

# ALTOO

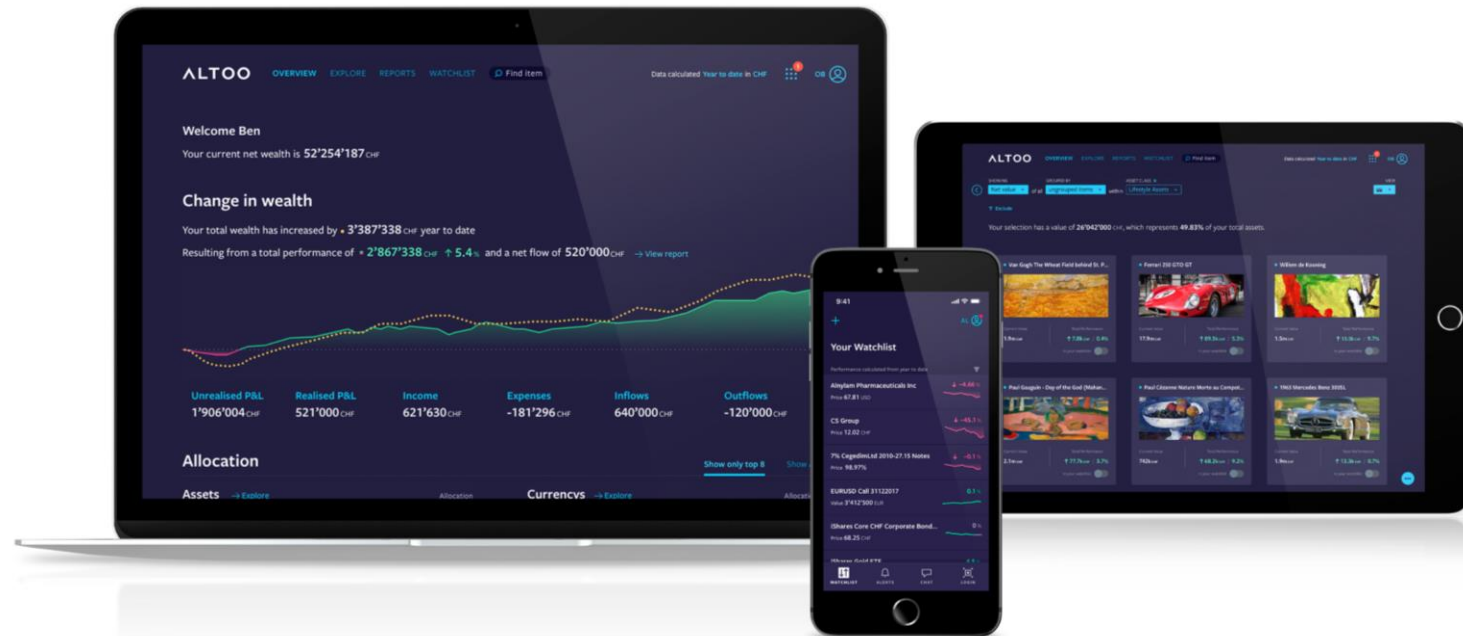
## Simplicity for complex wealth

Welcome to Altoo!

September 2020



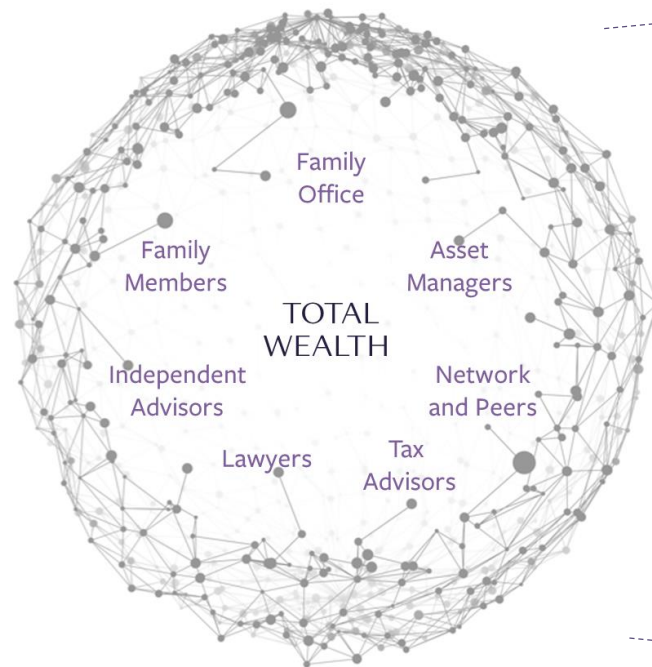
# Altoo provides simplicity and control over complex wealth



At Altoo we created an intelligent platform, that provides simplicity and control for complex wealth by connecting wealth, people and processes to take informed decisions and explore opportunities.

# The Altoo Wealth Platform

The Altoo Wealth Platform goes beyond aggregation - it is a digital home for your total wealth



- Daily updated, always available **transparency on consolidated total wealth** (bankable and non-bankable assets)
- **Interactive** and **intuitive** front-end
- **Stakeholder access** (individualized access rights – e.g. partial, read-only access for an external advisor on selected assets)
- Secure **messaging, task and document management**
- **Curator services** for manual data handling (esp. non-bankable assets)

# Altoo Wealth Platform – Your benefits

With strong focus on security, our technology is developed and hosted in Switzerland, enabling our clients to create simplicity for their complex wealth data.



## **Consolidate your total wealth.**

We offer a totally new experience to achieve transparency and interact with your total wealth.



## **Time is money.**

Leave tedious consolidation and controlling exercises behind you and focus on more important things.



## **Knowledge is power.**

Take the right decisions, based on up to date wealth information, wherever and whenever you want.



## **Trust your partners but verify.**

Regain control over your assets and keep track of your service providers' activities.



## **Keep your data safe.**

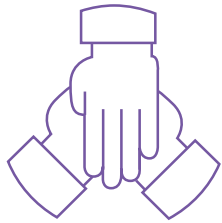
Regain ownership of your own wealth data and keep it under control and close to you.



## **Communicate in a secure way.**

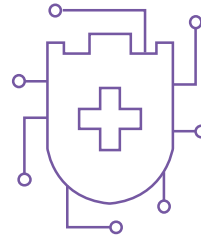
Use a secure communication platform for sharing sensitive information amongst your trusted partners.

# Why Altoo?



## Co-Creatorship

Our innovation is driven by our clients' needs. We work with them to create real added value to their wealth management.



## Security, Swiss Engineered

We operate our own hardware with Swiss security technology in a data center domiciled in Switzerland.



## Altoo Employees

A strong team of 25 highly skilled software engineers, investment specialists and digital customer experience experts, based in Zug.

# The Altoo team

## Management



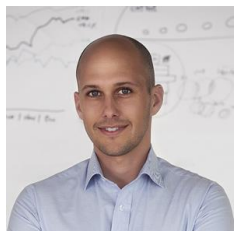
### **Martin Stadler (CEO)**

Stands-out by his radical client-centric mindset and broad experience with UHNW individuals and their needs in wealth management.



### **Stefan Thiel (CTO)**

Stands-out by his foresight and experience in defining, implementing and evaluating technology strategies, tools and system architectures within complex IT related endeavors.



### **Stefan Weber (CDO)**

Stands-out by his knowledge in software engineering and finance and his ability to bring these two worlds together.

## Board of Directors



### **Søren Mose (Chairman)**

Stands-out by his broad management experience as former CEO of Saxo Bank Schweiz and network in financial industry (board member SIX Group).



### **Fabian Tschan (Member)**

Is representing our shareholders and stands-out with his sound knowledge in entrepreneurship, venture investing and management consulting.



### **Joris Engisch (Member)**

Is representing our shareholders and stands-out with his wide-ranging experience in the luxury industry and the world of UHNW.

# ALTOO

## Details on the Altoo Wealth Platform

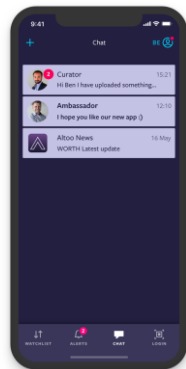
- The Altoo mobile app
- Sample screenshots



# The Altoo mobile app

Interacting with wealth data on the go becomes more and more important in today's digital world. The Altoo Wealth Platform has increased its mobile functionalities gradually over the recent months

## Secure messaging



Use a secure communication platform for sharing sensitive information amongst your trusted partners and your Altoo representatives.

## Personal watchlist



Access your most important assets, daily updated, providing increased transparency on consolidated total wealth (bankable and non-bankable assets).

## Alerts

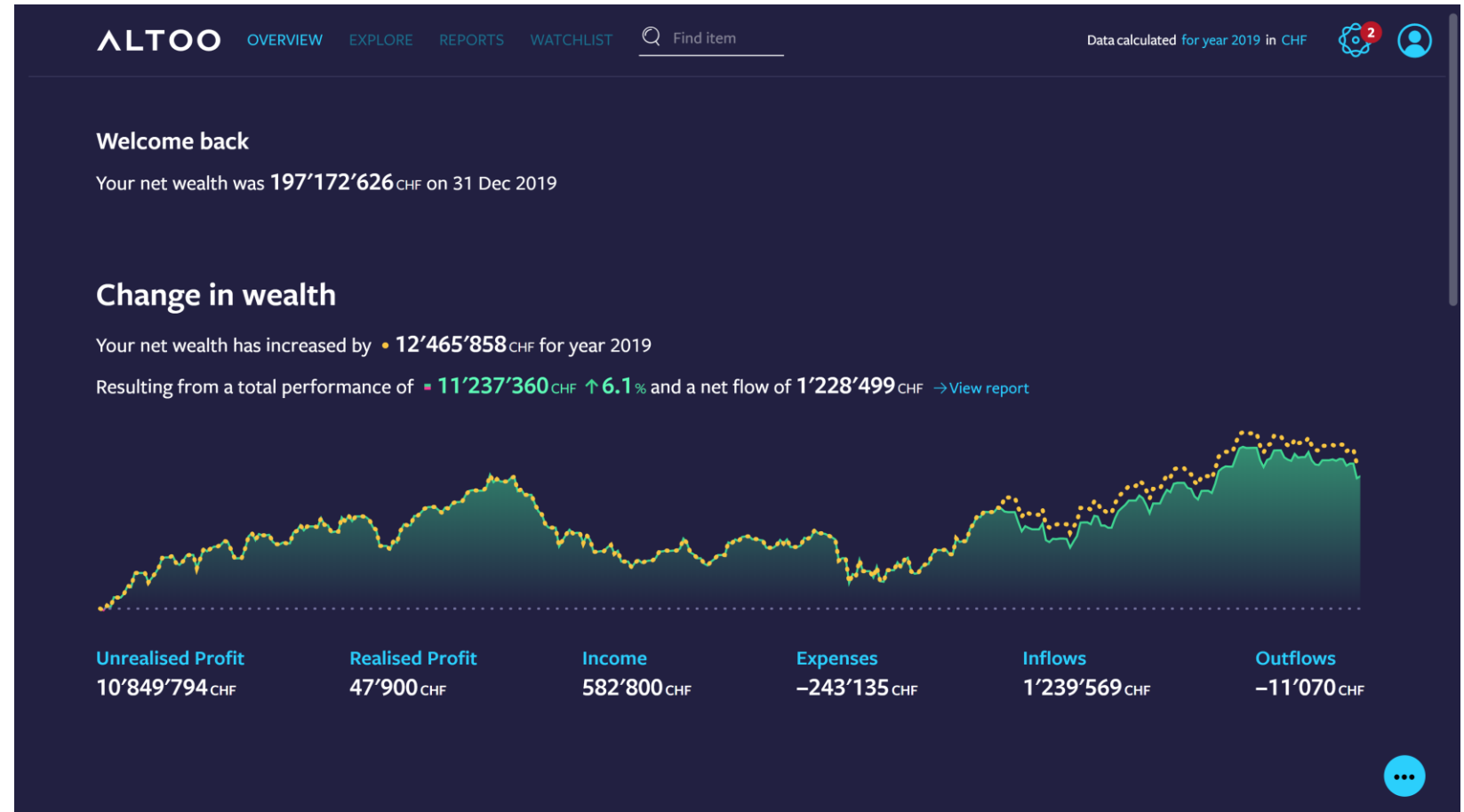


Receive an alert if the performance of an investment is outside your expectations or an investment item is hitting a defined price target.



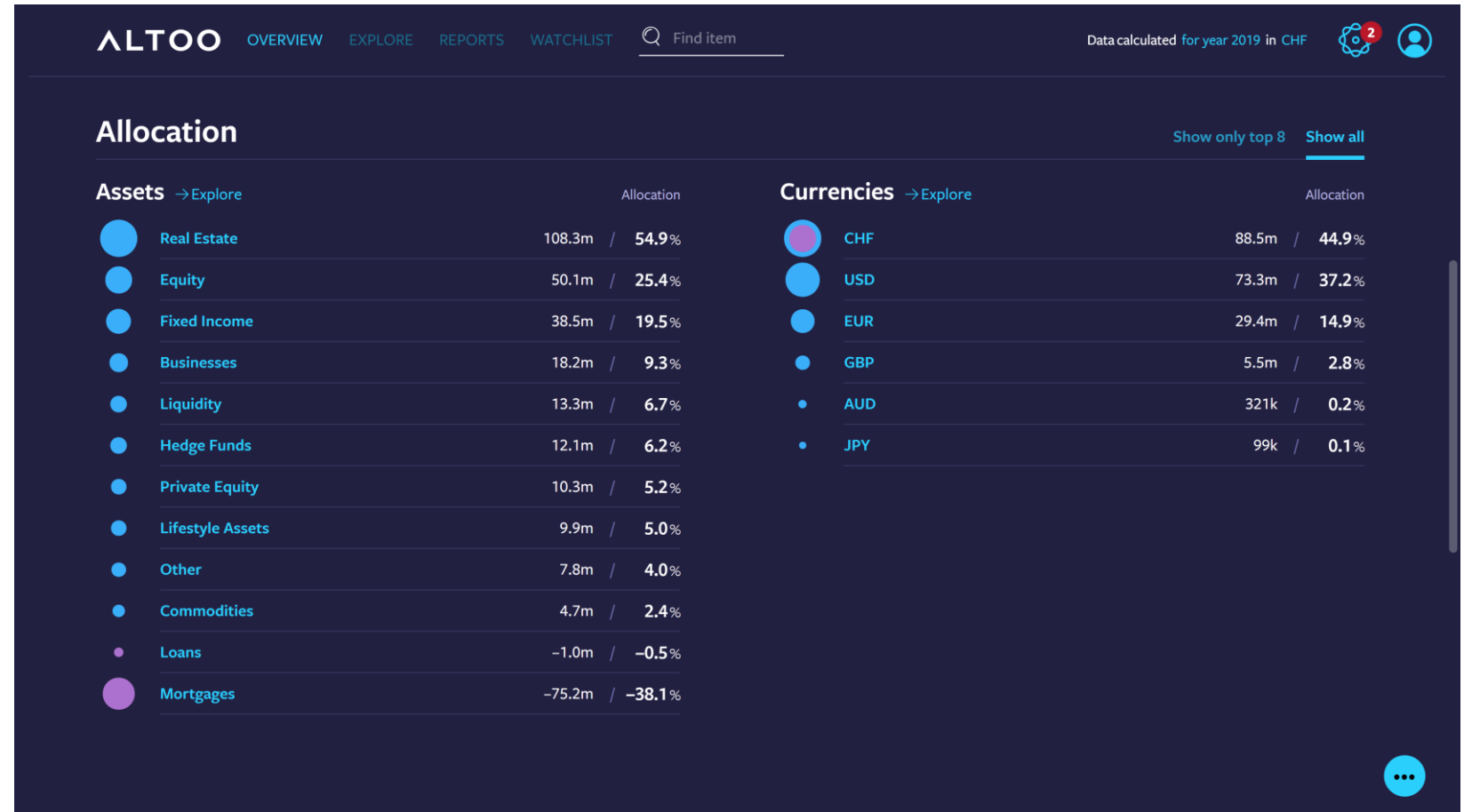
# Overview – Change in wealth

- The goal of the initial entry page is to provide a **simple, clear overview of total wealth**
- It will show you **not only your daily updated total wealth – it shows** the relevant performance drivers: **unrealized and realized profit, income and expenses**



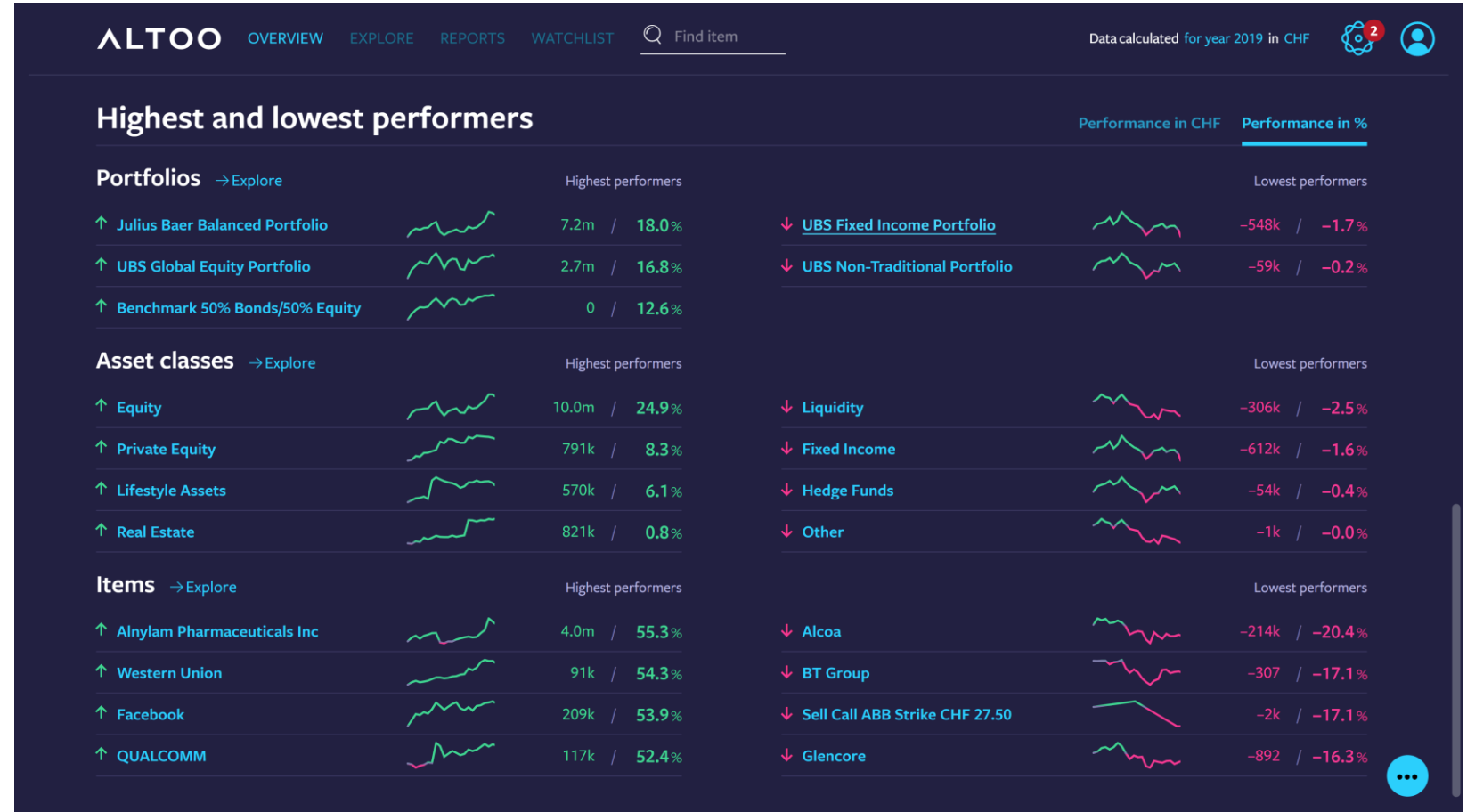
# Overview – Asset and currency allocation

- Below the change in wealth section the asset and currency allocation provides an **exposure overview** that allows **to assess risks and opportunities**



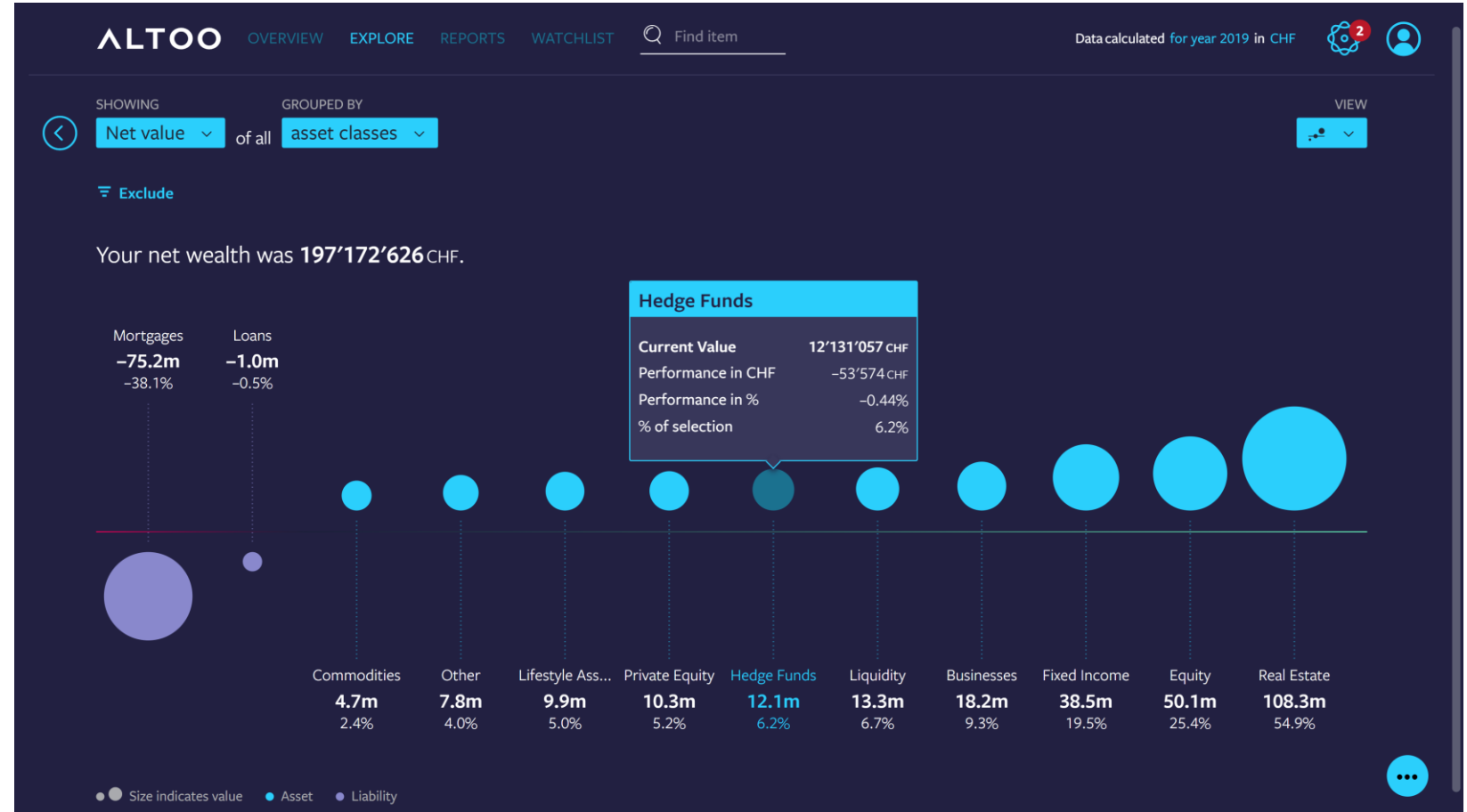
# Overview – Highest and lowest performers

- For an initial review of your performance, the overview page additionally provides an **overview of biggest performance drivers on portfolio, asset classes and single item level**
- You always have the **full flexibility to set the performance calculation time range** according to your needs or directly access standards ranges like 'Year to Date' or 'Since Inception'.



# Wealth explorer - Analyze your assets

- The explorer's flexibility allows **analyzing the wealth along multiple dimensions ('slice and dice')** - be it grouped by asset classes (as shown), currencies, custodians, portfolios, legal structures or by single positions
- Wealth structuring is supported by **possibility to create real or virtual portfolios** along several layers



# Wealth explorer – Explore asset classes

- The bubble view allows for **an intuitive overview of investments** – in this example it is about performance outliers
- Every bubble represents a single investment - **individual positions** of a portfolio are **also searchable** via text search
- More traditional **list views** are also available



# Wealth explorer – Specific views

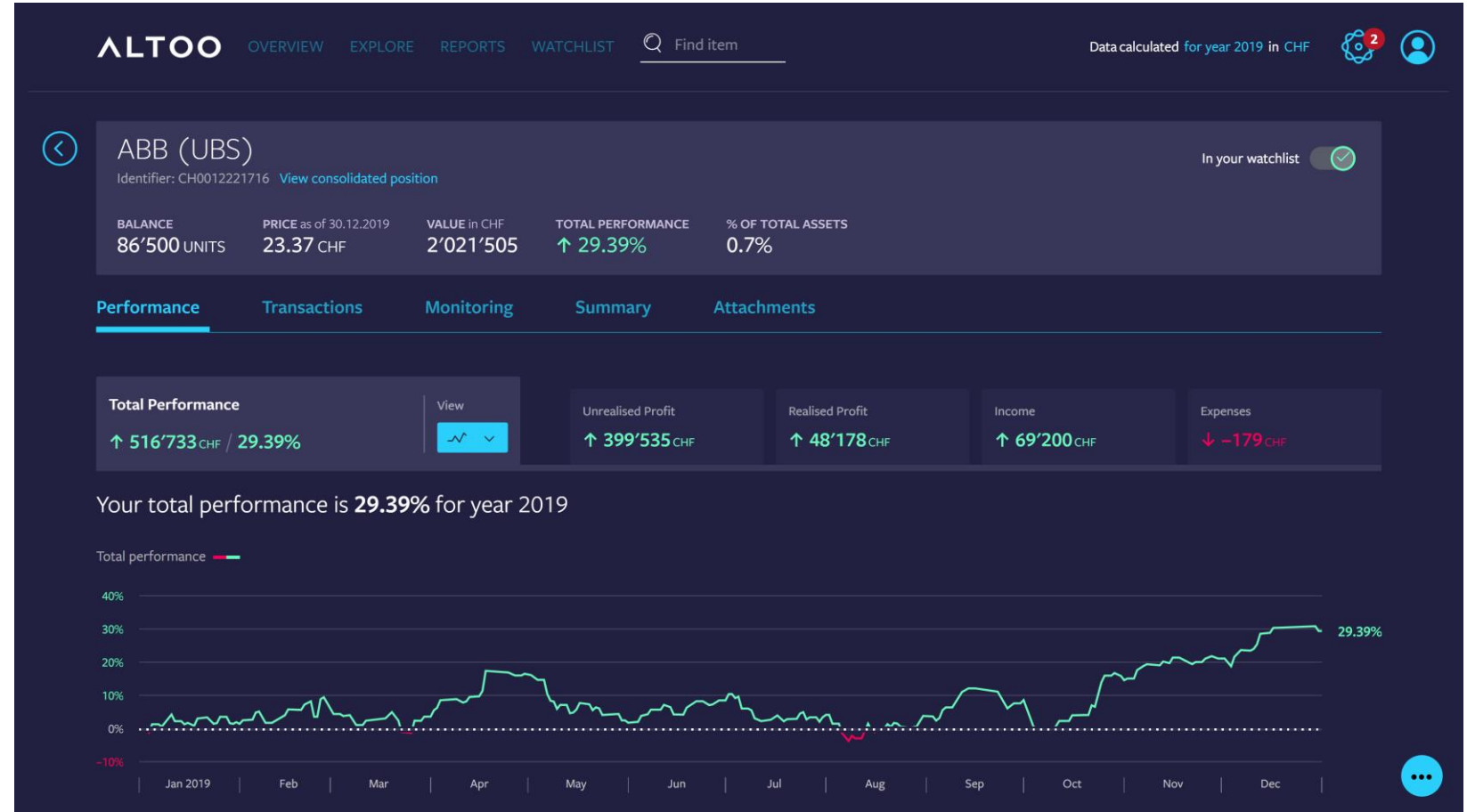
- The explorer allows for various ways to display the portfolio, either in bubble view, list view or as shown here in **card view**
- Card view **allows to upload an image to every single item**, something especially valuable for collectibles like art or cars but as well for the client's real estate portfolio as shown

The screenshot displays the ALTOO wealth explorer interface. At the top, the navigation bar includes 'ALTOO', 'OVERVIEW', 'EXPLORE', 'REPORTS', and 'WATCHLIST', along with a search bar 'Find item'. The data is calculated for the year 2019 in CHF. The main content area shows filters: 'SHOWING Net value', 'GROUPED BY ungrouped items', and 'ASSET CLASS Real Estate'. A summary line states: 'Your selection had a value of 108'296'388 CHF on 31 Dec 2019, which represented 39.6% of your total assets.' Below this, three asset cards are displayed:

Asset Name	Current Value	Total Performance	In your watchlist
Hotel in Lenzerheide	14.5m CHF	↑ 771k CHF / 5.6%	<input type="checkbox"/>
Hotel in Klosters	12.0m CHF	0 CHF / 0.0%	<input type="checkbox"/>
Multiple family house in Zollikon	6.7m CHF	0 CHF / 0.0%	<input type="checkbox"/>

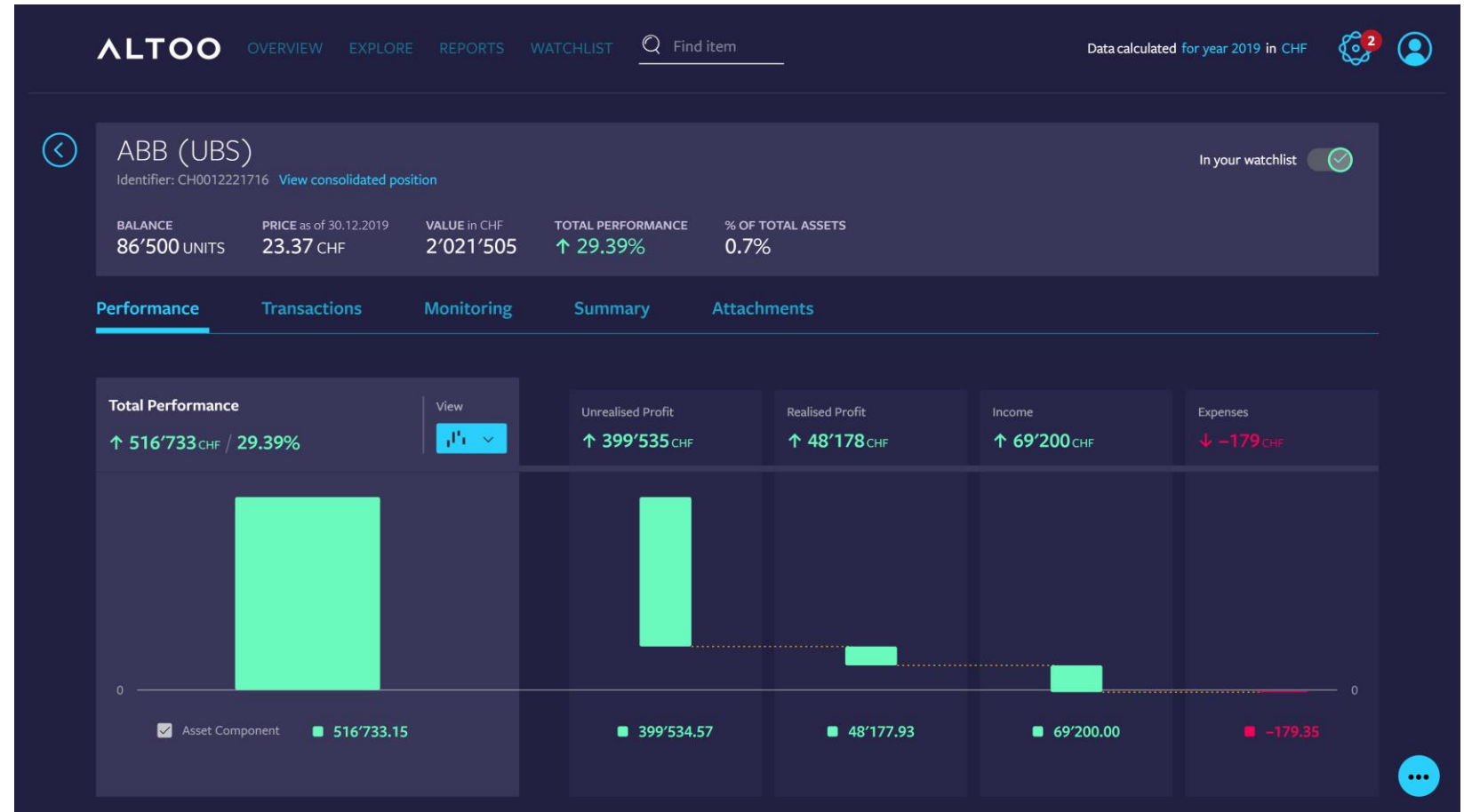
# Single item - Overview

- The **structure** of the single item view is **identical for all asset classes**
- Also here **Altoo's design philosophy focuses on clarity and simplicity** - while showing basic data and performance components



# Single item - Performance vs. 'Total Performance'

- The performance view allows to see not only unrealized profits and losses (i.e. average buy price vs. current market price), but **all relevant cash flows linked to the respective single investment item**: realized profits or losses (via asset sales), income (e.g. dividends) and expenses (e.g. taxes and fees). This is what we call 'Total Performance', calculated on the basis of all relevant cash flows
- **Currency impact** component is calculated and displayed separately (if applicable)





# Single item - Transactions

- The transactions tab allows you to display **transactions connected to the single investment item within the selected period**
- **All transactions** of the investment lifecycle of a wealth item are reflected **incl. respective transactions in connected wealth items** (e.g. current account)

**ALTOO** OVERVIEW EXPLORE REPORTS WATCHLIST Find item

Data calculated for year 2019 in CHF

ABB (UBS) In your watchlist

Identifier: CH0012221716 [View consolidated position](#)

BALANCE	PRICE as of 30.12.2019	VALUE in CHF	TOTAL PERFORMANCE	% OF TOTAL ASSETS
86'500 UNITS	23.37 CHF	2'021'505	↑ 29.39%	0.7%

Performance **Transactions** Monitoring Summary Attachments

On 31 Dec 2019, you held **86'500** units of this stock.

[Click here to see how we calculate the value of your position](#)

Trade Date	Description	Related Item	Trx Reference	Quantity	Price	Trx Value	Balance
20.04.2019	↑ Sell some ABB	UBS Current Account ...		-20'000	21.16 CHF	-423'200.00 CHF	86'500
23.02.2019	↓ Purchase	UBS Current Account ...		5'000	19.36 CHF	96'800.00 CHF	106'500
29.01.2019	↓ Purchase	UBS Current Account ...		10'000	18.96 CHF	189'600.00 CHF	101'500
	↓ Beginning Period Balance			91'500	18.70 CHF	1'710'592.50 CHF	91'500

# Single item - Summary

- The summary page allows to **add notes to every single investment** item and to upload pictures. This is **especially helpful for physical assets**
- Storing the information where it belongs to will **enable families to be prepared for next generation transitions**
- Also, it is displayed to **which asset-class (or legal structure)** an investment item belongs to

The screenshot shows the ALTOO interface for a single investment item. The top navigation bar includes 'ALTOO', 'OVERVIEW', 'EXPLORE', 'REPORTS', 'WATCHLIST', and a search bar. The main content area is titled '1960 MERCEDES-BENZ 190 SL' and includes a toggle for 'In your watchlist'. Key metrics are displayed in a table:

VALUE	FX RATE	VALUE in CHF	TOTAL PERFORMANCE	% OF TOTAL ASSETS
180'000.00 EUR	1.0862	195'524	↑ 41.00%	0.6%

Below the metrics are tabs for 'Performance', 'Valuation', 'Monitoring', 'Summary' (active), and 'Attachments'. The 'Summary' tab shows details for Currency (EUR), Asset class (Lifestyle Assets), and Sub-asset class (Cars, Planes, Boats). There is a section for 'Your notes' with 'Edit note' and 'Delete note' options. A photo of the car is shown on the right. The bottom of the page lists technical specifications: MODEL: Mercedes-Benz 190 SL, YEAR: 1960, CONDITION: Restored, COLOR: White, BODY TYPE: Cabriolet / Roadster, FUEL TYPE: Petrol, POWER: n/a, and MILEAGE: 12,957 km (8,051 miles).

# Single item - Attachments

- Adding **attachments** to single investment items, legal structures or portfolios allows to **locate relevant documents where they belong**
- This allows **management and sharing of documents in a secure environment** with high encryption and security levels

The screenshot displays the ALTOO interface for a single investment item, 'Hotel in Lenzerheide'. The top navigation bar includes 'ALTOO', 'OVERVIEW', 'EXPLORE', 'REPORTS', 'WATCHLIST', and a search bar labeled 'Find item'. The data is calculated for the year 2019 in CHF. The item is currently in the watchlist, as indicated by a toggle switch.

Key metrics for 'Hotel in Lenzerheide':

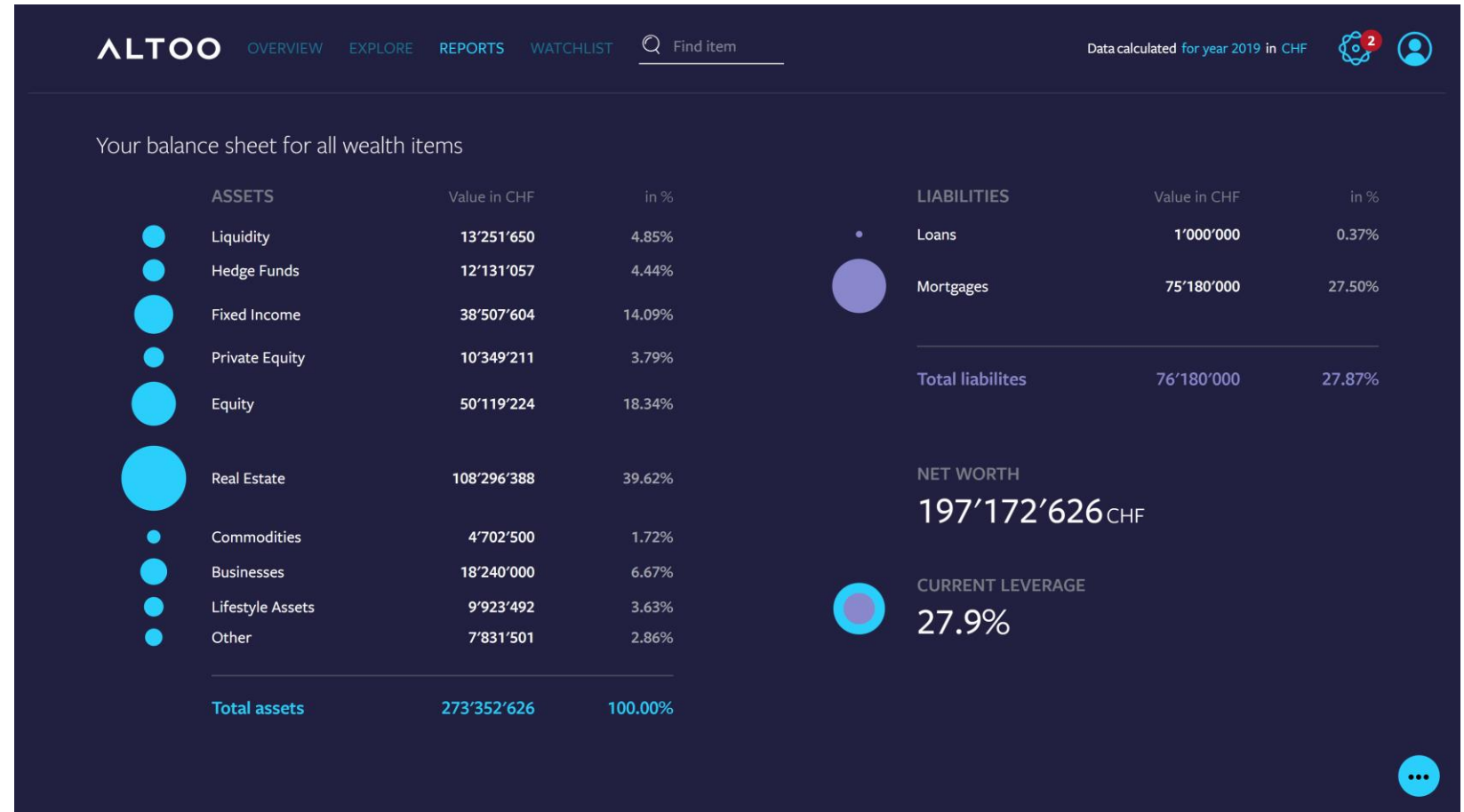
- VALUE in CHF: 14'500'000
- TOTAL PERFORMANCE: ↑ 5.57%
- % OF TOTAL ASSETS: 5.3%

The 'Attachments' tab is active, showing a table of documents. An 'UPLOAD FILE' button is visible at the top left of the table.

File name	Description	Uploaded
17-01-01 Purchase Lenzerheide.pdf	Purchase Agreement	04.03.2020
17-04-01 Lease Agreement HL.pdf	Lease Agreement	04.03.2020
2017-03-31 Invoice Tobler Parkett.pdf	Invoice Installation	04.03.2020

# Reports - Balance Sheet

- In the Balance Sheet view, all assets and liabilities are **aggregated in an intuitive way** incl. display of total leverage
- Besides the Overview this is an **alternative way to start exploring** total wealth



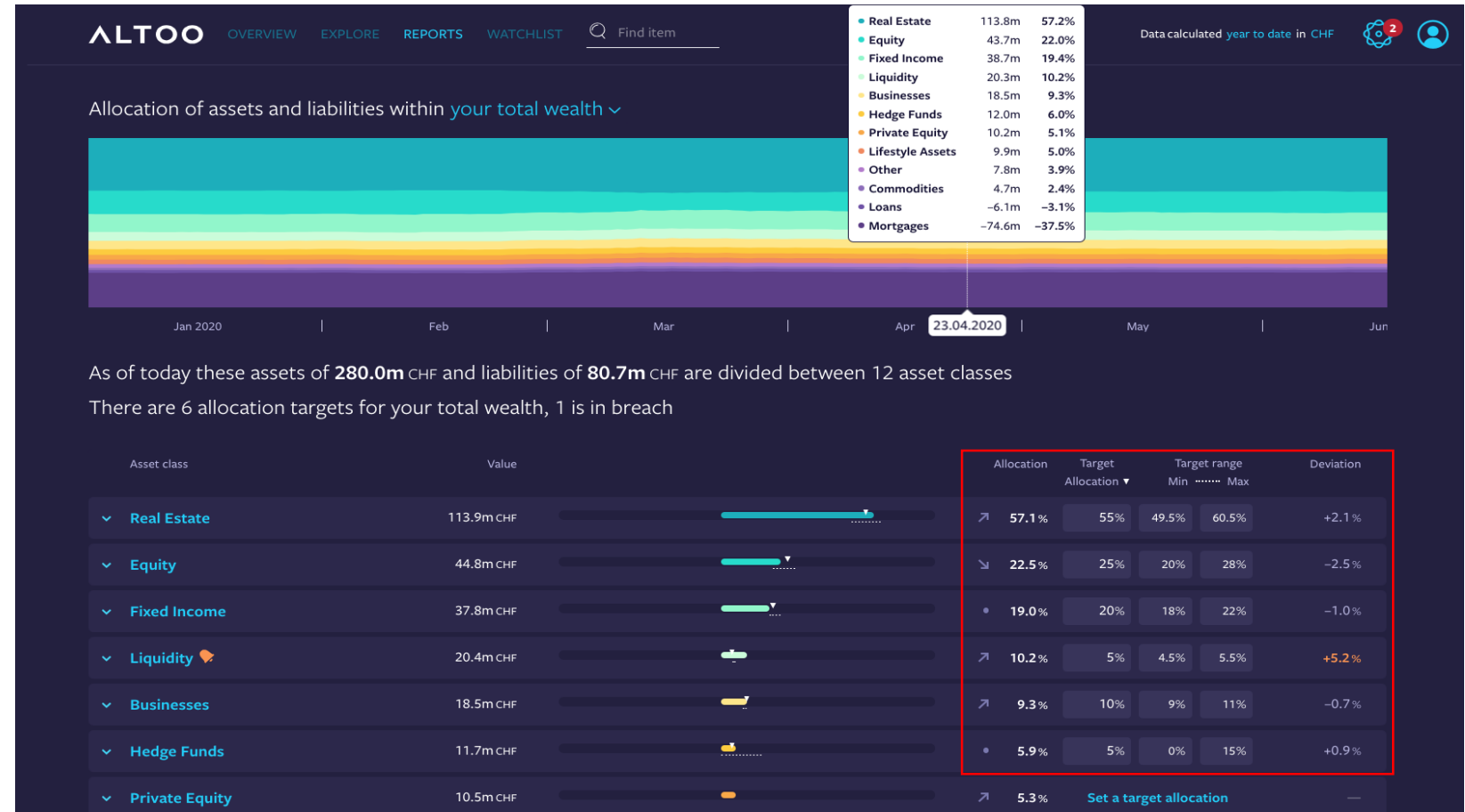
# Reports – Expiry Analyzer

- The Expiry Analyzer provides an **overview of future cash flows per currency from expiring assets or liabilities**
- Drill-down to single item level available



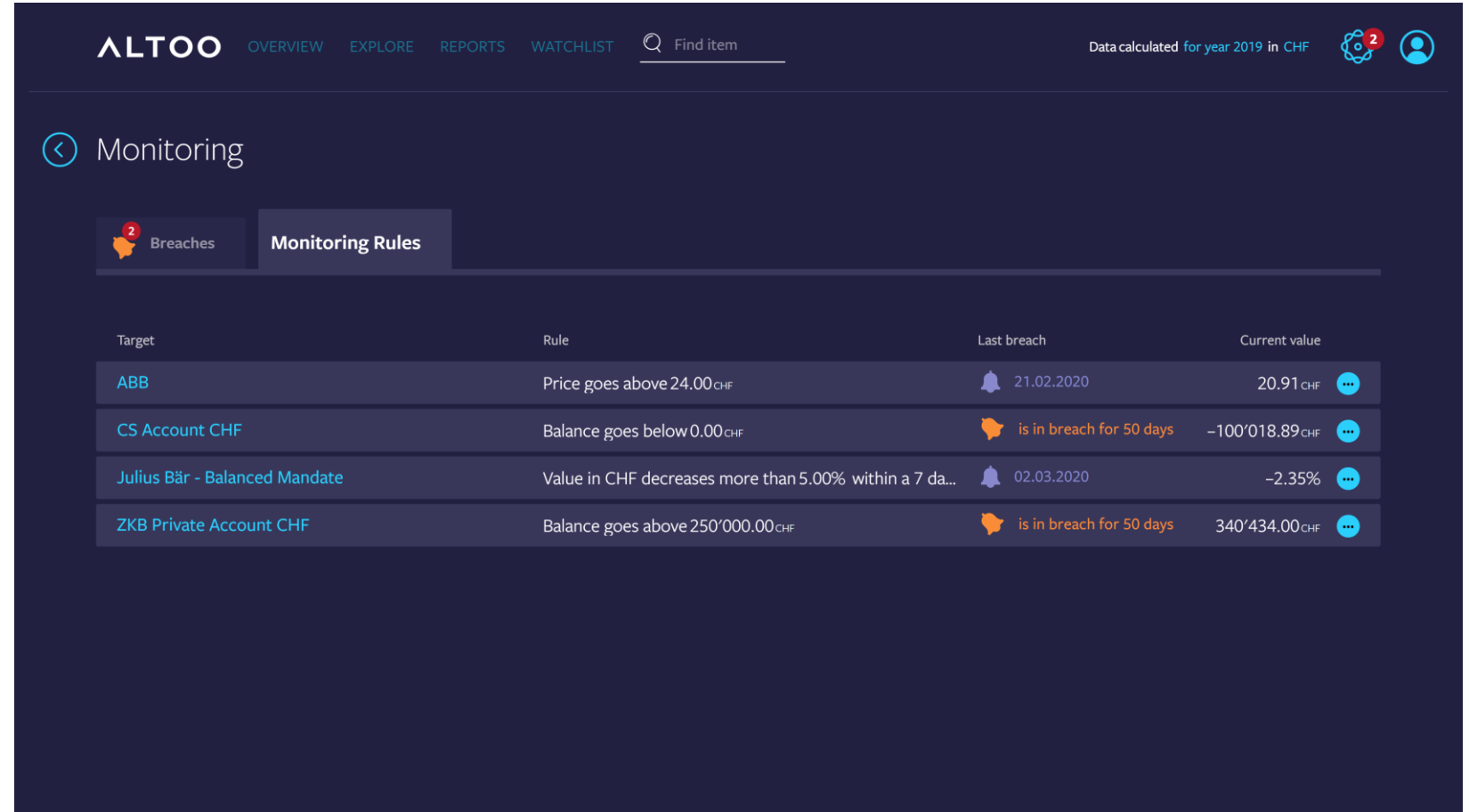
# Reports – Strategic Asset Allocation

- The Strategic Asset Allocation report (SAA) shows you in detail how your asset allocation has evolved over time
- Track your SAA for your total wealth, on individual portfolios, or for specific legal entities
- Set targets and target ranges for any asset classes you want to monitor
- Get a notification if the actual allocation breaches this range



# Monitoring - Rules

- **Making your wealth think and speak** by setting automatic monitoring rules
- **Various** monitoring **dimensions** available (e.g. price, position value, account balance)

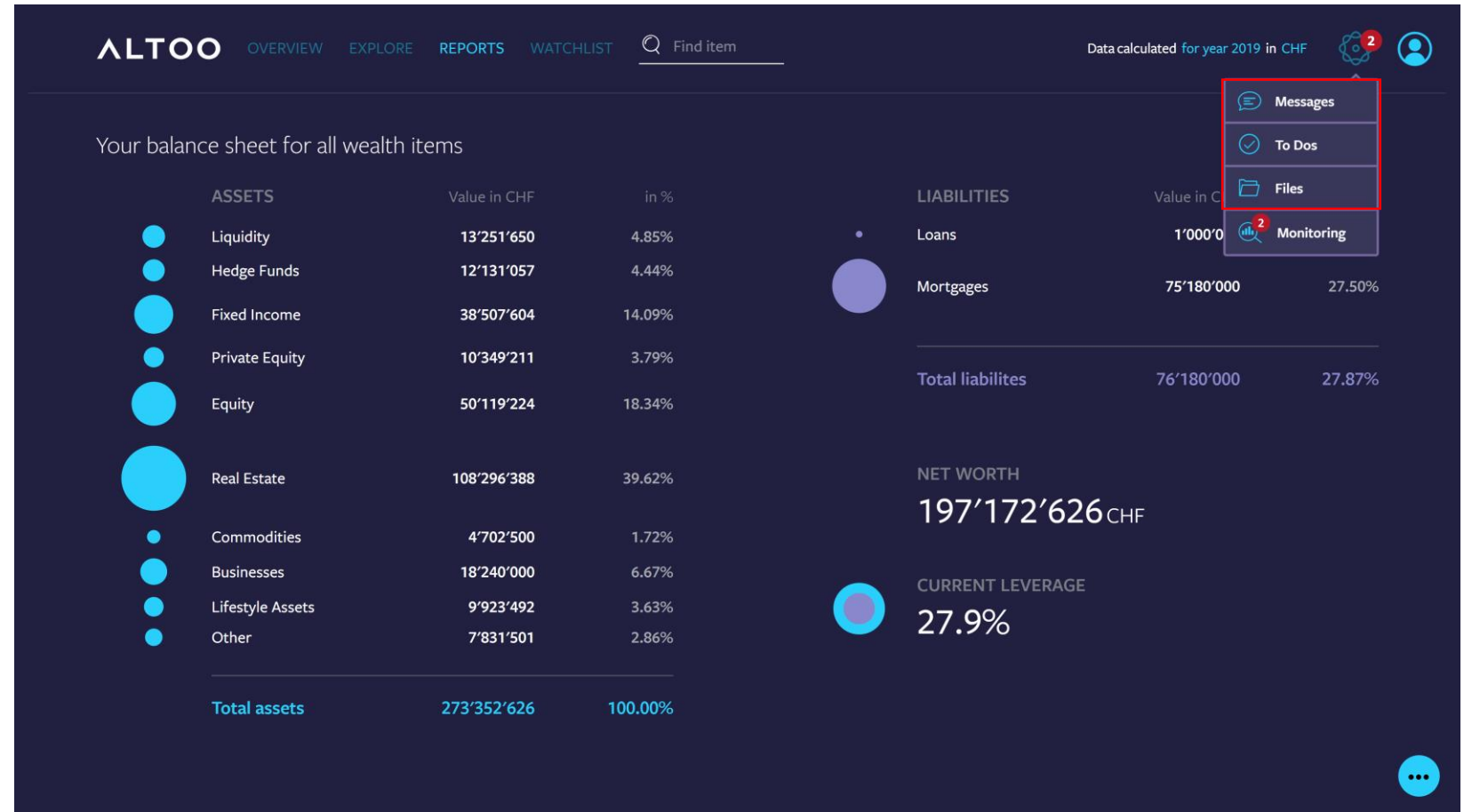


The screenshot displays the ALTOO monitoring rules interface. The top navigation bar includes the ALTOO logo and menu items: OVERVIEW, EXPLORE, REPORTS, WATCHLIST, and a search bar labeled 'Find item'. The data is calculated for the year 2019 in CHF. The main section is titled 'Monitoring' and has two tabs: 'Breaches' (with a notification icon showing 2) and 'Monitoring Rules' (selected). Below the tabs is a table of monitoring rules.

Target	Rule	Last breach	Current value
ABB	Price goes above 24.00 <sub>CHF</sub>	21.02.2020	20.91 <sub>CHF</sub>
CS Account CHF	Balance goes below 0.00 <sub>CHF</sub>	is in breach for 50 days	-100'018.89 <sub>CHF</sub>
Julius Bär - Balanced Mandate	Value in CHF decreases more than 5.00% within a 7 da...	02.03.2020	-2.35%
ZKB Private Account CHF	Balance goes above 250'000.00 <sub>CHF</sub>	is in breach for 50 days	340'434.00 <sub>CHF</sub>

# Secure collaboration – Communication tools

- Clients are **able to give additional users access** to their total wealth or only parts of it (read only or write)
- For a secure communication among all users with respective rights, one **can exchange ‘Messages’, set to ‘To Dos’ and upload files** (documents) in a secure environment







**ALTOO**

Zählerweg 12  
CH-6300 Zug  
Switzerland

[www.altoo.io](http://www.altoo.io)