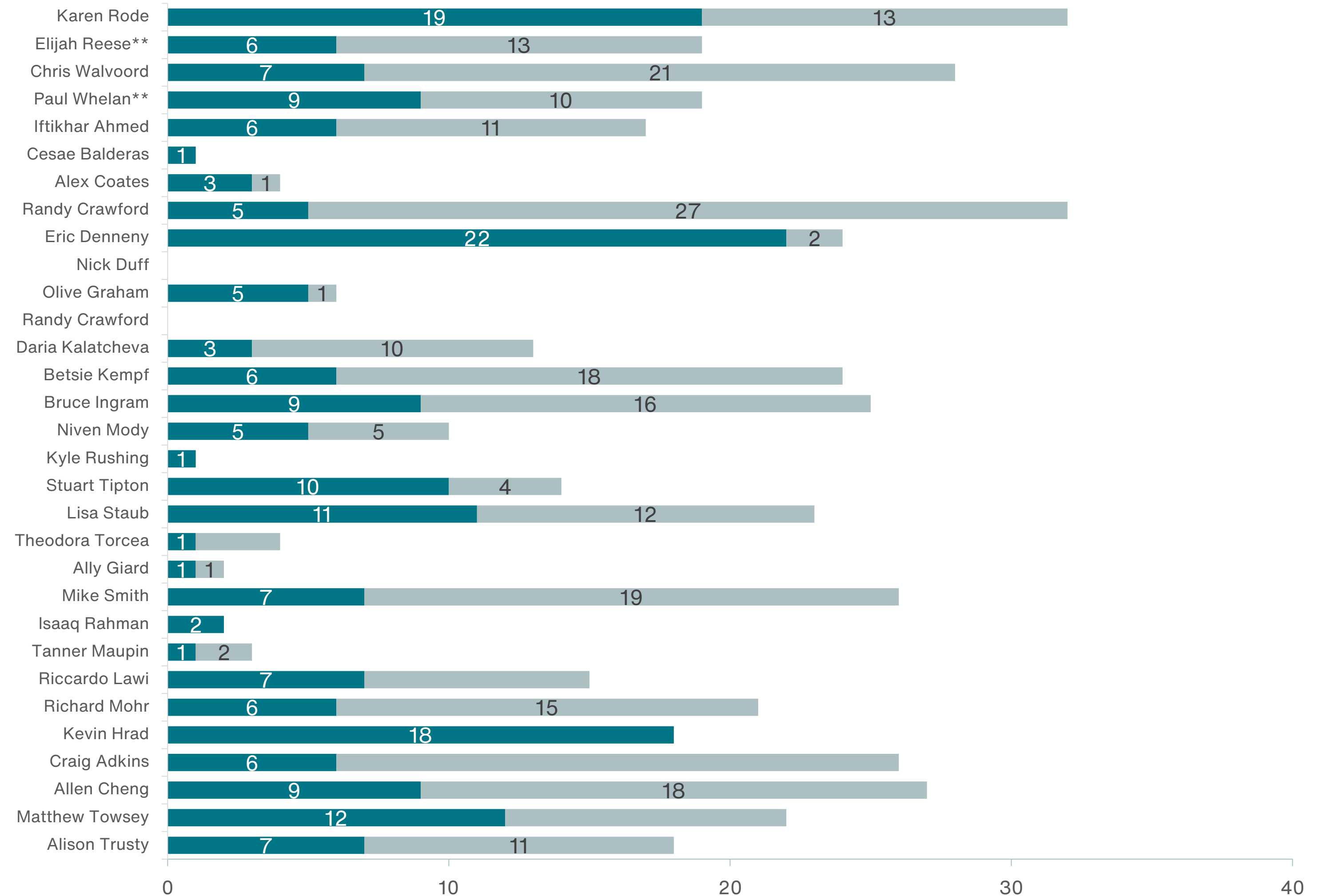


# Aon's Private Markets Research Team

Experienced, generalist team with soft sector specialisms

**Average Industry Experience = 13 years**

- Years of experience at Aon
- Years of experience prior to Aon



As of 1 November 2022



# Search Activity and Strategy Assets

Sub Asset Class	Total Mandates
Private Equity Primary	64
PE Fund of Funds & Secondary Funds	9
Open Infrastructure	26
Closed Infrastructure	10
Private Credit	42
Hedge Funds	31
<b>TOTAL</b>	<b>182</b>

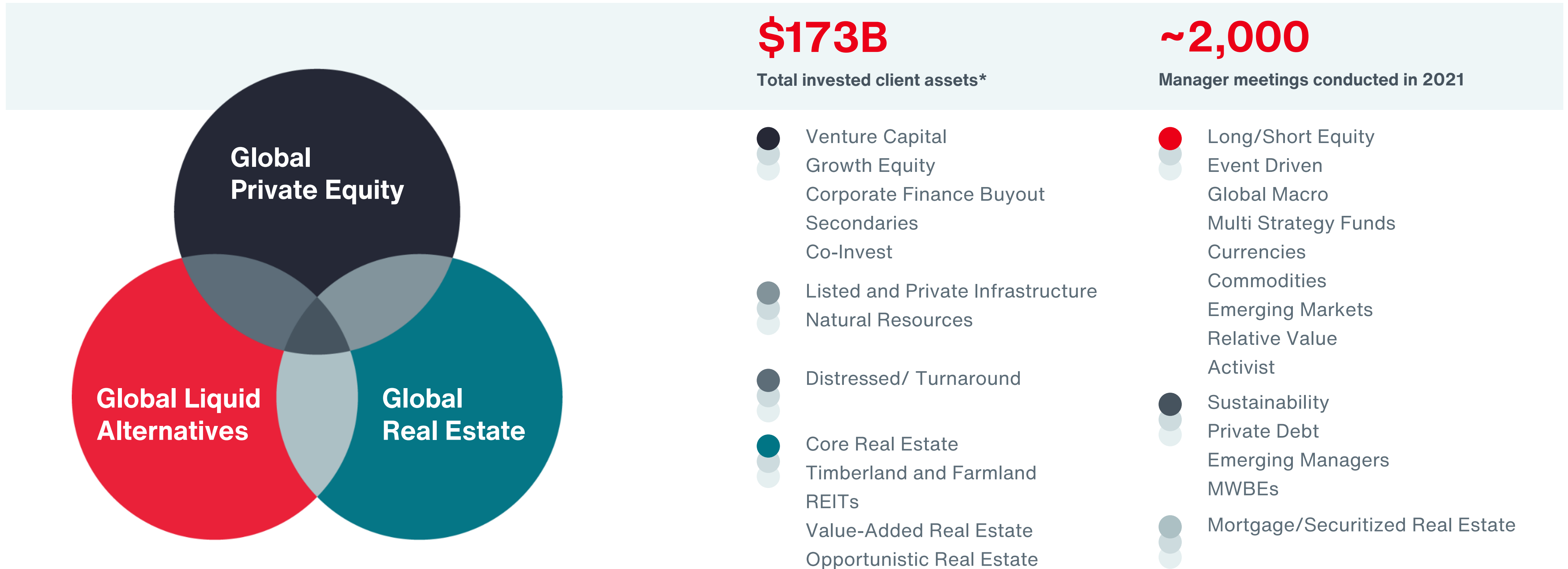
Key U.S. OCIO Strategies	Total AUM (\$)
Private Credit	1.4B
Private Equity	4.B
Infrastructure	0.4B
Hedge Funds	2.8B
<b>TOTAL</b>	<b>9.1B</b>

Source: Aon's internal database inView for the search activity and DMR our daily monitor report as of 12/31/22 for the OCIO strategies rounded.



# Flexible Solution

Access to integrated alternative investment capabilities



MWBEs = Minority and Women Business Enterprises

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# Liquid Alternatives and Hedge Fund Trends

## Diversifying Strategies

Institutional



## Insurance Linked Securities

Institutional



## Global Macro

Institutional



## Opportunistic Credit

Institutional



## L/S Equity

Institutional



## Multi Strategy

Institutional





# Private Assets Ex Real Estate Trends

**Buyout & Growth**  
Institutional



**Venture**  
Institutional



**Turnaround**  
Institutional



**Secondaries**  
Institutional



**Infrastructure**  
Institutional



**Private Credit**  
Institutional





# Final Words / Q&A





# Data Definitions

<b>BoA U.S. High Yield Index</b>	The ICE BofA U.S. High Yield Index tracks the performance of U.S. dollar denominated below investment grade corporate debt publicly issued in the U.S. domestic market.
<b>MSCI USA Index</b>	The MSCI USA Index is a free-float weighted equity index. It was developed with a base value of 100 as of December 31, 1969.
<b>KBW Regional Banking Index</b>	The KBW Regional Banking Index is a modified-capitalization-weighted index, created by Keefe, Bruyette & Woods, designed to effectively represent the performance of the broad and diverse U.S. regional banking industry.
<b>KBW Bank Index</b>	KBW Bank Index. This is a modified cap-weighted index consisting of 24 exchange-listed National Market System stocks, representing national money center banks and leading regional institutions.

# Data Disclaimers and Disclosures

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Join us at the in-person Wealth Insights Series 2023 Miami – November 27-29, an exclusive forum for the exchange of investment insights and ideas or join us at any one of our 4 global conferences

## North America Venue:

JW Marriott Miami Turnberry Resort & Spa

**Dates:** November 27-29, 2023

## Monday, November 27 – Pre-Conference Reception

## Tuesday, November 28

- General investment topics, breakout sessions, Investment Manager and Client meetings
- Networking lunch/activities and Dinner Reception

## Wednesday, November 29

- General investment topics and breakout sessions; Optional lunch and Investment Manager Meetings

**Registration:** [Click here](#)

**Last Year's Agenda:** [Aon Wealth Insights Series, Miami](http://www.aon.com/events/aon-wealth-insights-series-2022/Miami)  
([www.aon.com/events/aon-wealth-insights-series-2022/Miami](http://www.aon.com/events/aon-wealth-insights-series-2022/Miami))

## Dublin

11 & 12 September

The Maker Hotel

## Singapore

2 November

Raffles Hotel

## London

8 & 9 November

Pan Pacific

## Miami

27-29 November

Turnberry Resort & Spa





# Legal Disclosures and Disclaimers

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