ALTAIR

Rebekah L. Kohmescher, CEO

ALTAIR

Dear Clients and Friends,

You are likely familiar with the analogy of an iceberg for explaining how what we see above the surface is only one small part of a larger whole. In many ways, that analogy applies to the client experience at Altair. Clients interact primarily with a few key people but there is an extensive system of processes, structures and teams in place to ensure client interests are well managed and secure.

I want to take this opportunity to venture "below the surface" and give you a sense of the depth and breadth of the Altair team.

One Team, One Focus
All Altair employees, no matter what their day-to-day roles involve, are here in service to our clients. We have only one business line and one source of revenue – the fees our clients pay us for providing objective advice to help them achieve their wealth goals. Every professional at Altair recognizes how his or her part furthers that work, from the lead adviser our clients know and trust to the operational person reconciling their accounts.

Attention to Detail at Every Level
We regularly share client stories and learnings to help everyone connect to the end client. Even staff members who do not work directly with clients are well versed on the particular needs and requirements of every relationship. As a client of Altair, you are not one of thousands. You are served for the long term by professionals who know you and your situation well.

Built in Checks and Balances
There are inherent checks and balances built into our business structure. For example, client assets are never held (custodied) at Altair. This provides clients with a separate set of records to verify against our reporting at all times. It also ensures that if Altair ceased to exist tomorrow, our clients' assets would be completely safeguarded from that event.

A Culture Based on Service
Clients are served well when their service team is not only responsive but proactive, identifying opportunities and raising issues for the client to consider. That level of forward-looking service only happens when employees feel supported in their work and rewarded for creativity. Our team managers promote a culture where employees feel deeply engaged, empowered to do their jobs, encouraged to problem solve and fully recognized for their contributions.

The adjacent graphic is a visual illustration of the support layers behind every client relationship. I hope this information demonstrates our approach to providing the very best in client service.

Warm regards,
Beka

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Main Client Contacts

Client

Primary Advisory Team

Every client is served by a senior team member along with an assigned consultant and operations specialist

Broader Service Team

Financial Planning Team

Gathers, organizes and reports on a client's comprehensive financial picture

Investment Committee

Ensures a centralized and disciplined investment process informed by multiple departments

Client Events & Education Team

Addresses both financial and non-financial aspects of wealth ownership

Research Team

Responsible for oversight of current managers and identification of new opportunities

Performance and Operations Teams

Provide daily reconciliation of client portfolio data and execution of account transactions

External Custodian

Enables checks and balances on all investment holdings

External Professionals

Altair continuously interacts with a client's other professionals to ensure a holistic approach to wealth planning