

ALTO

Bringing alternative investments
to the mainstream.

WHAT IS ALTO?

Alto is an investing platform where individuals build a diversified portfolio of alternative assets at any scale with their IRA savings.

Our mission is to provide every investor with a platform for efficient and cost-effective portfolio theory execution and unleash \$20+ trillion of retirement savings from the constraints of publicly-traded securities.



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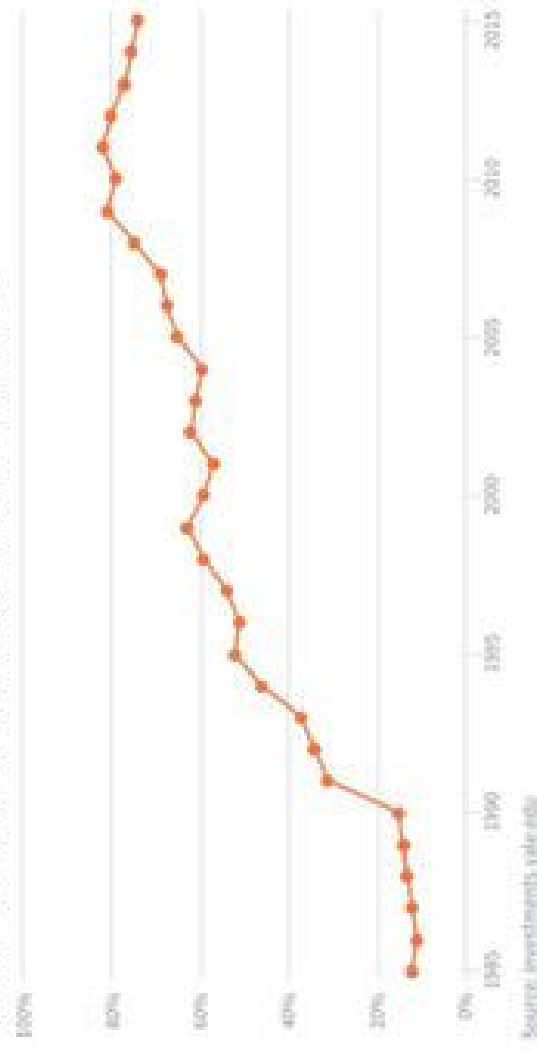
KEY MARKET METRICS

80 million IRA accounts hold more than 90% of all US savings.

Millennials' demand for alternatives is growing at 2x the rate for traditional investments. By 2030, they alone will control \$20 trillion in financial assets, 5x what they control today.

Virtually every major institutional investor holds 25% of their portfolios in alternatives.

The Yale Endowment is increasingly allocated to alternatives



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ADDRESSABLE MARKET

In 2017, only 300,000 investors participated in 23,000 Reg D offerings, raising more than \$1 trillion.

By 2020, there will be 20 million accredited and 110 million non-accredited households with more than \$24 trillion in retirement accounts.

Until now, they have had no meaningful way to participate in these investment opportunities.



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THE PROBLEM

Traditional plan administrators and custodians treat alternatives like they once treated options, restricting an estimated **150 million US** retirement accounts to custodian-approved registered securities. This, as well as a **confusing and expensive DIY** investment process, keep barriers to entry **artificially high**. The result: Alternatives currently comprise **less than 2%** of retirement savings.

Given market inefficiencies, the private market holds unique potential for better, and more consistent, returns.



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WHY SOLVE IT NOW?

The stock market is shrinking.

In the 90s, more than 8,000 publicly-traded companies were on U.S.-based exchanges. By 2016, there were fewer than 3,700. The top 200 companies (by earnings) accounted for all stock market profits in 2015.

Public companies are much larger than those of decades ago, and fast-rising upstarts are harder to find.

For the first time, the Main Street investor can advance beyond “modern” portfolio theory and invest like a billion-dollar institution.



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THE JOBS ACT

Long-term VC returns are 2x the S&P 500, and for more than 80 years, only accredited investors could invest in private companies.

Reg A+ and Reg CF democratize investment opportunities previously available only to the wealthiest Americans and enable a portfolio approach that meets reasonable yield expectations for retirement. Relying on index funds alone will not.



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STARTING WITH CROWDFUNDING

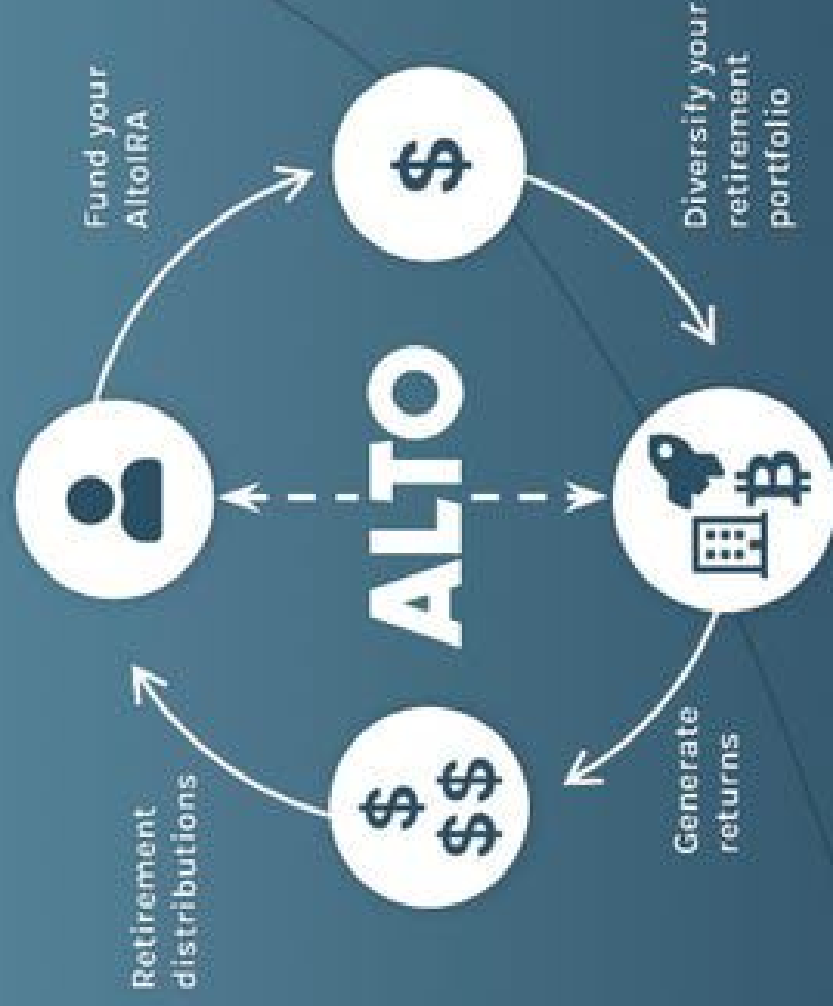
Alto delivers liquidity to crowdfunding ("CF") platforms which make private equity, debt and real estate investing accessible to all investors. Historical returns and changing investor preferences make alternative investments more attractive, and using tax-advantaged IRA savings matches long-term, interest-free investment leverage with long-term assets.



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HOW ALTO WORKS

The Alto platform delivers an easy to use, automated workflow for investing in alternatives with retirement account savings. We serve as the transaction hub for investors and recipients of funds (those raising money). We do for alternative asset IRA investing what TurboTax did for self-filing.



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HOW ALTO CREATES VALUE FOR EVERYONE

Alto's proprietary, fully-automated platform and deal hub creates value for everyone at each step. Investors get a low-cost, easy-to-use alternative asset IRA investment platform. Crowdfunding sites, crypto exchanges, and issuers get access to untapped liquidity.

1 ACCESS

Fully-automated account creation and transfer of assets from the existing custodian.

2 TRANSACTION

Seamless, API-driven transaction engine for our platform partners.

3 REPORT

Automated related-party communications and IRS reporting.

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HOW ALTO MAKES MONEY

Alto has four revenue lines:

1. One-time account setup fee: fixed, \$49 per account
2. Recurring transaction fees: variable, ranging from \$25 to \$99 per investment
3. Recurring crypto trading fees: variable, per trade; fixed, unlimited
4. Annual acct. reporting fees: \$99 per non-CF asset and per CF-platform*, capped at \$499

*\$99 annual reporting fee for an unlimited # of assets on a single CF-platform.

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WHERE WE ARE

To date, we have raised \$1.8 million and built:

- An innovative front-end UI and UX
- An efficient and scalable onboarding process
- A secure transactional back-end and ledger
- A robust set of APIs
- A seamless integration with Angellist

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EARLY PROGRESS

We launched the platform and opened our first 55 AltoIRA accounts, received \$2.6 million in IRA transfers and rollovers, and closed over 60 investments in 60 days - with zero marketing.

Our own Angellist syndicate raised over \$210k from 48 investors, and 7 (15%) used their new AltoIRA.

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WHERE WE'RE GOING

We are raising \$2 million to:

- Expand our development team to integrate more CF platforms faster
- Launch an integrated digital asset trading platform
- Acquire 150k active users
- Partner with wealth management firms
- Prepare a tech and legal framework for alternative deal discovery and automated investment portfolio diversification

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ALTO TEAM

ERIC SATZ

Chief Executive Officer
Founder of Currenex,
Plumgood Food, and TNCV.
Board member, Tennessee
Valley Authority.

Linked


ADAM ALBRIGHT

Chief Technical Officer
Platform and security design for
finance, travel, e-commerce,
manufacturing, and telecom
businesses.

Linked

JAMES O'BRIEN

Director, Client Services
Experienced retail entrepreneur
responsible for UX, product,
content, sales, and marketing.

Linked

GARY HIRSCH

Company Counsel
Intralinks, Currenex, Marsh &
McLennan, and Willkie Farr and
Gallagher.

Linked

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THE FUTURE

- Continue to gain traction with crowdfunding platforms and investors across investment verticals -- equity, debt and real estate: trillions of dollars in addressable markets combined.
- Apply a marketplace of marketplaces model (e.g. Kayak) to facilitate deal discovery and diversified portfolio construction, both directly and through fund participation.

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COMPETITIVE LANDSCAPE

FULLY AUTOMATED

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\$99 PER YEAR

EXPENSIVE

COST-
EFFICIENT

STRATA
TRUST COMPANY

PENSCO
TRUST COMPANY

MILLENNIUM
TRUST COMPANY

PAPER-BASED

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COMPETITIVE LANDSCAPE

	Automated Workflow	Alternative Assets	Issuer Accounts	Deal Hub	API-driven CF Platform Integrations	Fee Transparency	Cost
AltoIRA	✓	✓	✓	✓	✓	✓	\$
Major Brokerages	✓	✗	✗	✗	✗	✓	\$
SD-IRA Custodians	✗	✓	✗	✗	✗	✗	\$\$\$

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LEARN MORE

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We ask that all information in this presentation remain confidential.
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