

# ALTOO

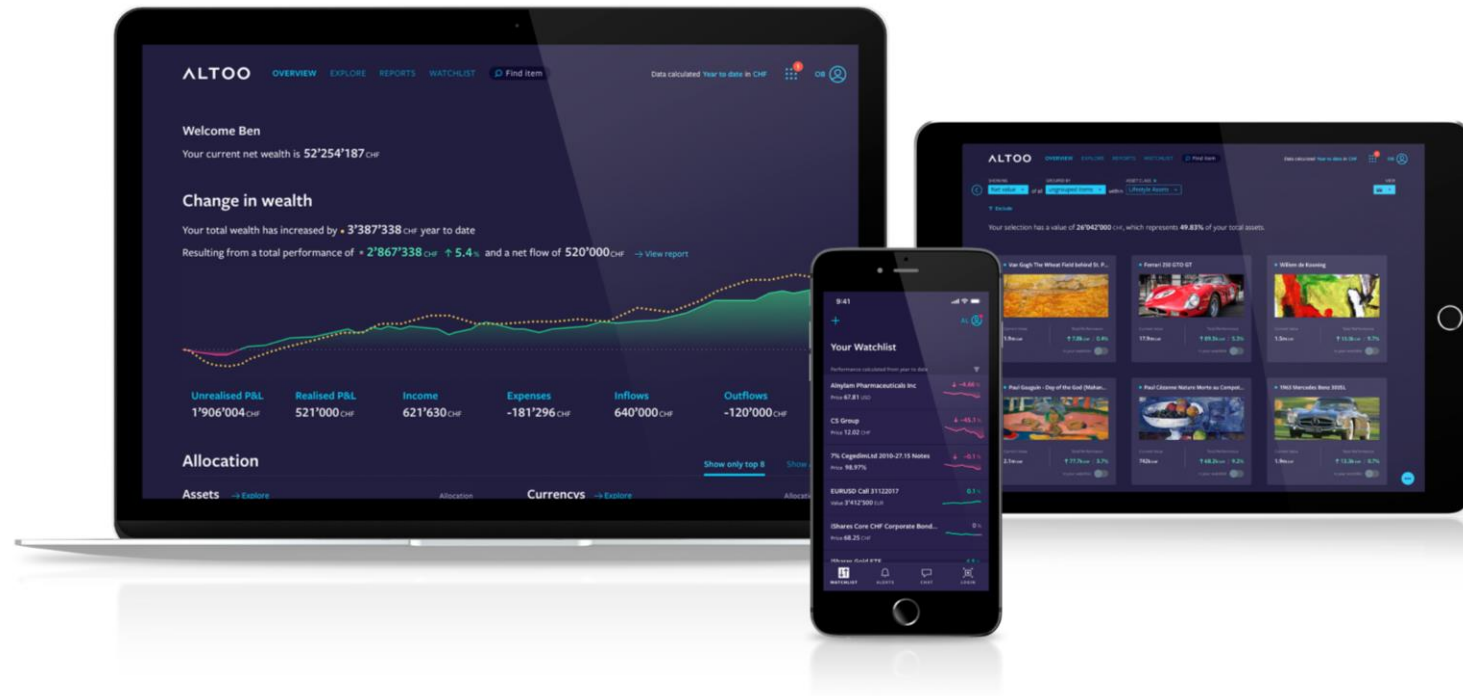
## Simplicity for complex wealth

Welcome to Altoo!

November 2021



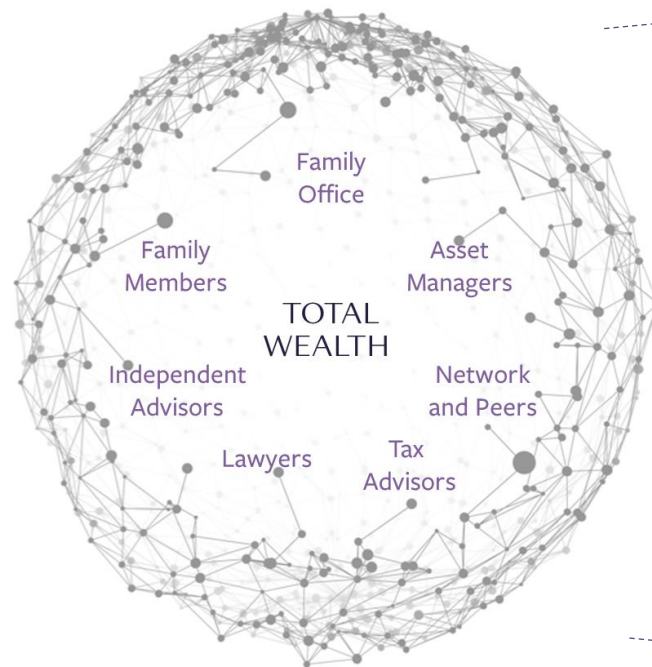
# Altoo provides simplicity and control over complex wealth



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 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 and verify.*

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



## *Keep your data safe.*

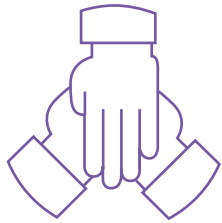
Regain ownership of your own wealth data and keep it under control and close to you.



## *Communicate in a secure way.*

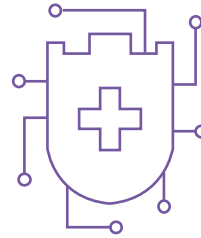
Use a secure communication platform for sharing sensitive information amongst your trusted partners.

# 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*



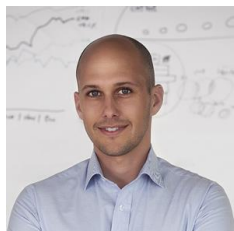
### **Martin Stadler (CEO)**

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.





## Details on the Altoo Wealth Platform

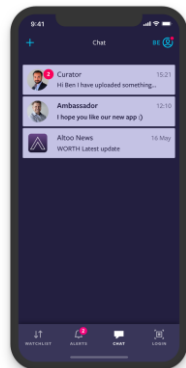
- The Altoo mobile app
- Sample screenshots



# 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*



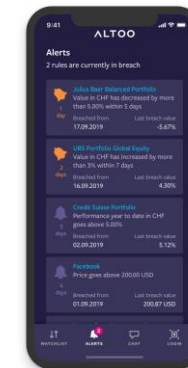
Use a secure communication platform for sharing sensitive information amongst your trusted partners and your Altoo representatives.

## *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**



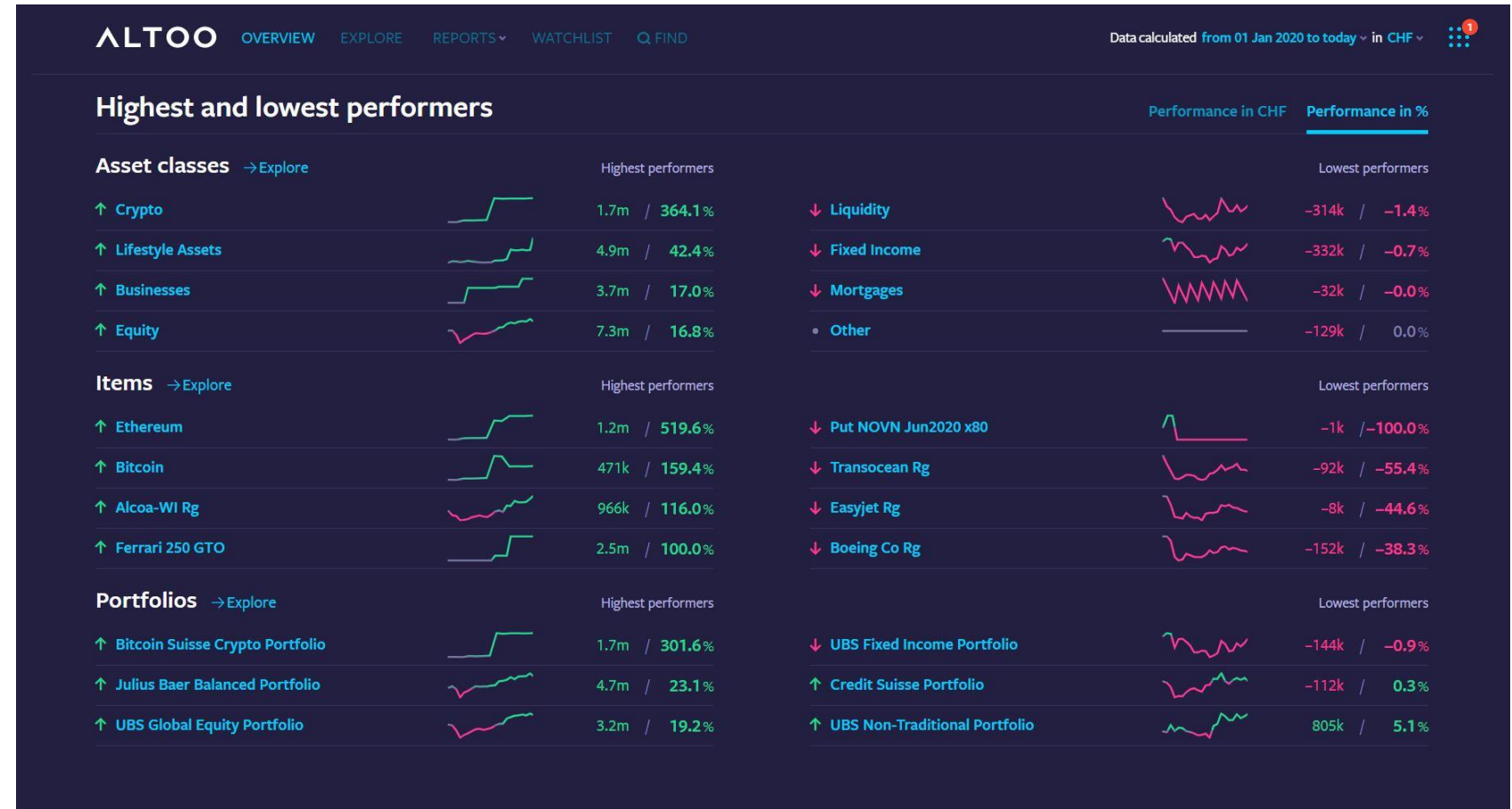
# Overview – Asset and currency allocation

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



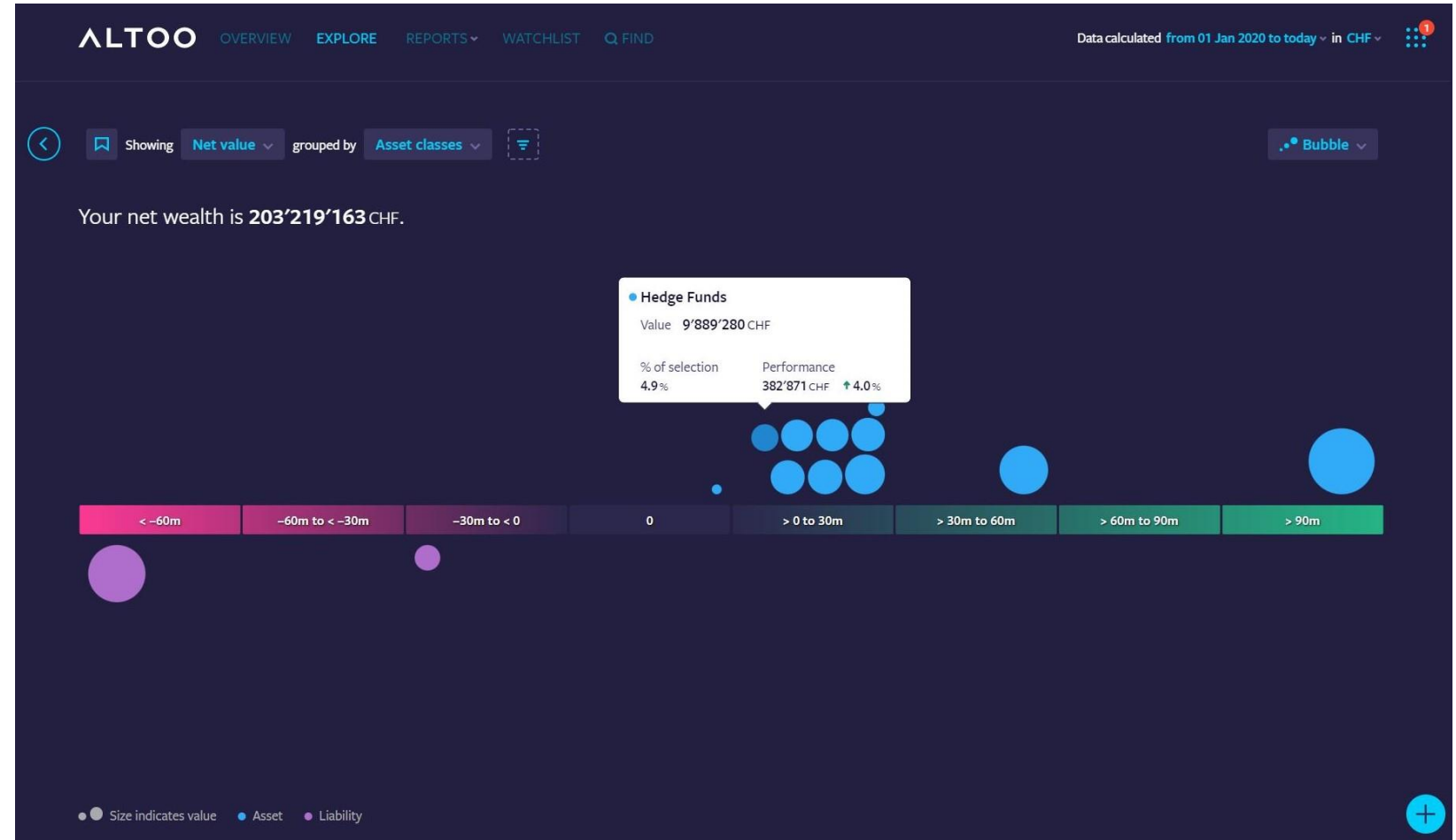
# Overview – Highest and lowest performers

- 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'.



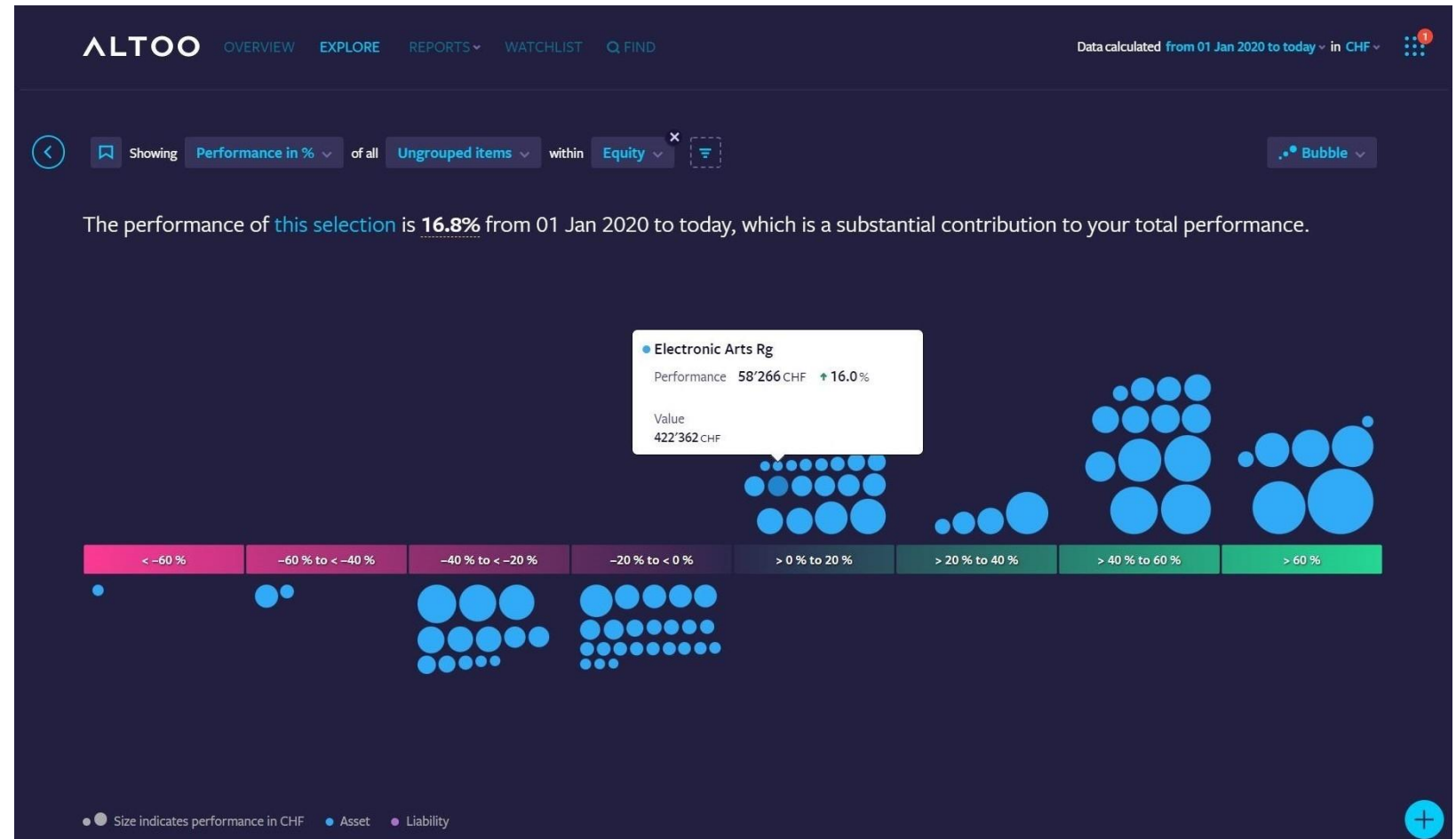
# Wealth explorer - Analyze your assets

- 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

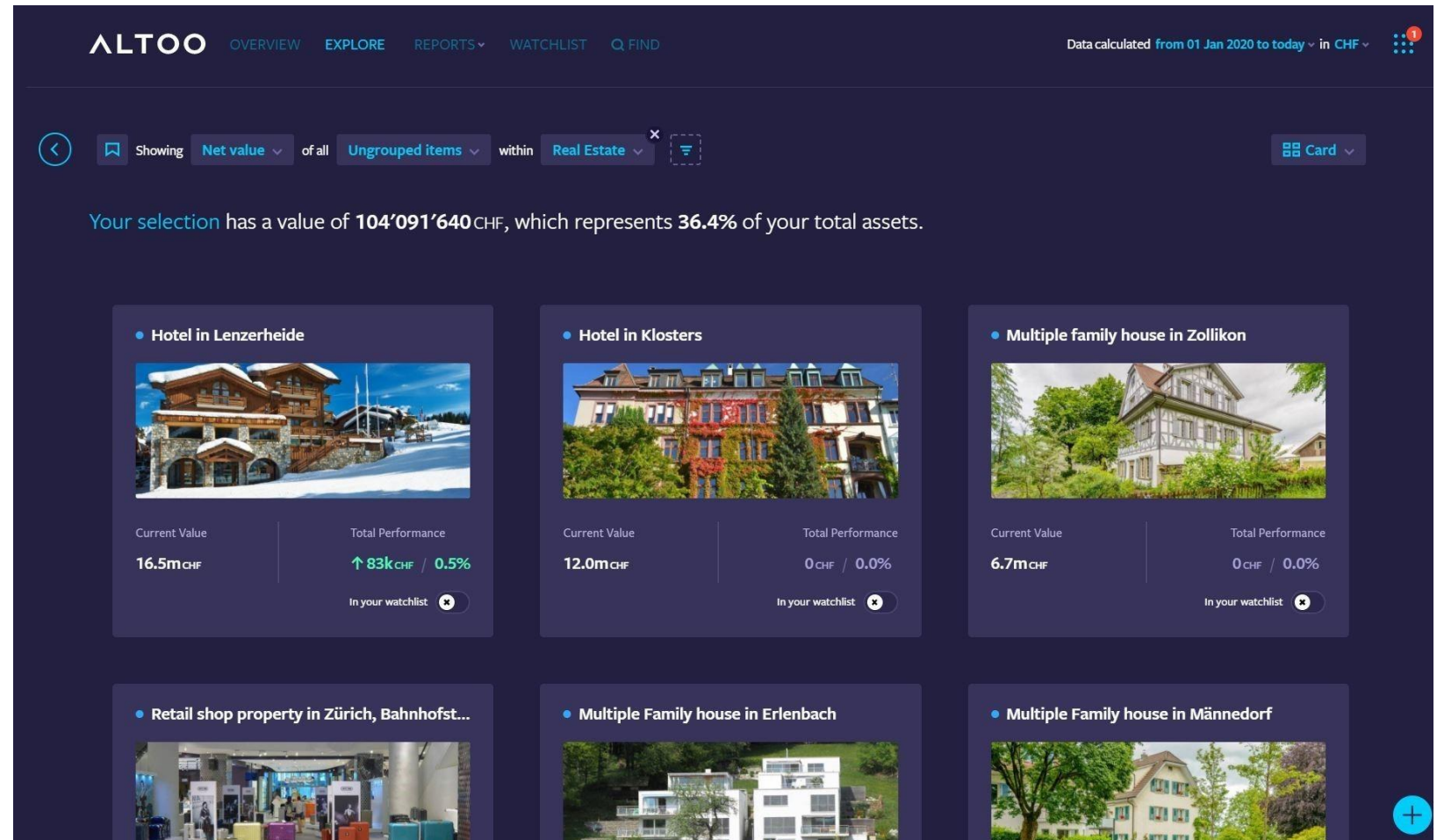
- The bubble view allows for **an intuitive overview of investments** – in this example it is about performance outliers
- Every bubble represents a single investment - **individual positions** of a portfolio are **also searchable** via text search
- More traditional **list views** are also available





# 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 such as art or cars but also for the client's real estate portfolio as shown



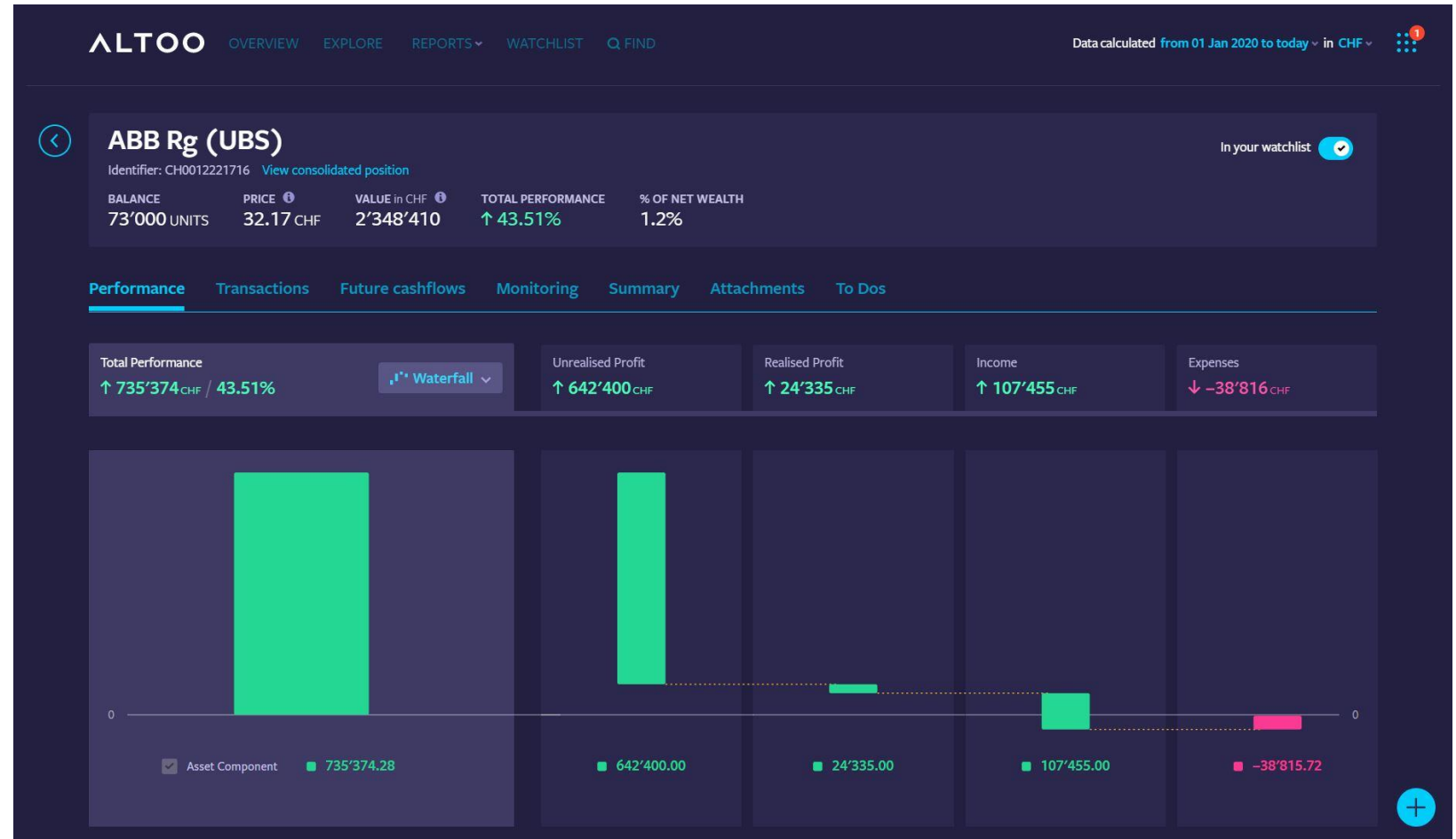
# Single item - Overview

- 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 also **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)

The screenshot displays the ALTOO investment management interface. At the top, the navigation bar includes 'ALTOO', 'OVERVIEW', 'EXPLORE', 'REPORTS', 'WATCHLIST', and 'FIND'. The main header indicates 'Data calculated from 01 Jan 2020 to today in CHF'. The selected item is 'ABB Rg (UBS)' with identifier 'CH0012221716'. Key metrics shown are: BALANCE 73'000 UNITS, PRICE 32.17 CHF, VALUE in CHF 2'348'410, TOTAL PERFORMANCE ↑ 43.51%, and % OF NET WEALTH 1.2%. The 'Transactions' tab is active, showing a table of transactions. The table has columns for Trade Date, Description, Related Items, Quantity, Price, Value, and Balance. Three transactions are listed, all 'Sale' transactions related to 'UBS Current Account CHF'. A 'Show older transactions' link is at the bottom of the table. A '+1' badge is visible in the top right corner, and a '+' button is in the bottom right corner.

Trade Date	Description	Related Items	Quantity	Price	Value	Balance
07.01.2021	Sale	UBS Current Account CHF	-500	25.25 CHF	-12'625.00 CHF	73'000
06.01.2021	Sale	UBS Current Account CHF	-7'500	26.02 CHF	-195'150.00 CHF	73'500
20.02.2020	Sale	UBS Current Account CHF	-5'500	24.01 CHF	-132'055.00 CHF	81'000

Show older transactions

# 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 wealth transitions**
- Also, it is displayed to **which asset-class (or legal structure)** an investment item belongs to

The screenshot shows the 'Summary' page for a '1960 MERCEDES - BENZ 190 SL' in the ALTOO application. The interface is dark-themed with teal accents. At the top, navigation links include OVERVIEW, EXPLORE, REPORTS, WATCHLIST, and FIND. A status bar indicates 'Data calculated year to date in CHF'.

The main header for the item is '1960 MERCEDES - BENZ 190 SL', with a back arrow on the left and 'In your watchlist' on the right. Below this, a table displays key metrics:

VALUE	FX RATE	VALUE in CHF	TOTAL PERFORMANCE	% OF NET WEALTH
120'000.00 EUR	1.0881	130'572	↑ 0.59%	0.1%

A horizontal menu below the table includes tabs for Performance, Transactions, Valuation, Future cashflows, Monitoring, **Summary** (active), Attachments, and To Dos.

On the left, a 'Tags' section shows a '+ Add a Tag' button and a list of categories: Region (Uncategorized), Sector (Uncategorized), Currency (EUR), Asset class (Lifestyle Assets), and Sub-asset class (Cars, Planes, Boats).

On the right, there is an 'Edit summary information' link and a large image of the 1960 Mercedes-Benz 190 SL, a dark-colored convertible with white wheels, parked in front of a wooden wall.

Below the image, a 'Notes' section lists detailed specifications:

- MODEL: Mercedes-Benz 190 SL
- YEAR: 1960
- CONDITION: Restored
- COLOR: Grey
- BODY TYPE: Cabriolet / Roadster
- FUEL TYPE: Petrol
- POWER: n/a
- MILEAGE: 12,957 km (8,051 miles)
- DESCRIPTION

A blue circular button with a white plus sign is located at the bottom right of the notes section.



# 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 web application interface. At the top, the navigation bar includes 'ALTOO', 'OVERVIEW', 'EXPLORE', 'REPORTS', 'WATCHLIST', and 'FIND'. The main header shows 'Data calculated year to date in CHF' with a red notification icon.

The central section is titled 'Hotel in Lenzerheide' and includes a back arrow, a 'In your watchlist' button, and three key metrics: 'VALUE in CHF' (16'450'000), 'TOTAL PERFORMANCE' (↑ 1.72%), and '% OF NET WEALTH' (8.1%).

Below the metrics is a horizontal menu with tabs: 'Performance', 'Transactions', 'Valuation', 'Future cashflows', 'Monitoring', 'Summary', 'Leverage', 'Attachments' (selected), and 'To Dos'.

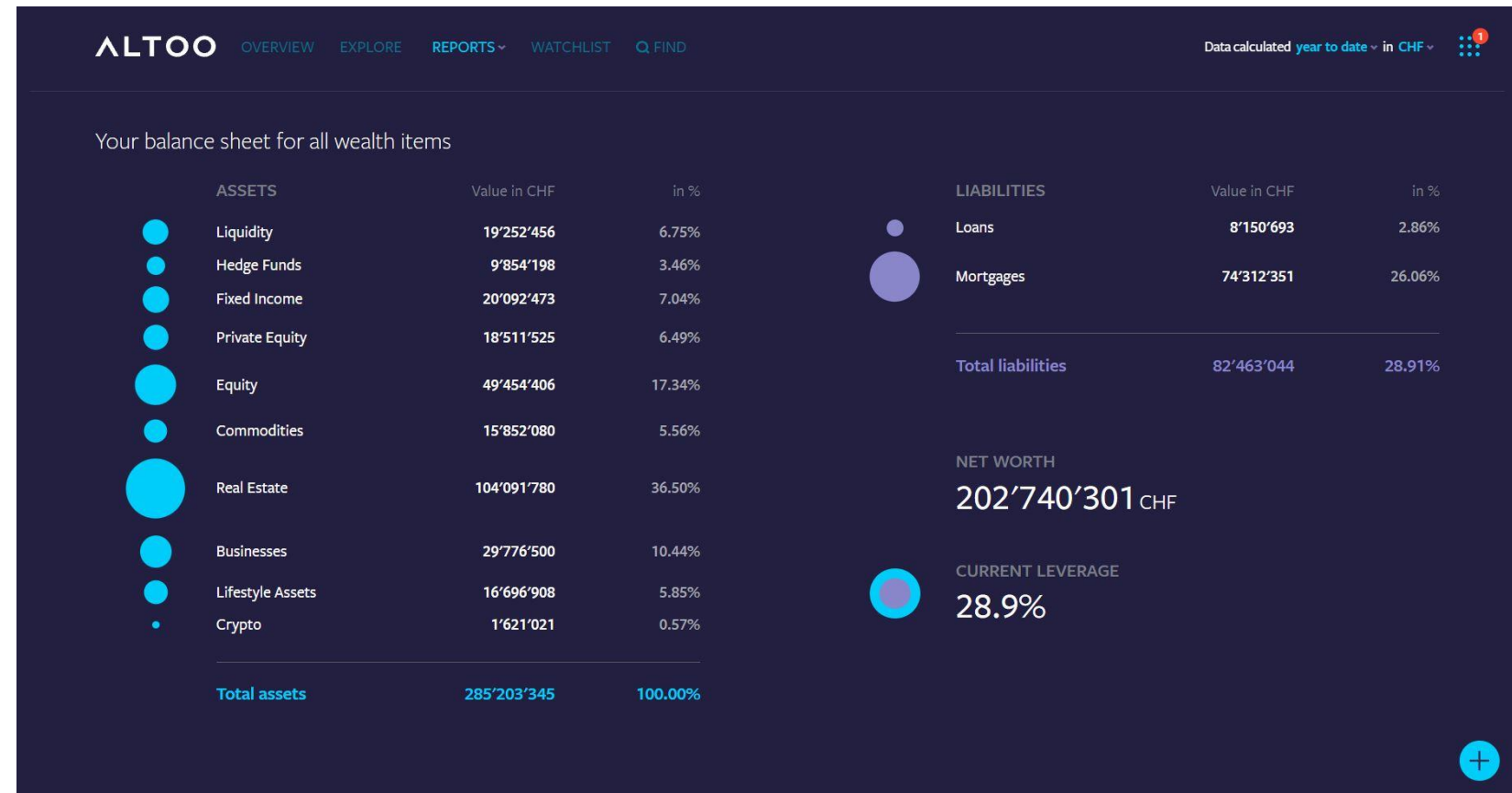
The 'Attachments' tab features an 'Upload file' button and a 'Filter attachments by tags' section with a plus icon. Below this is a table of attachments:

File name	Description	Tags	Uploaded
Sample DCF Report.png	DCF Valuation Report May 2020	Lenzerheide, 2020, Valuation, DCF	20.05.2020
Mustermann_Bill March 2020.png	Bill Roof Renovation March 2020	Lenzerheide, Renovation, 2020, Bill, Roof, Tax expense	14.04.2020
Hotel in Lenzerheide.pdf	Contract	Contract, Lenzerheide, Tax	27.08.2018

Each row in the table includes a plus icon for adding more tags. A large plus icon is located in the bottom right corner of the interface.

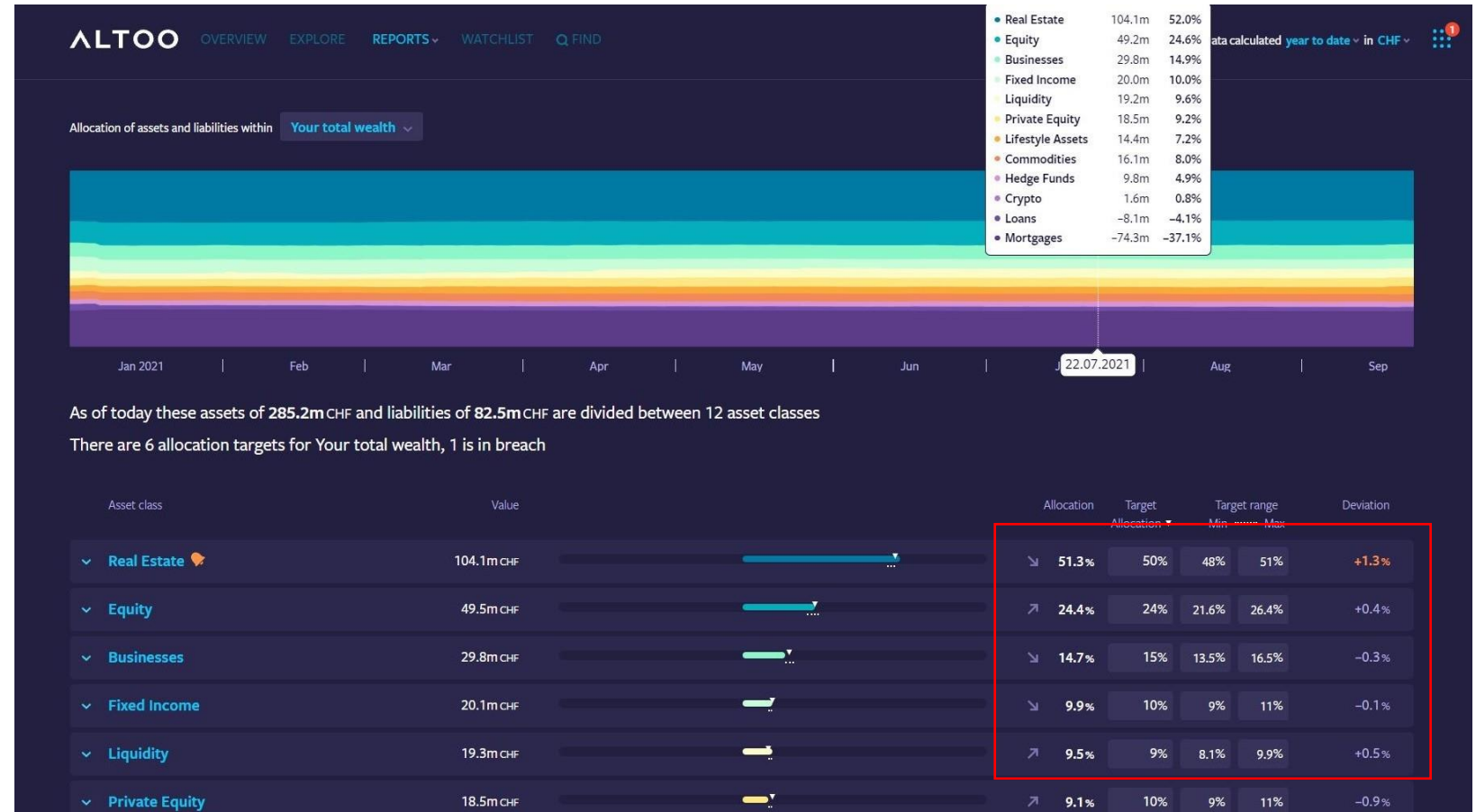
# Reports - Balance Sheet

- 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 – 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



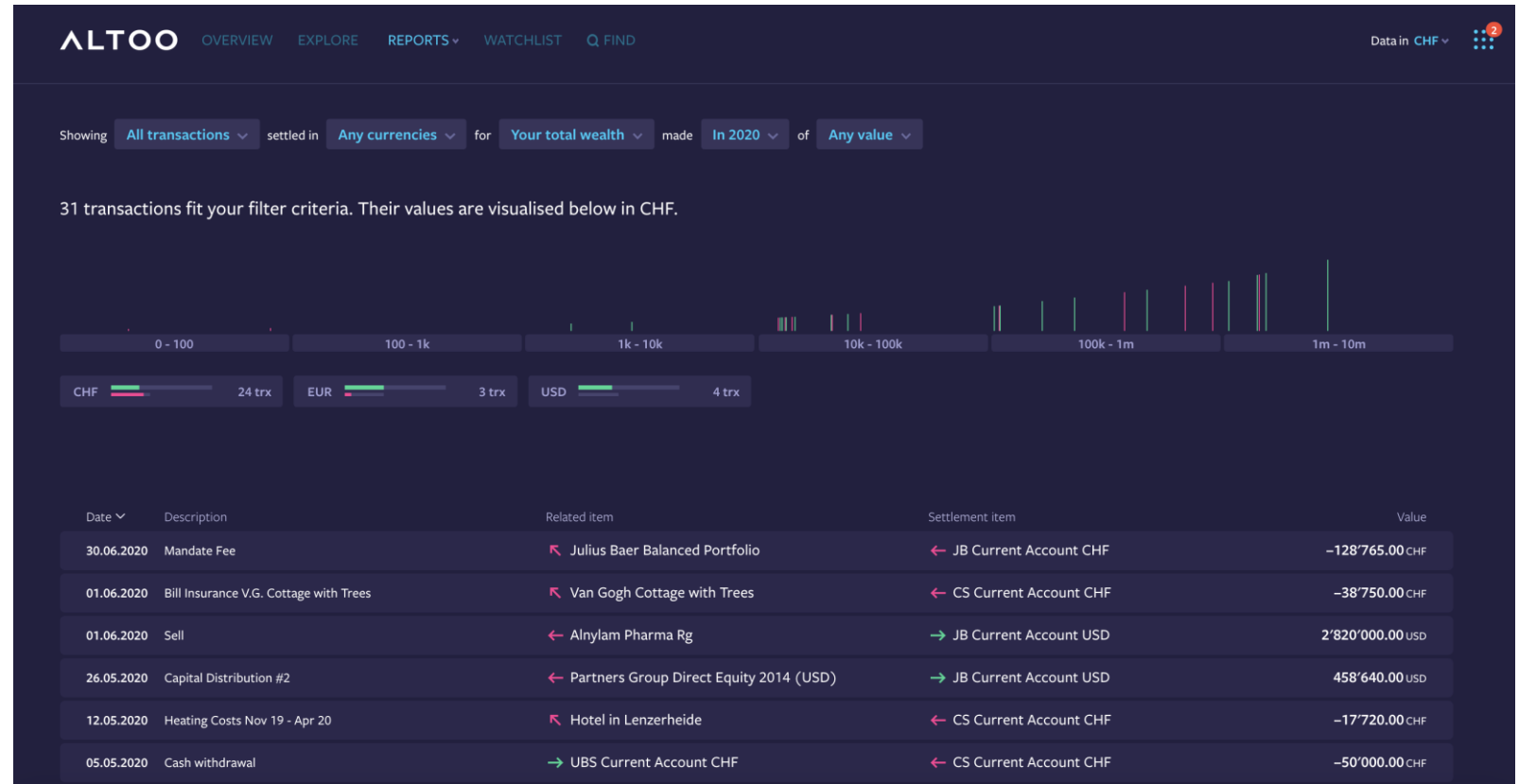
# Reports – Future Cashflows

- The Future Cashflow report makes it easier than ever to maintain an **overview of future cash flows per currency**
- Drill-down to single item level available
- Includes an aggregated overview of all future liquidity events in one place
- The report includes detailed information for bond maturities, coupons, interest payments, loans and even capital commitments for private equity investments



# Reports – Transactions

- This powerful report enables you to **analyse all transactions across your entire wealth** from one place
- You can easily **filter all of your transactions** by transaction type, currency, period and value, or select transactions from just a subset of your wealth





# Grouping – Asset Tagging

The platform allows you to group assets by tags.

This allows for a lot of flexibility: for example, you can classify your stocks as value or growth stocks, mark investments you have selected for their income stream from dividends, or even use it for legacy planning by tagging assets intended for a specific beneficiary

The screenshot displays the ALTOO platform interface for an asset named "Hotel in Lenzerheide". The top navigation bar includes links for OVERVIEW, EXPLORE, REPORTS, WATCHLIST, and FIND. The asset's performance metrics are shown: VALUE in CHF (18'400'000), TOTAL PERFORMANCE (↑ 7.01%), and % OF NET WEALTH (8.1%). The "Summary" tab is selected, showing a list of tags: Review, Tourism, Covid-19 Impact, and a plus icon for adding more tags. The asset details section lists: Region (Switzerland, Europe, Developed Markets), Sector (Uncategorized), Currency (CHF), Asset class (Real Estate), Sub-asset class (Commercial Property), and Belongs to (ALEX Real Estate AG). A link to "Show this item within structure" is provided. A photo of the hotel is displayed, along with a "Notes" section containing an emergency contact and address. A "KEY FIGURES" section is partially visible at the bottom.

**ALTOO** OVERVIEW EXPLORE REPORTS WATCHLIST FIND

Data calculated year to date in CHF

### Hotel in Lenzerheide

In your watchlist

VALUE in CHF: 18'400'000 TOTAL PERFORMANCE: ↑ 7.01% % OF NET WEALTH: 8.1%

Performance Valuation Future cashflows Monitoring **Summary** Leverage Attachments

Review Tourism Covid-19 Impact +

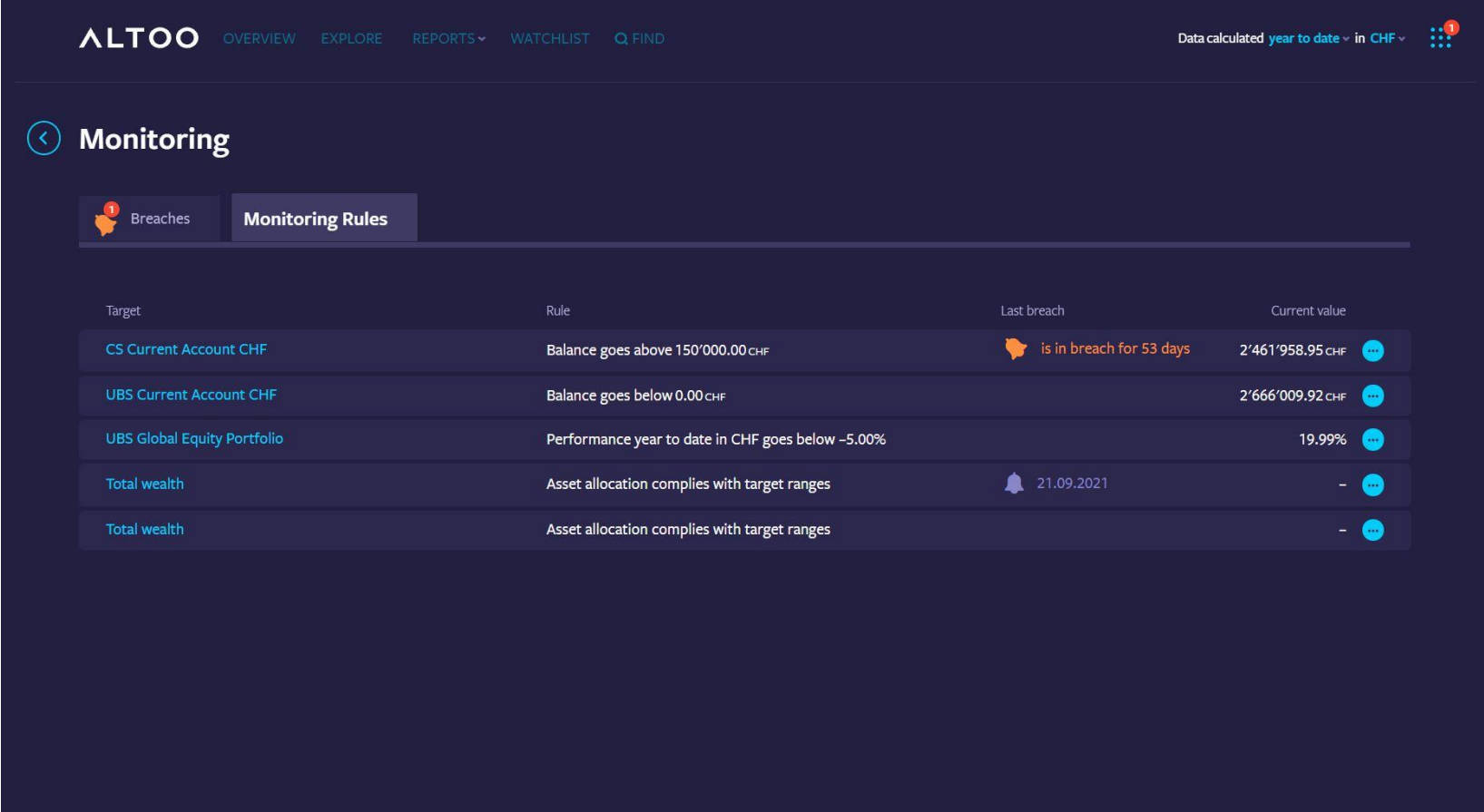
Edit summary information

Region: Switzerland, Europe, Developed Markets  
Sector: Uncategorized  
Currency: CHF  
Asset class: Real Estate  
Sub-asset class: Commercial Property  
Belongs to: ALEX Real Estate AG  
→ Show this item within structure

Notes  
Emergency Contact: Peter Miller +953402340204  
ADDRESS  
Landstrasse 17  
7078 Lenzerheide  
KEY FIGURES

# Monitoring - Rules

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



ALTOO OVERVIEW EXPLORE REPORTS WATCHLIST FIND

Data calculated year to date in CHF

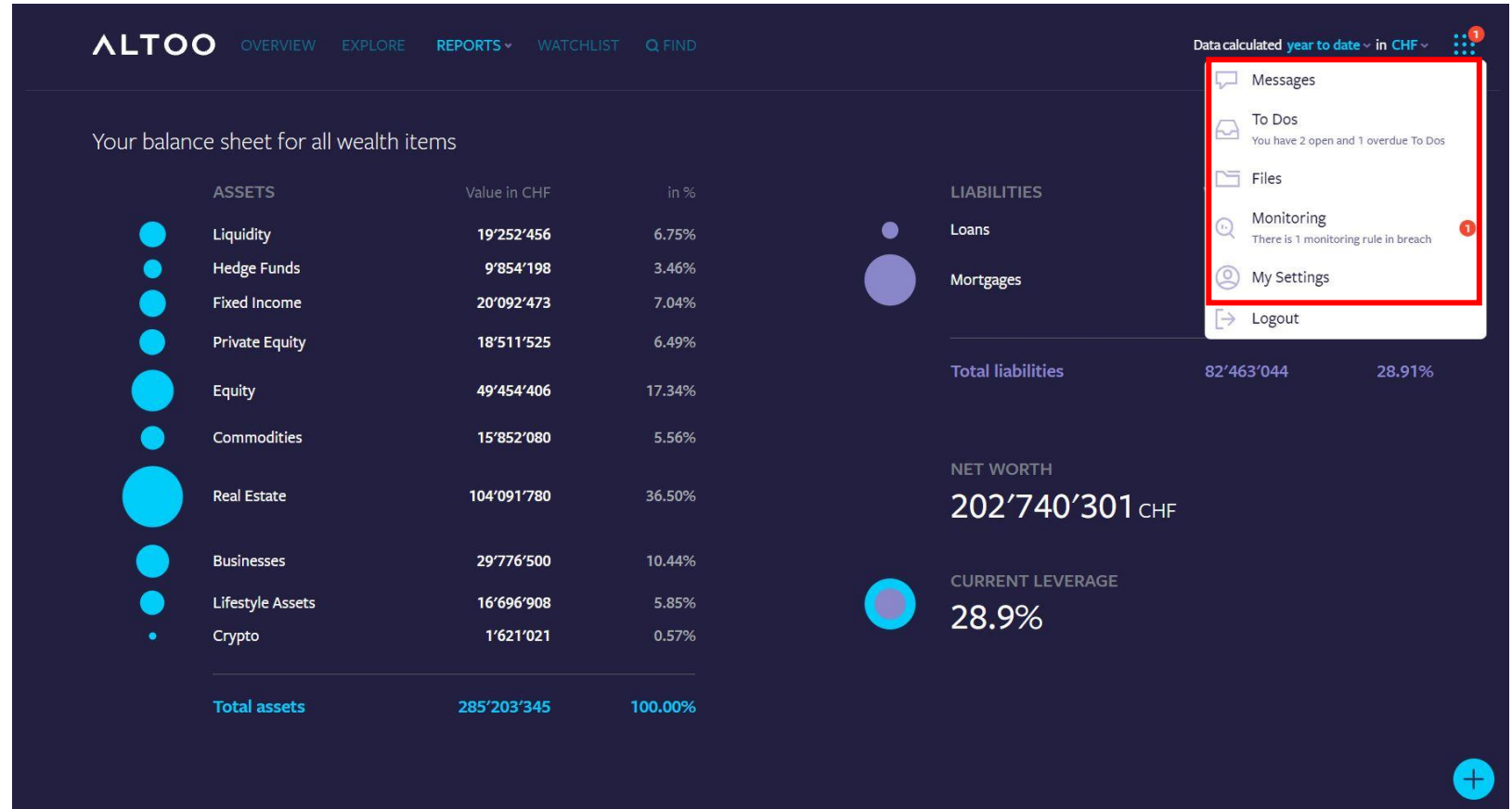
### Monitoring

1 Breaches Monitoring Rules

Target	Rule	Last breach	Current value
CS Current Account CHF	Balance goes above 150'000.00 CHF	is in breach for 53 days	2'461'958.95 CHF
UBS Current Account CHF	Balance goes below 0.00 CHF		2'666'009.92 CHF
UBS Global Equity Portfolio	Performance year to date in CHF goes below -5.00%		19.99%
Total wealth	Asset allocation complies with target ranges	21.09.2021	-
Total wealth	Asset allocation complies with target ranges		-

# 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

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