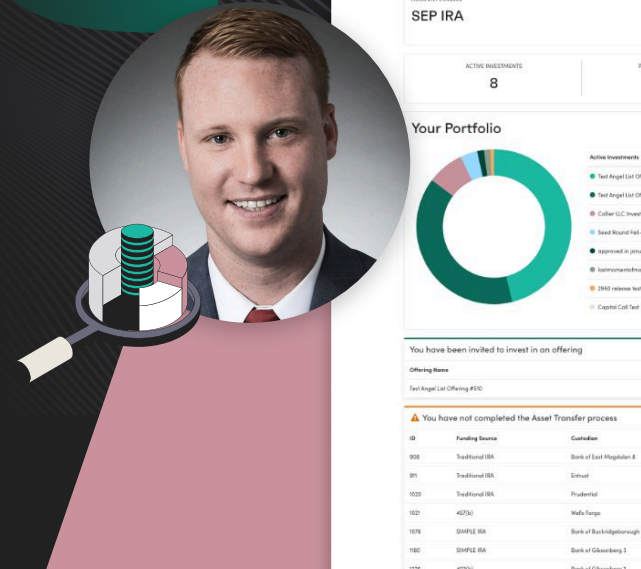


ALL ABOUT ALTO

Find your entry point to alternative assets as an everyday investor



When people realize they can use their retirement funds to invest in alternative assets, they encounter a new, different way to consider financial freedom.

According to [Ryan Kirchner](#), Director of Sales and Investor Relations at AltoIRA, the lightbulb moment for everyday investors happens when they discover that they can invest their retirement funds in alternative assets like startups and private deals.

“You do have different ways to diversify your assets. You have a choice to invest your money however you'd like. You're not obligated to put your money into a 401k, or into the stock market, or into the bond market, or any other very traditional investments. You have the right to invest how you want.”



Ryan Kirchner,
Director of Sales and Investor Relations at AltoIRA

While alternative investments are meant for highly sophisticated investors only, even within that group, Alto still sees a disconnect of the individual investors and their awareness of the opportunities that are actually already available to them.

To participate in alts, you don't have to:



Be an institutional investor
or fund manager



Have professional financial
licenses



Be an accredited investor, qualified
purchaser, or a qualified client



Have an ultra-high net worth



Be an executive of a company
issuing securities



Have experience in
private capital markets or
alternative assets

Here are five factors you may want to consider when evaluating potential providers that offer access to alternative investing.

1 Consumer education to help you make smarter deals

The provider you choose should be a team that educates everyday investors about alternative assets.

"Clients come in with an appetite for alternative investments because they understand the outsized gains that they potentially have," says Ryan. "So the first thing that's critically important for Alto to provide is consumer education."



The mechanics of investing in alternatives.

How the process can work and what one might expect.



The basics of various investment sectors and their administrative differences.

The execution of private credit deals looks different from venture capital deals, and those processes differ from real estate deals, and so on.



Ways to access new opportunities for themselves.

An asset or fund manager that appeals to one investor may not interest another.



What's changed to reduce barriers to access alternatives.

An ever-evolving regulatory and consumer financial landscape warrants exploration.

2 Guardrails to facilitate self-guided deals

Investing in alternatives comes with a variety of legal considerations and lift. That's why our team has built protocols to de-stress and help safeguard the transaction experience.

3 A clear, repeatable process for sourcing, selecting, and facilitating investment deals

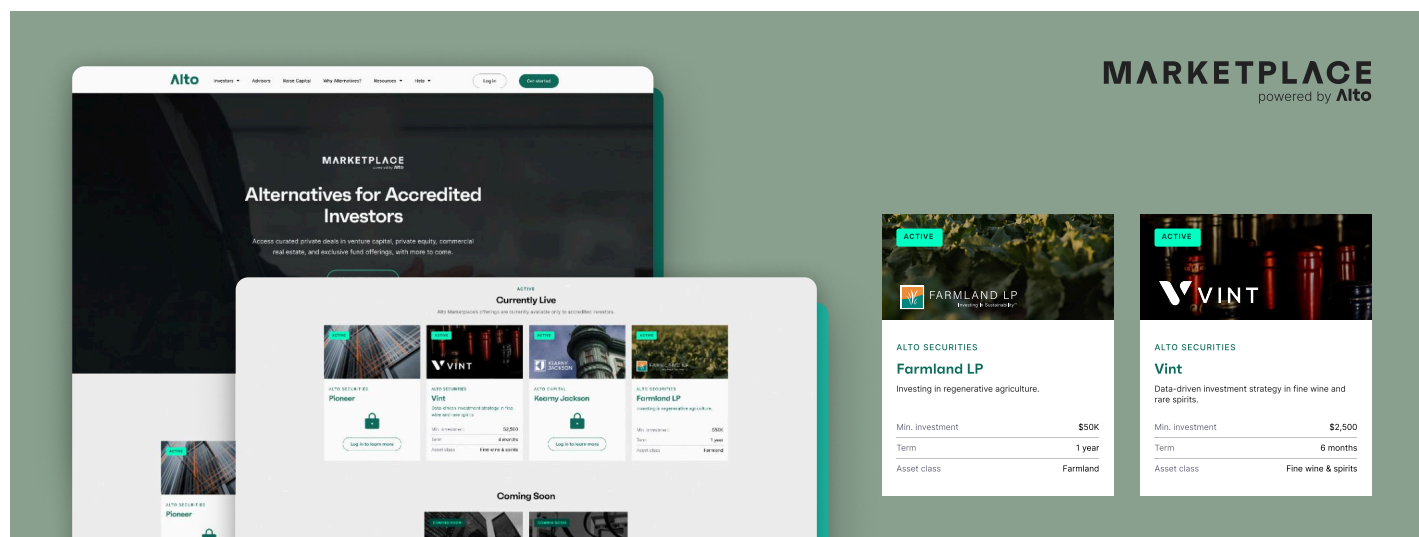
Alternative assets are often considered highly complex, which can create yet another barrier for people who want to deploy their retirement funds into private capital markets.

At Alto, we handle the cumbersome paperwork necessary for such intricate investment processes so that our users can focus on finding and assessing deals they find interesting. We achieve this by combining our aforementioned guardrails with a team of investment associates that liaise between capital allocators (that's you) and financial institutions.

4 Partnerships with issuers who champion access for everyday investors

At Alto, we seek and work with issuers who share our vision. That means that the general partners and fund managers we partner with have a demonstrated belief in paving the way to accessible alternative investing for all.

Alto conducts the upfront due diligence to ensure that the leaders of the firms we work with are aligned on the operational values, meticulous attention to detail, integrity-driven business dealings, investment opportunities, and customer experience that our users expect.



5 Lower capital commitment minimums for greater accessibility

In 2023, the average deal size for venture capital alone was over \$13 million. Private equity deal sizes averaged roughly \$964 million. It's still rare to find an alternative asset deal that welcomes low commitments from investors. Issuers across various asset classes, industries, regions, and financing product group markets are incentivized to limit the number of investors. So, they're motivated to pursue purchasers in positions to write bigger checks.

Alto is in pursuit of unifying retail investors behind a common goal: to grow value together and, ideally, to profit together. We took a major step toward that goal when we partnered with issuers who offer a variety of minimum dollar amounts required to participate in alternative investments.

These 5 indicators can help you choose an alts investing partner and find your unique entry point into the ecosystem

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Creates educational material
for investors



Puts guardrails around offerings to
facilitate transparency
and compliance



Standardizes procedures
and processes to improve the
investment experience



Collaborates with value-aligned
issuers



Prioritizes a variety of commitment
minimums to improve access
for investors

Alto

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

Get started