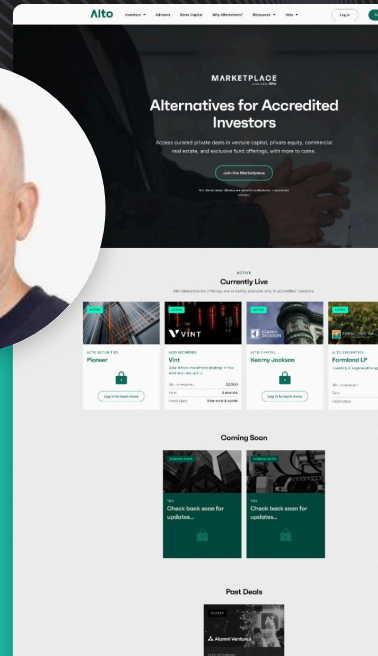
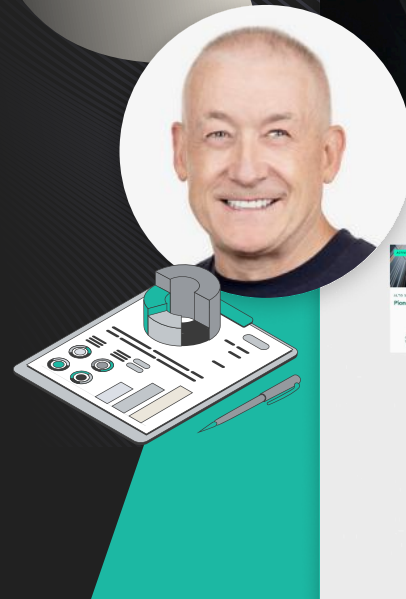


ALL ABOUT ALTO

What is Alto doing, and for whom?



Alto connects investment-minded retirement savers with issuers of alternative assets to give both sides opportunities and benefits that they can't access via conventional channels.

"I usually go to work to make rich people richer, but Alto changes that narrative. With Alto IRA, everyday people, like my own mom and dad, can participate in alternative assets, which is something they never could have done before."



Scott Harrigan,
President, Alto & CEO, Alto Securities

With an Alto IRA, you can allocate retirement funds to alternative investments, including private equity, farmland, venture capital, private credit, real estate, fine wine and rare spirits, securitized items like precious metals, collectibles and artwork, and yes, even more.

Alto gives regular, everyday people the ability to invest in alternative assets by:



Educating consumers about alternative investments



Sourcing alternative investment opportunities that meet Alto's high standards



Streamlining the investment process for both investor and issuer alike

Alto educates investors

Alto helps everyday individual investors through ongoing stewardship and evangelization of the access they now have in alts, which were historically reserved for ultra high net worth individuals, and pros like hedge funds, venture capitalists, and wealth managers.

For example, consider age as a historical hindrance. As Scott explains:

“You’d think that more mature investors have a leg up in terms of their experience with these assets, but that doesn't prove true based on the surveys we run. The younger investor is in the same boat as the older investor: If they haven't had prior exposure to alternative assets, they're both starting from the same point.”



Scott Harrigan,
President, Alto & CEO, Alto Securities

Alto helps untangle investment processes for easier investing

The private markets are often associated with two things: greater **risk-to-reward** potential and complexity. Alto mitigates that complexity for individual retirement savers who want to invest their funds in alts.

The intricacy characterizing private markets may **originally come** from a good and necessary place. For example, regulations are usually an attempt to protect both investors and the distributors of investment opportunities. But increasing complexities can lead to friction.

Alto uses technology to streamline these complex processes, and aims to help issuers fulfill the requirements they're obligated to with as little lift on investors as possible.



Alto offers issuers multiple products that give them customized ways to raise capital from an often-overlooked source: the expansive pool of individual household retirement funds in the United States.

Over \$17 trillion¹ sits in Americans' IRAs. As many fund raising teams continue to explore new and creative ways to secure capital, some are beginning to turn toward that untapped fundraising source.

"Issuers are looking for success, and success to them is raising capital. The cost of raising capital with a platform like Alto's is much lower than the cost of raising capital through traditional mechanisms like large wirehouses."

Asset suppliers on Alto often consider our partnership a lower-cost and more efficient mechanism for raising capital — making it more feasible for them to explore this retirement capital segment of the fundraising marketplace.

Alto gives issuers access to untapped IRA funds, a market trillions of dollars in size

Most issuers know that the vast majority of retirement funds are committed to public market securities. Of the \$17 trillion in IRA capital, between \$330-\$440 billion of that is allocated to alternatives today. That means that around 97% is still available for allocation toward alternatives.

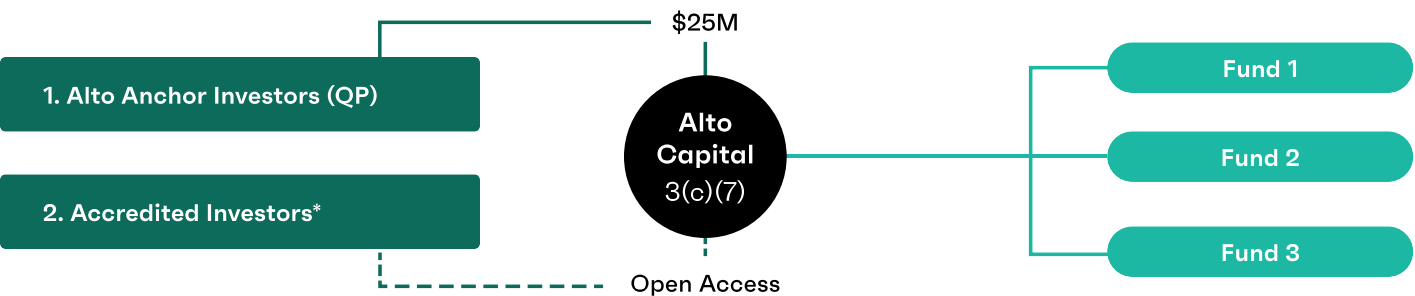


Of the \$17T in IRA capital, between \$330-\$440B of that is allocated to alternatives today. That means that around 97% is still available for allocation toward alternatives.

People have trusted the public markets to safeguard and grow their retirement savings, likely because of the widespread belief that general equities are more stable and accessible (even as their expected return rates are being questioned and disproved).

But Alto changes all that by bringing issuers together with investors. Now, issuers can diversify their own asset distribution to a wider pool of investors than they previously realized. This new channel helps them strategize for a new frontier of capital acquisition and management.

"Our investment advisory arm, Alto Capital, solves this by creating something called a feeder fund," says Scott. "That feeder fund provides access to the investors on the Alto platform, and Alto then becomes a single investor into the master fund."



¹ Investment Company Institute. The U.S. Retirement Market, Fourth Quarter 2024. As of December 31, 2024.

This move helps lift both the administrative and [investor relations](#)’ burden from the issuer. “Now, issuers and their management teams don't need to deal with 40 or 50 different investors,” says Scott. “They deal with Alto individually, and that's very attractive to them.”

When everyday investors and issuers finally come together en masse, the entire financial services industry can evolve and mature.

At a time when [56% of Americans report that they are not on track to comfortably retire](#), Scott believes the private markets can shake their reputation of inaccessible transaction processing and change these investors’ financial trajectories.

Answering that challenge involves more than just educating investors to the possibility that they, too, can participate in alternative asset classes and their opportunities. It also means awakening issuers and fund managers to two galvanizing factors:



The incredible pool of capital available to them via retirement funds.

Over \$17 trillion currently resides in individual retirement accounts, and less than five percent of that capital has been allocated to alternative assets, according to [Pitchbook and Prequin data](#).



The appetite of individuals looking to alternatives for investment targets.

Issuers and investment professionals are seeing an increasing appetite of retail investors to access investment vehicles like alternative assets. Between [44% and 58% of investment advisors say](#) they plan to increase their clients’ involvement in the asset class in 2023.

Together, those two variables form the catalyst needed to spur issuers to find their entry point into this new market, just as investors are finding their way, too.

56%

of Americans report that they are not on track to comfortably retire

17T+

Over \$17 trillion currently resides in individual retirement accounts, and less than five percent of that capital has been allocated to alternative assets

44%-58%

Between 44% and 58% of investment advisors say they plan to increase their clients’ involvement in the asset class in 2023

Alto

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

Get started