



ALTAIR

Raising Balanced Children

A Resource List for Parents and Grandparents





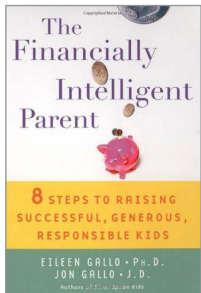
Finding the Right Resource

Family wealth is a mixed blessing and parents and grandparents with significant means often have concerns about the impact their wealth will have on their children and grandchildren. On the one hand, wealth opens up a world of opportunities for children: exposure to travel and culture, access to the best education, broad freedom to pursue career aspirations. It also introduces some significant challenges: the overwhelming responsibility of managing complex wealth, potential vulnerability or isolation that inhibits personal relationships, a sense of entitlement. Recognizing these issues, parents often struggle with determining when to talk with children about family finances, what information to share and how family wealth can be used to provide children with the best resources and opportunities without creating passive expectations that discourage financial independence. Who can parents turn to when dealing with these issues?

Ironically in this age of information, identifying the right resources can be difficult. Simply typing “parenting and wealth” into a major search engine returns a myriad of links that cover everything from household economic demographics in the U.S. to stories on children of celebrities to more targeted books and articles. To save parents and grandparents the frustration of sifting through all the potential options, this sourcebook provides recommended resources categorized by type and, when appropriate, organized by age group.

Readers are still encouraged to do some personal due diligence in terms of narrowing down these suggestions to find the resources that best address their specific need and fit their preference in terms of style and approach. Whether your children are 5 or 25 years old and regardless if you are a parent or grandparent, we hope this will serve as a helpful guide for finding answers and providing a healthy starting point for family conversations.

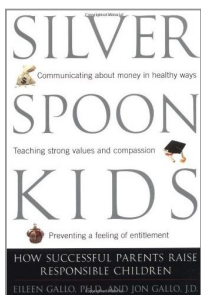
Books for Parents



The Financially Intelligent Parent **8 Steps to Raising Successful, Generous, Responsible Children**

Eileen and Jon Gallo

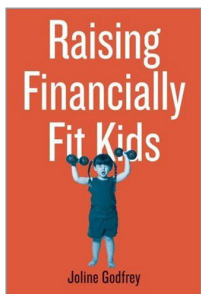
What parents say and do about money has a profound influence on the long-term attitudes and financial health of their children. Raising fiscally responsible children involves not only teaching good budgeting skills but helping children develop healthy relationships with money that reflect their life values. In this book, Eileen and Jon Gallo outline eight behaviors of financially intelligent parents that include far more than money management and point out the teaching opportunities that are a part of our daily lives.



Silver Spoon Kids **How Successful Parents Raise Responsible Children**

Eileen and Jon Gallo

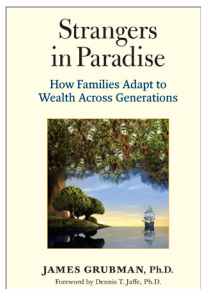
All parents want to give their kids the best of everything and parents of substantial means are in the tempting position to indulge that urge. But in doing so, what message does this send to kids about the value of money, and is this approach introducing more harm than good? In *Silver Spoon Kids*, authors Eileen and Jon Gallo guide parents on how to talk to kids about money, how to teach them to handle it responsibly and how to instill a sense of responsibility for giving back to the community.



Raising Financially Fit Kids

Joline Godfrey

Raising Financially Fit Kids provides parents with a road map for teaching children about money and finances. With a focus on 10 key money skills, Joline Godfrey demonstrates how to teach these skills in a developmentally appropriate way and includes concrete examples of what to focus on at different ages. Her straightforward advice breaks the educational process down into manageable steps for helping children become habitual savers, smart budgeters and savvy consumers.



Strangers in Paradise **How Families Adapt to Wealth Across Generations**

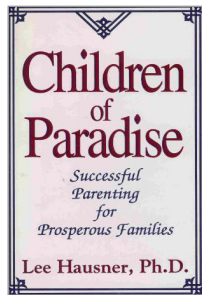
James Grubman

The vast majority of wealthy parents actually come from middle-class or working-class backgrounds. When they find themselves in the wonderful but unfamiliar world of wealth like immigrants to a new land, the adjustment can be harder than expected. More importantly, they must figure out how to raise children and grandchildren successfully in the family's new circumstances. Written in a clear readable style by psychologist Jim Grubman, *Strangers in Paradise* outlines the parenting challenges facing wealth's immigrants and natives. It describes how the key for families of wealth - like all immigrant families - is adaptation.



Children of Paradise Successful Parenting for Prosperous Families

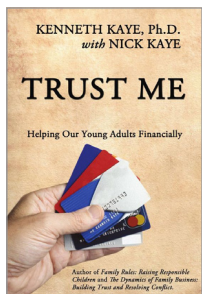
Lee Hausner



While all parents face some universal rewards and challenges, wealth introduces distinct opportunities as well as problems for affluent parents and their offspring. In this book, that is as much a guide on good parenting as it is an examination of the unique issues faced by families of privilege, psychologist Lee Hausner looks at ways to keep children grounded. From proper discipline to family interactions and communication, *Children of Paradise* examines what is required for raising happy, motivated, caring and responsible children.

Trust Me Helping Our Young Adults Financially

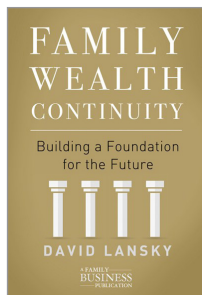
Kenneth Kaye, Ph.D.



In today's world of economic uncertainty where kids moving home after college (and even later) has become more and more common, it can be hard for parents and grandparents to determine when their financial assistance is helping the young adults in their lives versus inhibiting their financial independence. In *Trust Me*, family psychologist Kenneth Kaye and his son Nick use the experience of Nick's struggle with what he calls "Attention Money Disorder" to combine a no-nonsense strategy, practical advice, business wisdom and dozens of examples. They show you step-by-step how to negotiate a "deal" with a young adult, rebuilding mutual trust and nurturing the skills and habits of a self-supporting grownup.

Family Wealth Continuity Building a Foundation for the Future

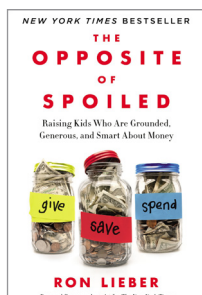
David Lansky, Ph.D.



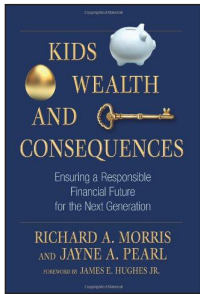
Parents and grandparents in successful families have a goal of perpetuating their financial success and maintaining strong family relationships for multiple generations. In efforts to meet this goal, families often establish elaborate estate plans, creating trusts and ownership structures intended to preserve and protect assets. In this book, well-known author, therapist and family business consultant, David Lansky, explains why these structures so often fail and why the keys to wealth continuity have far more to do with a family's ability to effectively communicate and maintain healthy, meaningful relationships.

The Opposite of Spoiled Raising Kids Who Are Grounded, Generous and Smart About Money

Ron Lieber



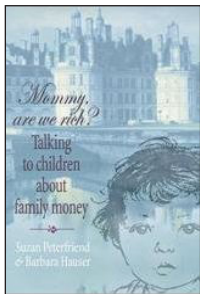
In this bestseller book by New York Times personal finance columnist, Ron Lieber, parents are urged not to avoid conversations on money and values with their children but rather to embrace them. With "how to" advice on discussing and approaching everything from allowance to first jobs to charity to materialism and discretionary spending, Lieber provides useful guidance for raising children who are appreciative of money and have the skills to make informed financial decisions.



Kids, Wealth and Consequences **Ensuring a Responsible Future for the Next Generation**

Richard A. Morris and Jayne A. Pearl

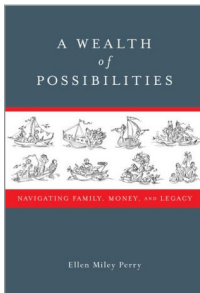
A no-nonsense book that outlines the challenges that parents of means typically encounter and strategies and techniques for managing them. Kids, Wealth and Consequences effectively addresses both the “hard” financial issues related to wealth, such as investing and estate planning, and the “soft” emotional issues related to values, family, and communication. The authors provide straightforward advice on raising kids who are both appreciative of the advantages they have and prepared to manage an inheritance.



Mommy Are We Rich? **Talking to Children about Family Money**

Suzan Peterfreund and Barbara Hauser

This book takes a fresh approach to an often-feared question, with the authors providing tips and strategies for talking with children about money and wealth. Particularly for parents with very young children, Peterfreund and Hauser hone in on how the straightforward questions asked by children can have very complicated answers and then give parents examples for responding in a way that is positive and reinforces broad family values.



A Wealth of Possibilities **Navigating Family, Money and Legacy**

Ellen Miley Perry

This book focuses on ways families can improve their communications, learn to develop a true sense of being a family while appreciating and celebrating each individual and develop strong, long-lasting family bonds. Based on Perry’s years of consulting with wealthy families, the book leads off with advice for being a great parent and then branches out to look at many different factors that contribute to healthy and lasting family bonds. Filled with stories to illustrate different points, the book includes questions to ask yourself and your family along with tips and strategies for achieving different goals.

The above list focuses on books on parenting and affluence. There are also many good books that address family wealth more broadly. Recommended titles include:

- Wealth in Families, Charles W. Collier
- The Cycle of the Gift: Family Wealth and Wisdom – Hartley Goldstone, James E. Hughes, Jr., Keith Whitaker
- Family Legacy and Leadership, Sara Hamilton and Mark Haynes Daniell
- Family Wealth: Keeping It in the Family, James E. Hughes
- Family: The Compact among Generations, James E. Hughes
- Inherited Wealth: Opportunities and Dilemmas, John Levy
- Preparing Heirs: Five Steps to a Successful Transition of Family Wealth and Values, Roy Williams and Vic Preisser
- Navigating the Dark Side of Wealth: A Life Guide for Inheritors, Thayer Cheatham Willis



Books for Children

Ages 4 to 8

Rock, Brock and the Savings Shock

Sheila Bair

For parents who want a fresh take on teaching their child to spend wisely, this anecdote challenges readers to understand the rewards and difficulties of saving money.

The Berenstain Bears Get the Gimmes

Jan and Stan Berenstain

In this edition of the popular Berenstain Bears series, children learn the consequences of being materialistic and the importance of appreciating what you have.

The Global Game Changers

Jan Helson and Rachel Annette Helson

An engaging book that demonstrates many different ways children can give back and help those in need. A good introduction to the concepts of social awareness and how each of us, even kids, can take action to make a difference.

Arthur's Funny Money

Lillian Hoban

This is a humorous book which teaches children how to work hard in order to earn what they want. Hoban creatively incorporates simple business concepts that will educate and entertain.

Bunny Money

Stephen Krensky and Emily Bolam

This is a fun tale that teaches children about the concept of cost and is a great introduction to early math. The book comes with stickers and a fold out play scene for children to add up "bunny money" on their own.

Little Critter: Just Saving My Money

Mercer Mayer

From the popular Little Critter series, this book is a great introduction to the concepts of savings and earning money. The story demonstrates setting a savings goal and the rewards of delayed gratification.

The Giving Tree

Shel Silverstein

An unforgettable, touching parable for all ages about the gift of giving and unconditional love. This classic and beloved book examines the consequences of selfishness and emphasizes the importance and fulfillment of shared happiness.

Alexander Who Used to be Rich Last Sunday

Judith Viorst

How far can a dollar really go? This clever story about a boy's spending choices demonstrates the importance of saving and understanding the value of money.

A Chair for My Mother

Vera B. Williams

This beautiful picture book incorporates the value of saving and spending wisely with the joyful spirit of a loving family.

One Cent, Two Cents, Old Cent, New Cent: All About Money

Bonnie Worth and Aristides Ruiz

For fans of The Cat in the Hat, this book introduces children to numismatics, the study of money and its history. It explains various forms of money used in different cultures and describes banking and the concept of gaining or paying interest.

Ages 9 to 12

The Go Around Dollar

Barbara Adams

Most adolescents know what a dollar looks like and what they can buy with it. What they do not know is the history behind the dollar and how long the average dollar stays in circulation. Pique your child's interest with this story about the true significance of a dollar.

Money Madness

David A. Adler

For the child who may have an early interest in economics or need a better understanding of the purpose of money, this is the perfect beginner's guide.

Neale S. Godfrey's Ultimate Kids' Money Book

Neale S. Godfrey

Kids can learn early on that there is more to money than consumption. Neale S. Godfrey talks about savings accounts, checking accounts, credit cards, investments, budgets, etc. Easily understandable and relatable, this is a good resource for teaching financial basics.

Growing Money: A Complete Investing Guide for Kids

Gail Karlitz

Give your child a jump-start in learning financial vernacular and becoming familiar with investment concepts. This kid-friendly resource explains financial terms such as savings accounts, bonds, stocks and mutual funds.

Pretty Penny Sets Up Shop

Devon Kinch

This fun, lighthearted book is a good conversation starter for mothers and fathers who are having trouble finding a way to engage their kids in financial discussions. The book creatively includes moral lessons about life and where money comes from.

The Story of Money

Giulio Maestro

A great book for parents who want to introduce the

history of money and currency to their child. This story explores the many forms money has taken from ancient coins to credit cards.

The Everything Kids Money Book

Brette McWhorter Sember

This is the perfect book for adolescents graduating from a piggy bank to opening their first bank account. It also explains how credit cards work and reiterates the importance of spending wisely when making purchases.

Marvels of Money

Paul Nourigat

This book includes five fully illustrated stories about money and financial decisions with a focus on: savings, giving, earning, debt and managing money. The stories are good introduction to financial terms and make financial decision making come to life.

The Nickels, Dimes, and Dollars Book: A Wise Kid's Guide to Money Matters

Ellen Sabin

This hands-on activity book prompts kids to think through financial decisions and apply the lessons from the books stories. It demonstrates real activities that kids can do to start developing healthy money habits to last a lifetime.





Ages 13 to 16

The Young Investor: Projects and Activities for Making Your Money Grow

Katherine Bateman

This is a good book for parents who want to give their child a head start in finance and investing. It explains the basic concepts of saving money (simple and compound interest), investing in stocks and bonds and also provides an overview of the financial services environment, including where Wall Street is, the role of the Federal Reserve and what is meant by a global economy.

Official Money Guide for Teenagers

Susan P. Beacham

A great book for both middle school kids, it brings financial concepts to life with fun stories and illustrations. The author avoids jargon and introduces different topics in ways that the reader can easily understand. The lessons use examples that teens can relate to and the overall tone and formatting has far more appeal than most financial books.

The Complete Guide to Personal Finance: For Teenagers

Tamsen Butler

This book does a good job of helping teens recognize the need to establish personal financial goals and then set a plan for achieving them. At a high level, it includes valuable lessons such as evaluating needs versus wants, and recognizing and avoiding the temptations and pressures of consumerism. At a more tactical level, the author also helps teens understand how to get and manage credit, how to make and stick to a budget, how to manage risk, how to open a bank account, how to write a check and how to balance a checkbook.

Ages 16+

The Motley Fool Investment Guide for Teens

David Gardner, Tom Gardner and Selena Maranjian

This edition of the popular Motley Fool series gives teens an overview of how stock and mutual fund investments work, demonstrates strategies for saving and makes teens aware of the spending and credit pitfalls that can have long-term repercussions. It also encourages teens to begin to evaluate and invest in companies they are interested in and to take advantage of the edge they have over almost all other investors – time.

The Voice of the Rising Generation: Family Wealth and Wisdom

James E. Hughes, Susan E. Massenzio, Keith Whitaker

While many books serve as guides for parents and grandparents who worry about the effects of wealth on their children, very few books speak directly to those in younger generations who are looking to establish their own independent paths amidst the challenges of family wealth. Using examples, questions and activities designed to help young people discover, communicate and create their own identity, the authors encourage readers to harness the opportunities that wealth presents as a stepping stone to defining and reaching their own success.

The Millionaire Next Door

Dr. Thomas J. Stanley

The Millionaire Next Door emphasizes sacrifice, discipline, and hard work as qualities that lead not only to wealth accumulation but personal fulfillment. The authors identify seven simple and commonsensical rules for personal financial success and demonstrate how they often contrast with typical images of wealth. It is a fascinating look at true financial discipline and the ability to make choices in our high-consumption society.

Websites for Children

www.famzoo.com

FamZoo is a virtual family bank where the parents are the bankers and the kids are the customers. It enables parents and their kids to virtually track what a child is owed for allowance and earnings from chores through IOU accounts or receive and manage real money by using prepaid card accounts. The latter enables kids to get experience with earning and spending without the risk of debt. It is a subscription based service where a monthly fee covers use by all family members. The service options run from simple to complex and parents can upgrade them over time as children get older.

www.threejars.com

The Three Jars website provides an online, interactive approach to teaching children the concept of segmenting their money by spending, saving and giving. Targeted for 5-to-13-year-old children and their parents, the site allows kids to track their three accounts on the site. Parents can use it to calculate “interest” for their children’s savings and as a means of discussing financial choices with kids.

www.tykoon.com

Developed for children age 5 years and older, Tykoon uses real money and real-life experience - chore charts, savings goals, charity donations and a controlled shopping experience – to help kids develop financial skills and values. It places emphasis on earning money and

doing so with a purpose. Parents can customize their kids’ platform experience according to their individual preferences, and the virtual environment is safe, secure and private.

www.richkidsmartkid.com

A fun, resourceful website for kids in kindergarten through 12th grade. Rich Kid Smart Kid uses games as an interactive teaching approach for investing and entrepreneurial concepts. Games are organized and tiered by age group and include accompanying resources for teachers or parents with guides for discussing the lessons of each game with their children.

www.usmint.gov/kids

Created by the United States Mint agency, this fun website has everything from interactive games that let children save and spend virtual money to lessons on the history of money and other stories and activities that teach financial literacy. This is a good site for school-age children and pre-teens who are particularly interested in how and where money is made.

www.treasurydirect.gov/kids/kids.htm

This educational website explains concepts behind the U.S. public debt and includes games, articles, videos, and interactive features aimed specifically at 5th-7th grade students. It also explains the various forms of U.S. Treasury securities. This is a good site for kids

A Note about Board Games and Pretend Play:

While websites provide a more interactive experience for children, never underestimate the learning that comes from good old-fashioned family board games such as Monopoly, The Game of Life and Payday. Even taking time to play “store” where you exchange play money and switch roles as the customer and cashier can be a great way of kick-starting a child’s financial education.



learning about government and the use of debt for funding government activities.

www.kids.usa.gov

This website is a thorough collection of games, videos and links on financial topics for kids, teens, and parents/educators. It covers everything from currency history to money management (including debt, credit cards and saving) to financial careers.

www.bizkids.com

Developed for pre-teens and teens by the creators of Bill Nye the Science Guy, a show that makes science fun for younger audiences, Biz Kid\$ turns money and finance into easy-to-learn concepts with kid-friendly

comedy, games and amazing true stories of young entrepreneurs. This site does a good job of helping kids become more financially aware and recognizing the links between financial success and hard work.

www.financialentertainment.org

This is a fun website that uses creative games to grab teens' attention while teaching personal finance basics. Called "financial entertainment," the site incorporates clever graphics and themes to cover everything from savings to taxes to getting out of debt. It is a good tool for encouraging teens to take the time to learn basic financial concepts and apply them in a safe setting.

Websites for Parents

www.consumerfinance.gov/money-as-you-grow

This website from the Consumer Financial Protection Bureau includes articles on different financial parenting topics as well as activities and conversations starters organized by age groups. There is also a FAQ section that goes through common questions kids ask about money and finances along with helpful ways to answer those questions and explain concepts. The site posts regular articles about kids and money skills and has a section on what skills kids should learn by different ages.

www.allowanceacademy.com

Created by a private family, this website provides blog posts, tools, podcasts and videos that focus on teaching financial skills to kids. Information is organized by age and parents can subscribe to regular email alerts on new postings and videos to keep information fresh and stay motivated with new ideas.



Note: For parents who are on Facebook, be sure to like the page - Ron Lieber and the Opposite of Spoiled. He regularly posts links to new articles on financial parenting along with short tips and ideas on teaching kids about spending, saving and giving.

Counselors and Consultants

Psychologists/ Therapists

James (Jim) Grubman

Jim is a well-known author, speaker and psychologist who specializes in family wealth and parenting issues. Within his practice, Jim draws on his experience as a psychologist, neuropsychologist and family business consultant with specialty interests in trusts and estate law, family business, family systems and wealth psychology.

Phone: 413.775.0557

Email: jim@jamesgrubman.com

Website: www.jamesgrubman.com

Inheriting Wisdom

Founded in 2004 by husband-and-wife team Dr. Carolyn Friend and Dr. James Weiner, Inheriting Wisdom is a consultative and coaching practice that concentrates on helping affluent families define their legacy and core values and then create intentional plans for passing those values on to the next generation.

Phone: 312.948.5180

Email: dr.jweiner@inheritingwisdom.com, dr.cfriend@inheritingwisdom.com

Website: www.inheritingwisdom.com

Kenneth Kaye

Ken is an author, psychologist and expert on family wealth issues who specializes in parenting concerns and family conflict, particularly within business-owning families. He has authored two books on parenting issues - Family Rules: Raising Responsible Children and Trust Me: Helping Our Young Adults Financially.

Phone: 847.475.4090

Email: ken@kaye.com

Website: www.kaye.com

David Lansky

David is a principal consultant with the Family Business Consulting Group Inc. A clinical psychologist and family therapist by training, he works with wealthy families,

many of whom also have an operating business, to enhance communication across the family, improve family relationships, and overcome many of the challenges that come with multigenerational wealth.

Phone: 847.266.1000

Email: lansky@thefbcg.com

Website: www.efamilybusiness.com

Gary Shunk

Gary is a family counselor and associate professor at the Loyola Family Business Center. After 20 years as a practicing family therapist, Gary founded the consulting firm Family Wealth Dynamics to focus on the non-financial aspects of affluence and the issues that can accompany acquired and inherited wealth.

Phone: 312.810.0011

Email: gary@familywealthdynamics.com

Website: www.familywealthdynamics.com

Education and Strategy Consultants

Barbara Hauser

Beyond her experience counseling families on wealth and family dynamics issues, Barbara also has extensive legal experience and understands the technical components involved with wealth transfer and inheritance. Barbara has authored multiple publications on parenting, inheritance and family governance including, Mommy, are we Rich?, Inheritance Rights and Expectations, and International Family Governance.

Phone: 507.254.9677

Email: BRHauser@gmail.com

Website: www.brhauser.com



Jennifer Muntz, Family CLO (Chief Learning Officer)

Jennifer partners with families to provide customized education and training for all ages – topics include financial literacy, family business, leadership, entrepreneurship and philanthropy. She also provides consulting on family communications and family meetings as well as governance policies and systems.

Phone: 630-936-3096

Email: Jennier@familyclo.com

Website: www.familyclo.com

Thayer Willis

Thayer is a well-known author and wealth counselor. She is a member of the founding family of Georgia Pacific Corporation and so brings first-hand knowledge and perspective to her work. Thayer has particular expertise in working with families through the transition of wealth from one generation to the next.

Phone: 503.939.8084

Email: tw@thayerwillis.com

Website: www.thayerwillis.com

21/64

21/64 is a non-profit practice specializing in next generation and multigenerational engagement around family wealth continuity and family philanthropy. Recognizing an increasing need for clarity, communication and multigenerational collaboration, 21/64 offers coaching and peer networks for next generation family members as well as consulting services for multigenerational families, foundations and family offices. All facilitations include 21/64's uniquely-developed resource tools to assist individuals, families and advisers during times of generational transition.

Phone: 212-931-0121

Email: info@2164.net

Website: www.2164.net

The Family Business Consulting Group

The Family Business Consulting Group (FBCG) is one of the largest consortiums of professionals focused exclusively on the needs of family business and family wealth owners. Individual consultants are partnered

with a family based on need and fit with a particular professional's area of expertise. Family clients also benefit from the broad expertise across the firm. Their work in family education includes helping a family improve communications and decision making across multiple generations in addition to ensuring all family members have a foundational knowledge of wealth management.

Phone: 773-604-5005

Email: daeda@thefbcg.com

Website: www.thefbcg.com

Wealthbridge Partners

Led by Ellen Perry, Wealthbridge Partners has a consortium of consultants who provide customized services for families on a wide range of wealth related issues – from financial literacy programs, to family dynamics issues, to establishing a formal governance system for broad family decision making.

Phone: 202.333.1963

Email: Antonia.blackwood@wealthbridgepartners.com

Website: www.wealthbridgepartners.com

Wise Counsel Research

Wise Counsel works directly with families to provide educational programs and consulting aimed at training and preparing the rising generation of family members to manage and sustain family wealth. As a collaboration of consultants from across the country and a presence in Asia, the firm has deep expertise in family governance, trusts/trustee/beneficiary issues, family dynamics and communications as well as family values identification and leadership development.

Phone: 617-272-6407

Email: info@wisecounselresearch.org

Website: www.wisecounselresearch.org

Altair Advisers

About Altair

Altair Advisers is an independent wealth advisory firm providing investment management, financial planning and client education services. We advise a select group of individuals, families, foundations and endowments. As a fiduciary, we serve as an advocate for our clients, providing objective advice and comprehensive guidance across all aspects of our clients' financial lives.

Our goal is to simplify the complexities of wealth so that you can pursue and enjoy the opportunities it enables.

Advice for Your Full Financial Picture

Like a symphony, your wealth consists of many different components that must complement and balance each other. Our three-part service offering supports your full wealth management needs. Whether designing a portfolio to achieve specific investment goals, reviewing a long-held insurance policy or determining the best way to talk about family trusts with young adults, we work in close collaboration with you and your other professional advisors to ensure an integrated approach to your wealth planning.

Wealth Guidance for Life Decisions

Wealth decisions are life decisions and they are influenced by both predictable and unexpected events – marriage, birth of a child, death in the family, sale of a business, change in health, relocation or retirement, divorce. We understand that emotions naturally play a role in how you evaluate financial options and see it as our job to provide evenhanded advice within your assessment process. As your life and financial needs evolve over time, our disciplined structure ensures your wealth planning remains relevant and current.

For More Information Visit www.altairadvisers.com or Contact:

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anichols@altairadvisers.com

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