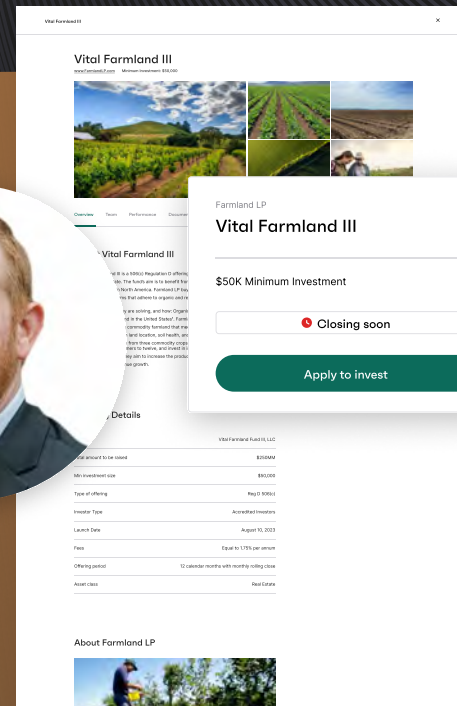


ALL ABOUT ALTO

How Alto helps individual investors navigate alternative assets



Alto takes a proactive approach to navigating an evolving alternative assets regulatory environment alongside issuers and investors

As Alto works to bring alternatives to individual sophisticated investors, we work tirelessly behind the scenes to ensure that the investors on our platform are able to [source and close their chosen investments](#) with the same confidence that comes from participating in a tightly run, compliant transaction process that institutional investors have long been able to enjoy.

“You want to make sure you are doing everything you can to be compliant, run a clean shop, and keep everything above board, then, you can be sure that regulators don't have any concerns about the lines of business you're operating.”

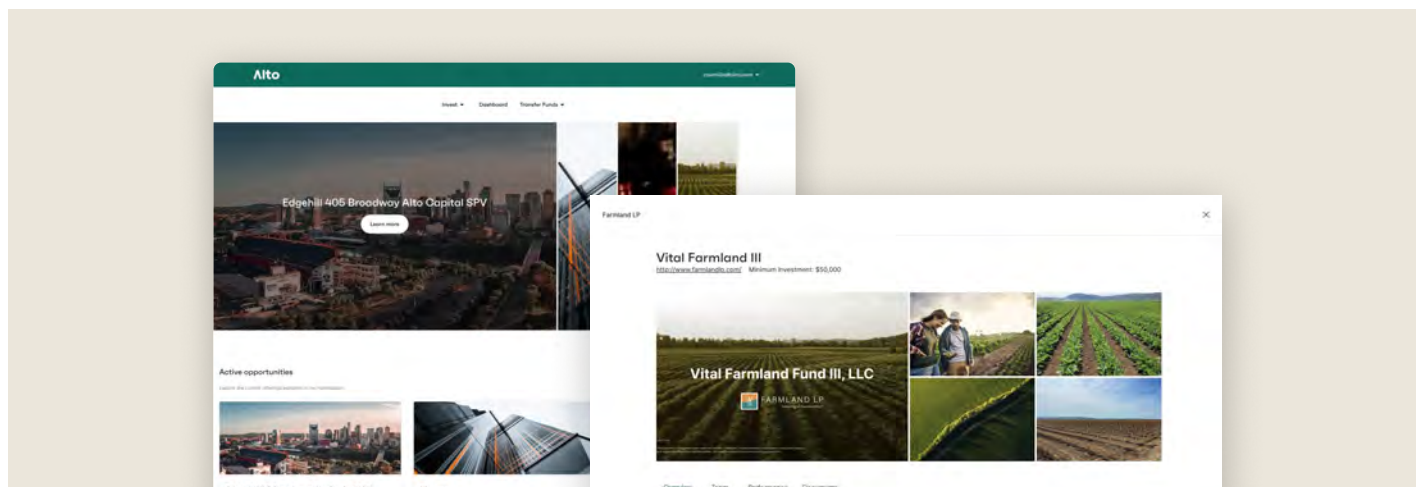


Brian Fraioli,
Chief Compliance Officer at Alto Securities

Brian himself has handled some of the most common regulatory hurdles investors and fundraising entities historically faced. He recently explained how Alto acts as a conduit for the emerging wave of issuer-investor relationships by solving challenges on behalf of both parties.



When you invest in an alternative asset on a platform like Alto, the issuers you select must comply with long-established regulations as they are amended and new rules are adopted to protect investors and keep up with innovation.



Alto's compliance team works around the clock to interpret the regulatory context underlying laws that govern investments into complex alternative assets, and how they apply to issuers. We appreciate the logic behind them. "Understandably, these assets have been gated or walled off for specific reasons," says Brian, acknowledging the protective purpose behind the current regulations. "It has to do with the complex nature of the offerings and the transactions."

Alto applies its knowledge of regulatory compliance to help investors take confident action toward their financial future on Alto Marketplace

Let's take a look at a specific example from Alto's suite of offerings to better understand how Brian's team works. On Alto Marketplace, the Securities team curates exciting opportunities in leading, unique, managed funds across a range of criteria. One of those key criteria is an assessment of an issuers' compliant operations against the risks and potential value of their offering. This holistic due diligence process is foundational work in the alternatives sector, and Alto's Marketplace investors can invest knowing that it's being done by professionals on these opportunities.

"A big part of what we communicate is the offering documents and subscription documents. What is the investor actually agreeing to? What are they getting? Are they getting ownership? Are they getting licensing? Are they getting continued revenue? What is it that the investor is signing up for? We decipher and communicate these considerations so investors can continue with their own due diligence and selection process."

Alto's leaders build and nurture productive relationships with regulators

To ensure Alto's compliance work endures and evolves along with the changing investment landscape, Brian and the rest of Alto's leadership team regularly connects with governing officials. The relationships they foster helps the whole team gain insights into regulatory pitfalls and best practices. These insights help Alto work more effectively both on its own and hand in hand with issuers for the institutional stakeholders on our platform to verify and demonstrate compliance with regulations, which in turn further reassures investors who may want to participate in alts.

“I've always maintained a good relationship with FINRA, which means an ongoing dialogue. We've discussed where they're comfortable with our operations and where they see things going. This dialogue informs us of potential regulatory pitfalls we and our partners need to know about.”

Brian says this work is mutually strategic and rewarding. “There are some great people in the teams over there that will tell us, ‘Here's an area of focus for us currently, or we will be focused on this during the next exam cycle’” he says. “So we can ensure we're buttoned up on all the regulatory issues. I find that keeping this open and honest dialogue with regulators is the most proactive way to have a compliant firm.”

Alto is helping to accelerate an exciting new wave of adoption of alternative assets by individual investors

To learn more about Alto's offerings for investors, check out the rest of this [six-part series](#), where we discuss how Alto accomplishes our mission of alts for all.

The Alto logo is displayed in white text on a dark green background with a subtle pattern of fine, overlapping lines.

Interested in learning more? Head to Alto to invest in alts today.

Get started