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**Feel good  
about your  
money.**

altruist



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We believe a great advisor can help you reach your financial goals quicker and with less stress.

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So we built a technology platform to remove the friction from managing your money and made it easy for your financial advisor to do their best work.

# We're changing the way advisors work.

Before Altruist, being a financial advisor required a lot of complicated and expensive software. Now, all essential advisor tools are together on one easy-to-use platform — from opening accounts and managing investments to analyzing portfolios and providing efficient client service. Altruist is giving advisors more time to focus on better serving clients like you.



At Altruist, we believe the best advice is delivered by real people, held to the fiduciary standard, who aren't beholden to external corporate interests. In fact, research shows client returns can improve as much as 3% more each year when working with an independent advisor.

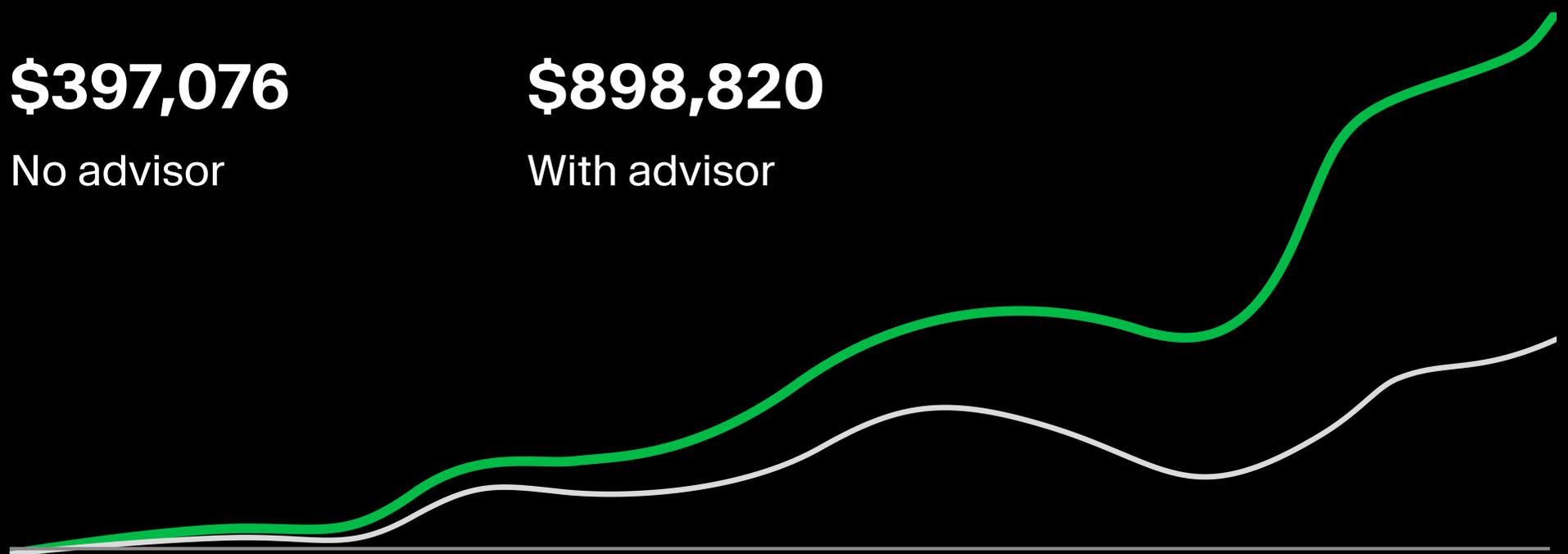
What does 3% more look like over 30 years with \$100k?

**\$397,076**

No advisor

**\$898,820**

With advisor



The chart assumes the hypothetical growth of \$100,000 over 30 years with annualized returns of 5% and 8% with no additional cash deposits or withdrawals. The returns and this chart are for illustrative purposes only and do not represent actual investment returns, trading activity, or performance. The increase of 3% may be achievable by investment advisors who implement best practices and strategies for serving their clients. Specifically: suitable asset allocation using broadly diversified funds / ETFs, cost-effective implementation (expense ratios), rebalancing, behavioral coaching, asset location (allocation of assets between taxable and tax-advantaged accounts), spending strategy (withdrawal order), total-returns versus income investing. A link to the white paper supporting this claim can be found below. Altruist Corp and its affiliates believe that our software and product offerings align with these best practices by either providing features that allow for them (i.e. offering commission-free, low-expense-ratio ETF trading, rebalancing, and tax advantaged accounts) and/ or creating efficiencies for investment advisors through streamlined software so that they can spend more time on best practices such as the ones described by Vanguard, listed in the link below.

Source: [Vanguard, Putting a value on your value, July 2022](#)

# Everything you need and expect from a custodian, and more.

	altruist	Legacy Custodians
Member SIPC	✓	✓
PII Data Encryption	✓	✓
2-Factor Authentication	✓	✓
Regulated by FINRA & SEC	✓	✓
Unauthorized activity guarantee	✓	
Completes Annual SOC 2 Type 2 Exam	✓	✓
Fractional shares in managed accounts	✓	✓
Same-day account opening & funding	✓	✗
Integrated tax management	✓	✗
Direct Indexing	✓	✗

# Altruist makes it easy for your financial advisor to provide you with a great client experience.

## Goodbye complicated paperwork.

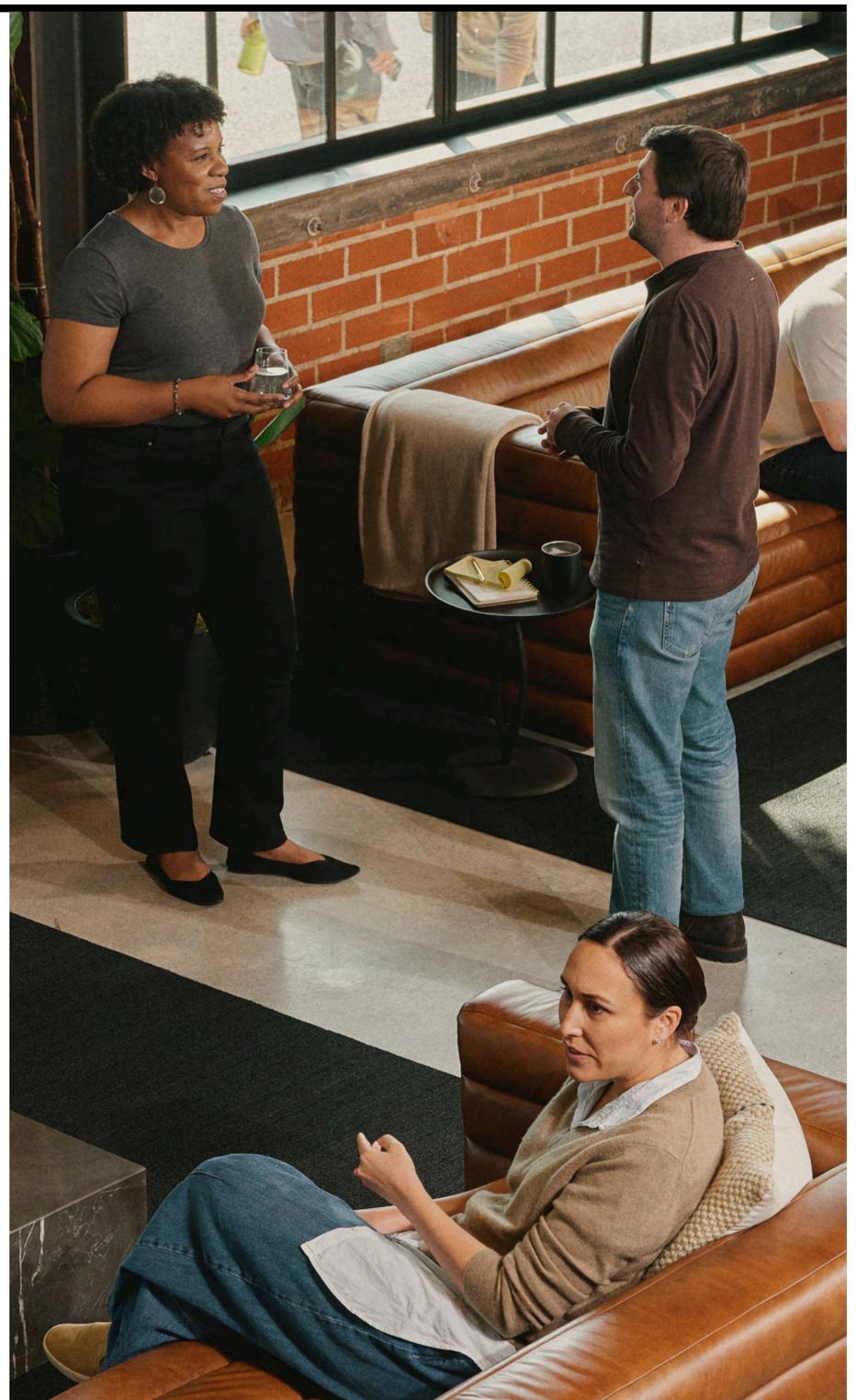
Altruist is entirely digital. This helps save you and your financial advisor time and money. And makes it a whole lot more fun to use.

## Hello more efficient investing.

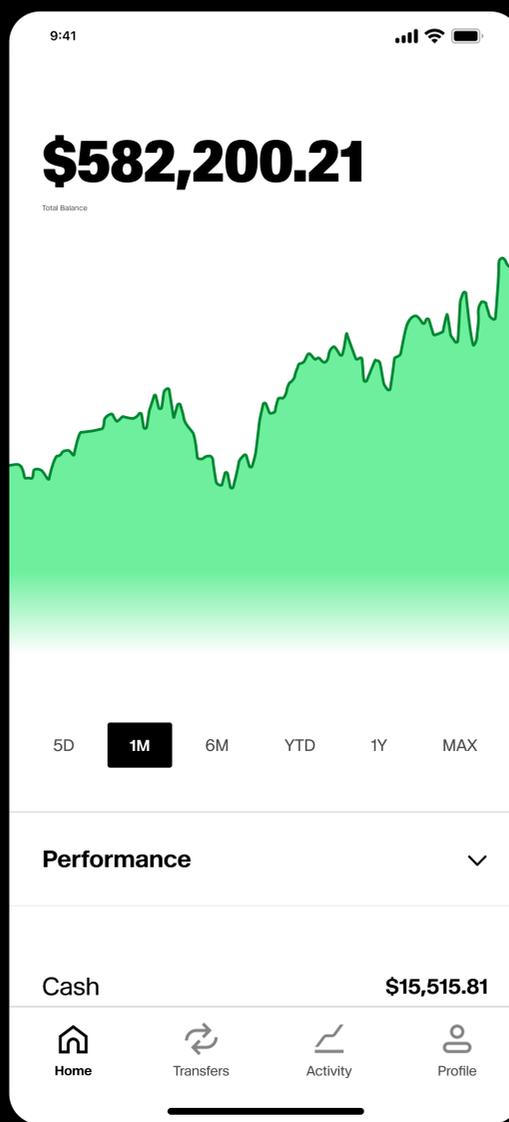
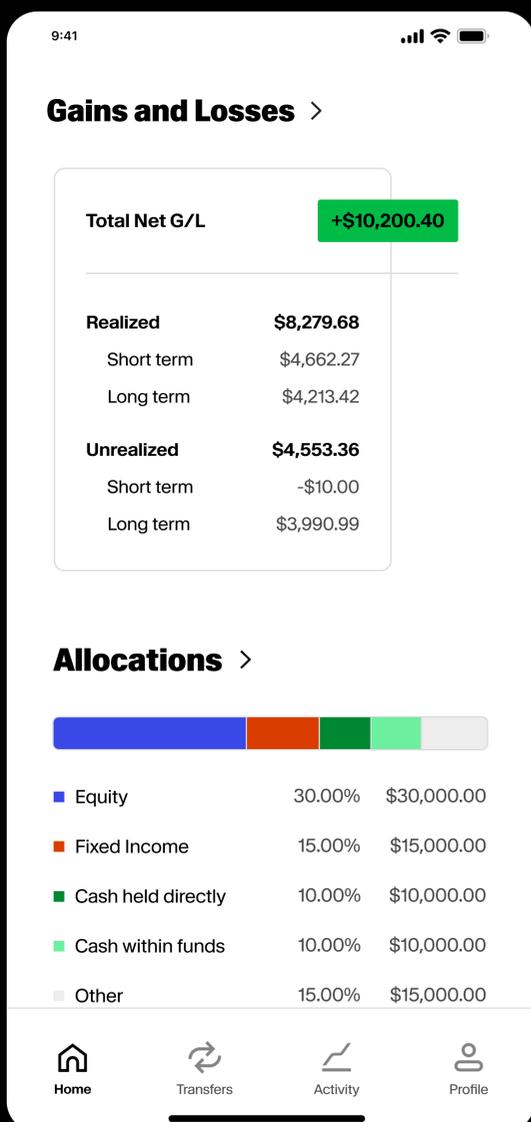
With access to commission-free fractional shares, your advisor can invest your money in high-quality assets, no matter the size of your account.

## Your finances at your fingertips.

View real-time performance, portfolio characteristics, and important tax and account documents at a moment's notice.



With Altruist, it's easy to stay in-the-know about your portfolio and connect with your advisor using our app or web portal. You can also open and fund accounts online in minutes with no paper at all.



**Transfer money between Altruist and your bank**

**Securely connect your bank**

Want to deposit by [check](#) or [wire transfer](#)?

Home Transfers Activity Profile

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We want to make  
financial advice better,  
more affordable, and  
accessible to everyone.

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That's why Altruist is only available to Registered Investment Advisors (RIAs). RIAs have a fiduciary responsibility to put your interests first. We think that's important, so we built tools that give RIAs like your advisor the ability to serve you better.

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# We believe you deserve to feel good about your money.

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Your advisor chose Altruist because they think so too.



# Protecting your assets

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## Securities Investor Protection Corporation® (SIPC) Coverage

Altruist Financial LLC is a member of SIPC, which means securities held in your brokerage account are protected up to \$500,000 (including \$250,000 for claims for cash). Explanatory brochure available upon request or at [www.sipc.org](http://www.sipc.org).

## Comprehensive security and encryption

Altruist engages Schellman, an American Institute Certified Public Accountant (“AICPA”) independent auditor (trusted by publicly traded companies like Box, VMware, and Avaya) to conduct an annual SOC 2 Type 2 examination and deliver a report on Altruist’s production systems. Altruist’s SOC 2 Type 2 examination tests that the systems and controls related to data security at Altruist are suitably designed and operating effectively to achieve their outcomes of ensuring safe, secure, and reliable transmission and storage of data.

## Excess of SIPC Coverage Lloyd’s of London

In addition, Altruist Financial LLC carries an excess SIPC policy with underwriters at Lloyd’s of London, which extends the per account coverage by an additional \$40 million (with a cash sub limit of \$2 million), subject to an aggregate limit of \$150 million across all Altruist accounts. Stock loan transactions, as well as certain mutual funds, may not be covered by the excess SIPC bond.

## Altruist’s Asset Protection Guarantee

In the event a client’s cash and/or securities are lost due to unauthorized activity, Altruist Financial LLC will reimburse such losses, so long as a handful of security measures and contact information are maintained (e.g., unique password, two-factor authentication, etc.). More information about the Asset Protection Guarantee can be found at [altruist.com/security](http://altruist.com/security).

## Bank Sweep Program

Altruist Financial LLC’s Bank Sweep Program provides you the ability to automatically “sweep” uninvested cash balances in your account into Federal Deposit Insurance Corporation (“FDIC”) insured bank deposit accounts between multiple FDIC-insured banks (“Participating Banks”). Cash swept into an interest-bearing account at a Participating Bank is federally insured up to applicable FDIC limits up to the Program’s \$1 Million limit in the event of a bank failure. Although the Bank Sweep Program’s network of FDIC-insured Participating Banks provides you access to increased FDIC coverage, FDIC coverage limits are \$250,000 for all deposits (checking, money market, savings, CDs, etc.) per depositor, per insured bank, for each account ownership category. See [www.fdic.gov](http://www.fdic.gov) for additional account category and coverage information. Neither SIPC protection nor excess SIPC coverage provides protection against market losses. Once funds are swept into an interest-bearing account they are held at an FDIC member bank and, accordingly, they become eligible for FDIC insurance, subject to conditions. They are not covered by SIPC or by Lloyd’s of London. For more information on the Altruist Bank Sweep Program, please review the Altruist Bank Sweep Program Disclosure Statement available at [altruist.com/legal](http://altruist.com/legal). Neither Altruist Financial LLC nor any of its affiliates are a bank.

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# The way money should feel.

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Learn more at [altruist.com/for-clients](https://altruist.com/for-clients) or  
talk to your advisor about getting started.

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Altruist Corp ("Altruist") offers technology and tools designed to help financial advisors achieve better outcomes. Advisory services are provided by Altruist LLC, an SEC-registered investment adviser, and brokerage related products and services are provided by Altruist Financial LLC, a member of FINRA/SIPC. Nothing in this communication should be construed as an offer, recommendation, or solicitation to buy or sell any security.

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