ALTO FINANCIAL **GROUP**

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WWW.ALTOFG.COM

ALTO
FINANCIAL GROUP

INTRODUCTION

Alto means to “Lift Up”!
We believe in *lifting up* our clients, employees, and agents we work with.

Alto means to “Lift Up” in Latin and our goal is to lift up the lives of all of our clients and partners every day. Our mission is to help our clients make their income last their entire lifetime because they deserve to have a comfortable retirement. We seek first and foremost to serve our clients to create long-term relationships that always put the needs of the client first.

Our Managing Partners, Daniel Asti and Benjamin Hulburt, bring significant experience to our company having founded, built and grown several successful businesses both in our industry as well as others.

“You are only limited by your capacity to believe and act.”

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ABOUT US

OUR COMPANY

Who are we?

We are a full-service retirement planning, life insurance, annuity, and workplace benefits company. Our mission is to help our clients make their income last their entire lifetime because they deserve to have a comfortable retirement. With over 200 agents and advisors nationwide. We have trained professionals ready to work with you across the country both in person and remotely.

Many of our agents and advisors specialize in helping public sector employees and their families. We understand that public sector individuals and their families face unique challenges as they prepare for retirement.

"You can have everything you want, if you help enough other people get what they want."
-Zig Ziglar

Alto Financial Group started as a family-owned business. We set out to help make our clients' retirement goals a reality. We knew what it could mean for their futures. And we believed if we put their needs first, everything would work out for us. Some of our clients want to retire as soon as possible. Others want to work well past retirement age. We take the time to understand who our clients are and what matters most to them. By focusing on their needs, we're able to help our clients make progress toward their financial goals immediately.

Sometimes, our clients come to us skeptical that they will retire with confidence. The driving force of everything we do is education. Our job is to present the facts about the different tools and strategies our clients can use to get from where they are to where they want to go. What we want all our clients and prospective clients to know is that they can make a big difference in their retirement, if they start today.

Investing can feel like a journey into the unknown

You never know when the markets will slide out from under you, taking your hard-earned savings with them. With a prudent path for growing your wealth and securing your retirement income, we can help your retirement be what it should be.

Retirement:

Will your retirement savings still cover your anticipated retirement expenses? Have you accounted for spousal benefit needs?

Although you may be able to expect your defined benefit retirement plan to last as long as you live, your plan income may average only a percentage of your final salary. Additionally, your benefits may not meet all your retirement living expenses or cover emergencies. We provide the resources, guidance, and solutions you need to plan your retirement. Whether just starting out or enjoying tenure, we have the tools to help you succeed.

Insurance:

By focusing on your whole family, we can help you protect your loved ones with death benefits or surviving spouse benefits as part of your overall retirement financial plan.

We can help you to provide security for you and your loved ones through a variety of insurance offerings including: Life insurance, Indexed Annuities, Mortgage Insurance, Disability insurance, Critical illness insurance, Long term care insurance.

Financial Planning:

Financial planning is an ongoing process that will reduce your stress about money, support your current needs and help you build a nest egg for your long-term goals, like retirement.

Retirement planning can be confusing with so many retirement income options available. Our licensed agents and financial advisors have the knowledge and experience you need to answer your questions and provide a personalized analysis of your portfolio. With your best interests our top priority, Alto Financial Group's professional will help you plan and invest for a retirement designed for success.

Employee & Workplace Benefits

We never know what life will throw our way. But employees can prepare for the unexpected with employee benefits like disability, life, and supplemental health insurance solutions that can work together to help provide them with the financial protection they need.

“Either run the day or the day runs you.”

Jim Rohn

Dan Asti

Managing Partner

Dan has over 35 years of experience helping his clients. He began his career in the commercial advertising business setting sales and recruiting records nationwide. In 2006 he entered the insurance and financial services industry when he founded Team Dream Financial, which ultimately grew into Alto Financial Group.

Over the last fifteen years, Mr. Asti has developed innovative training systems that have helped our agents and advisors understand how to serve their clients better. This allowed Alto Financial Group to grow to over 200 agents and advisors in 28 states focused on the public employee sector of the financial services industry. Dan holds a Series 65 license and maintains life insurance and fixed annuity licenses in 17 states.

ALTO FINANCIAL GROUP

A WORD FROM

OUR MANAGING PARTNER - DAN ASTI

Early in my career, direct sales were explained to me this way:

“You enter a room and see a fly. Close the door so it can’t get out. Trap the fly into half of the room and then you get the fly down into the corner of the room. Step by step giving it nowhere to go. Finally, when you trap the fly down on the table, SMACK. You smash the fly.”

When I retell you that story, I feel the anxiety rise in my spirit. All I could think of when I was being told that story was that’s not something I can do. I can’t do harm to people for profit.

Do you feel the same way?

A lot of good people choose to leave their sales career because they’re not making enough money. Well, they’re not making money not because they’re a bad person. That is so contrary to how I feel in my heart. It’s not that you’re a bad person. But unlike what you may have been taught in sales, you don’t have to do bad things to make money! The truth is that lack, your lack of money, is a signal for change. In my opinion the entire industry is lacking and signaling for change.

The ability of the human spirit is always something that amazes me. I never thought I could thrive and survive some of the things that I experienced. What I do know is that love for my children was the most significant driving force that kept me from giving up. I just loved my children more than I hated my problems.

Those of you in my life, you will know who you are, and also those of you who are reading this right now...I can tell you that I love you and I admire the tenacity you have. Especially when every part of you feels like you’re not going to make it.

Well, that was me...Is it you too?

One of my favorite Jim Rohn lessons is:

“For your world to change, you’ve got to change.”

If you haven’t been making ends meet because you refuse to violate your character and integrity or if you feel beaten up and exhausted there is something here for you. You, the committed one, who is up at 5 A.M. fighting early morning and late-night wars mentally and physically. Missing out on time with your family all the while enduring this for your family.

Maybe you’ve been out there selling, which I refer to as helping, and at some point, you recognized that you had the answer for your customer but you kept trying to convince them that it was actually a solution for them. However, your methodology and process weren’t getting through to them. Whether it was the client who just didn’t trust you or they didn’t understand. Maybe it was your lack of ability to communicate effectively. The truth is that your customer didn’t get the help they needed, and you didn’t make any money you needed. Everyone loses. All of you that have spent moments, in those houses, in those business deals, and in all of those transactions that didn’t end up going well, wishing there was a method and process that could actually help you change that.

“For your world to change, you’ve got to change.”

The good news is I’m going to help you make sure that never happens again!

Our system is not for people who want great sales lines or want to learn how to get other people to do things that aren’t good for them. When I reflect back on those moments, I feel very embarrassed that I put my personal needs above doing the right thing. I knew I should have taken different actions.

Thank you, Dad, for teaching me that making things right matters. When I look back now those are the times when I ended up with less. The more selfish I was, the less I received.

Doesn't this seem so contrary to the message that the world wants us to believe?

What I realized was the times when I put my clients first, it always came back to bless me. It wasn't always instantly apparent but a matter of days, weeks or months later, something became crystal clear. Which is this simple philosophy of...

<u>Doing the right thing matters! It always turned out better.</u>

I don't believe you can sell something to someone while being focused solely on profit alone, and truly love the person you're selling to at the same time.

Jim Rohn says you get paid for the value that you bring to the marketplace. I take that as "making money is the byproduct of doing a good job for someone else".

If you want to increase your success by adopting a better process and mindset of wanting to serve others, I would love to show you how.

There's enough pain and suffering in the world. We don't need to add to it by taking advantage of each other as human beings. At the essence of selling, over everything else, is that simple rule:

Treat each other better.

Show each other some more respect, care about the other person, before you care about yourself. When we come together with the right principles and full integrity, we will be able to change the world.

Selling is about service.

It takes great strength to serve away from yourself first, especially when others might not deserve it. I dream of what our world would look like if we all lived this way. My dad would say that I'm being a little idealistic. Honestly, I just really believe it's possible. And possible is all I need. I'm certain it's all you need as well.

I'm proud to say I've had clients attend our sales meetings and always can. There is nothing we teach in the sales process that I wouldn't be okay with a client hearing. I want to be part of restoring respect in the profession of sales. Ask yourself would you be comfortable if one of your clients came into your sales training? If not, that's the problem! Do you really know what this is costing you?

We can't do anything about what's been done. I can do everything in my power to do something about tomorrow and so can you. Through both my mistakes and victories, I will show you what we've named the "Client Illumination Process".

What I'm going to reveal will be like a light bulb in your head. You're literally going to say, "Oh my gosh, I get it. Now I understand what has to happen." See the real truth behind selling. Clients should be feel empowered to make decisions and happily move forward. My goal is for our profession to be a place for people who make money at other people's blessing not at other people's expense.

Let's go back to the fly example from earlier. I now see that story this way:

You enter a room and see a person stuck. Working together through proper trust and asking the right questions, you can reveal a full room, all the possibilities. Help them to stand up, open the door, and lead them out into freedom to a more positive productive life.

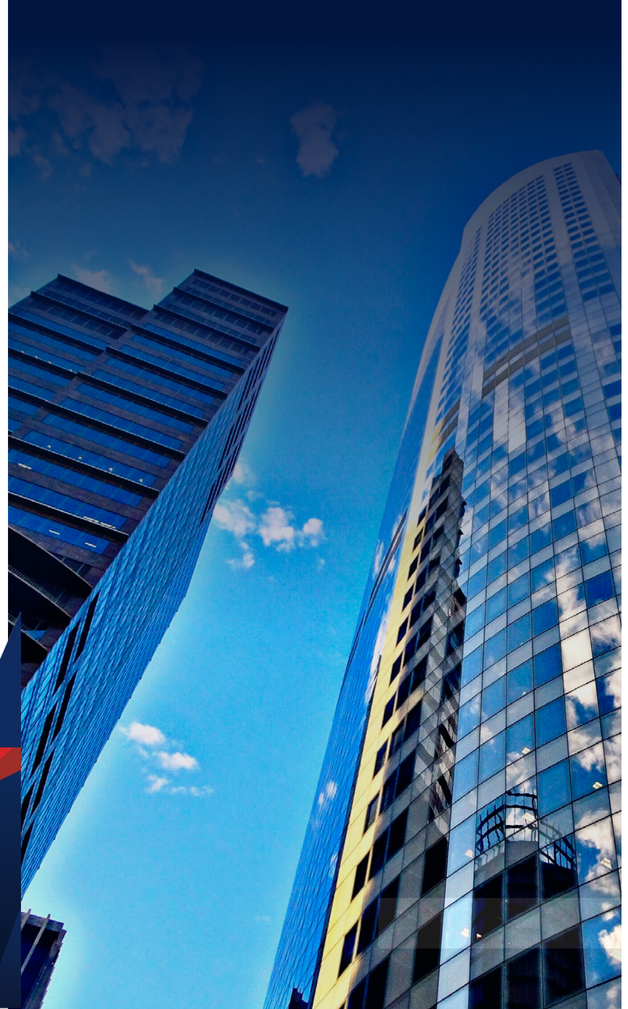
This is a new opportunity
in the new world of serving clients!

DANIEL ASTI
MANAGING PARTNER

ALTO FINANCIAL GROUP

"

Follow your passion, be prepared to work hard and sacrifice, above all, don't let anyone limit your dreams."



Benjamin Hulbert

Managing Partner

Ben has over twenty years of entrepreneurial and financial experience. He has founded and grown two successful publicly traded companies into multi-billion dollar enterprises. Mr. Hulbert brings a unique set of skills to Alto Financial Group which includes significant financial markets experience having led two initial public offerings on both the NYSE and the NASDAQ, numerous secondary public equity offerings, private debt offerings, public debt offerings and private equity fund raising efforts, as well as numerous mergers and acquisition transactions over his twenty-year career.

Mr. Hulbert began his professional career as an active duty commissioned officer in the United States Army, leaving the service holding the rank of Captain. He served as a Director of Rex Energy Corporation (NASDAQ) from March 2007 to October 2010, and as Chairman of the Board of Eclipse Resources Corporation (NYSE) from 2015 to 2019. Mr. Hulbert received his Bachelor of Science degree in Finance from Pennsylvania State University.
Mr. Hulbert was awarded the Ernst & Young Entrepreneur of the Year 2010 in the Western Pennsylvania region and was named to the Top 40 Executives Under 40 by Fortune Magazine in 2013.

A WORD FROM

OUR MANAGING PARTNER - BEN HULBURT

I come to our business from a different set of experiences than Dan, which is why we make such great partners. I'm not sure I can match up to Dan's eloquent and inspiring way of teaching and leading, but I have been able to learn a thing or two about how to build and grow successful organizations into thriving enterprises that people want to be a part of.

First, I have been blessed in many ways, but most of all with my best friend, Dani my unbelievable wife and four awesome boys. Setting an example for them in life drives me every day that I hope helps them in their future endeavors, whatever they may be.

I started my professional career as a 2nd Lieutenant in the United States Army after graduating from Penn State University with a degree in Finance on an ROTC scholarship. To this day, I credit any leadership and business success I've had with what I learned as an officer in the Army, which was enormously challenging and rewarding at the same time. As a young officer in the military I was given the responsibility for the lives of ladies and men who had volunteered to protect our nation. This was not a duty I took lightly, and I learned so much about how to lead and learn from your team in those years.

After five years on active duty I left the service as a Captain after serving in a PATRIOT a missile unit, to begin my business career, but I always missed the comradery and patriotism I learned and the unwavering commitment to integrity that is the cornerstone of what being an officer meant. A commander I had once described integrity to me as a series of glass globes that you juggle your whole life. If you slip and dropped one its shattered and very hard, sometimes impossible, to put back together. Drop too many and your done. That always stayed with me.

While I loved the military, I always knew I wanted to build my own business someday. I can remember making myself hypothetical investment proposals and analysis like buying an apartment building or business and developing financial models while sitting in the PATRIOT control van at night during a 24-hour shift in Saudi Arabia so that I wouldn't forget some of the things I had learned in college.

After leaving the military I was given the opportunity to partner with a gentleman that my father had eventually gone to work with that owned a large hotel company. He was my first investor and helped me in many ways to get started for which I will always be grateful. He was my first mentor, and I learned a lot from him, but his leadership style was based on his success, rather that the success of our employees which I see now limited his companies' growth.

I somehow ended up starting an oil and gas investment partnership with him which we grew from my cubicle as a startup into what become a publicly traded company on the NASDAQ with a market valuation of a billion dollars in a ten-year period.

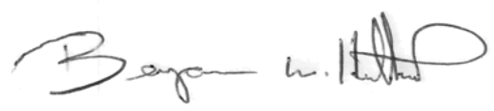
When I started my next company, I was on my own and had to put the leadership skills I thought I had learned thus far into practice. Having run a good sized company and taken it public, I was able to attract a fairly large following of investors which made growing my second company much easier and quicker, or so I thought. Although by this time, I thought I knew how to lead, I had much to learn. In my first company I quickly realized if I tried to do everything myself, I would go nuts and the company would suffer for it. What I had learned is that leadership meant finding and developing the right leaders at the right time was the key to success. I started by recruiting and then mentoring tremendous individuals that continued to grow as leaders, making my life much less stressful and the company much more prosperous in a much faster period of time.

We grew that company to a $4.5 billion enterprise after taking it public in an initial public offering on the New York Stock Exchange in about a 4-year period. One of the things I'm most proud of that we did at this company was innovate. I tried to drive my team to be constantly innovating, and as a result we set several world records in drilling that culminated in some of the longest horizontal wells in the world that reached almost five miles horizontally at a depth of two miles below the surface.

Dan has often asked me, "how did you build your second company to three times the size in one fourth the time?" I tell him it was because I developed stronger leaders around me and let them run with the ball. Several minds united in a task are always better than one!

After my second company was sold to a competitor, I decided to look for a new challenge in a different industry. I had never intentionally set out to be in the oil and gas business and was ready for something new. Dan and I had become friends through our wives who had been friends since childhood, and after many long conversations, he opened my eyes to the possibility of building something special that not only rewarded us financially, but also allowed us to help a group of people who really needed the services we could provide.

Shortly thereafter, we renamed Dan's previous company from Team Dream to Alto Financial Group and <u>we've never looked back!</u>



BENJAMIN HULBURT
MANAGING PARTNER

OUR CULTURE

We don't believe our system is the only way to succeed in our industry, but it's the way we operate and we've proven it works. We ask those that choose to work with us, to embrace our system and our methods. As a business owner, our agents and financial advisors, are always free to choose not to participate in our systems and methods, but for those that do we will commit our time, money and effort to helping you succeed.

COACHABLE

The true key to success in any business is opening yourself up to learning new methods and processes. We often recruit very experienced financial services professionals and ask that they, at least temporarily, leave their preconceived methods at the door. As you gain experience in our system, you will undoubtedly put your own techniques on your business, but initially we find it is best to embrace what we teach if you choose to work with us.

ACCOUNTABLE

This term is bandied about frequently, usually with little to no explanation on what it means. To us, this means you commit to fully participate in our methods and programs and to strive to achieve our Key Performance Indicators. Being accountable is also a two-way street and we commit to also being accountable to you. If you keep your commitment to us, we keep our commitment to you, and we'll do what we said we'd do.

HARDWORKING

While this business you've chosen to grow for yourself can be very financially rewarding, it takes constant hard work and dedication. You will not achieve your goals for your business without committing your time and complete effort to its success. We'll teach you the tools you need to succeed, but only you can dedicate yourself to your success.

INTEGRITY

We believe in conducting ourselves with unwavering Integrity and Honesty:

Nothing is more important to us.

Our business is in helping the lives of our clients in any way we can. First and foremost, everything we do is in conducting ourselves in a way we can be proud of and in complete transparency with our clients and each other.

"OVER-THE-TOP" CLIENT SERVICE

Let's be honest, every financial services company says this, but we try and live it. This means not only becoming experts in our field, but in trying our hardest to provide our clients with the financial solutions that are right for them and their families. Many times this means advocating a solution to a client that might make our agents and advisors less money in the short term. We believe strongly in creating the long term relationship with our clients which is fostered by putting their needs first.

GETTING BETTER EVERY DAY

We never stop learning – No matter how long we're in this business or how far we climb, we never stop seeking to get better every single day. This means never stopping your professional development through reading and studying how to lead and grow a business as well as becoming a technical expert in our field.

ALTO SPOTLIGHT REPORT

We have developed the Alto Financial Group's Spotlight Report designed to help you quickly and easily identify where you are succeeding and where you are falling behind or need additional help in your business. This report is a key tool we use to help you, and one of the few reports we ask you to provide your mentor with weekly as part of our Accountability ask.

FAMILY ENVIRONMENT

We encourage family involvement in our business and believe in maintaining a "family friendly" workplace.

WHY
WORK WITH US

A proven system for agency building focused on training, professional development, and a supportive team environment.

We don’t teach our agents or advisors to sell, we show them how to provide an over-the-top customer service experience.

Marketing Programs

We have multiple avenues to expand the reach of your agency including proprietary marketing programs designed to assist all agents ranging from the expert senior producer to the newest agent.

Supported Growth

Corporate recruiting programs to assist agency owners with attracting and hiring financial professionals nationwide!

Training & Mentor-ship

Alto has created their own University, a comprehensive training program paired with daily/weekly support from their mentor all throughout their career.

Key Partnerships

A robust offering of carriers representing all of the highest rated life insurance & annuity carriers and a broker/dealer and registered investment advisor partner-ship with Encompass More.

Technology Support

State of the art tech stack including HubSpot CRM, Monday.com, Slack & Google Workplace, with no administrative fees!

MARKETING PROGRAMS

ALTO FINANCIAL GROUP

We have multiple avenues **to expand the reach of your agency**

EDUCATIONAL SEMINARS

- Higher net worth pre-retirees
- Corporate cost sharing

ANNUITY LEADS

403(b) /457 PRE-SET ZOOM MEETING APPOINTMENTS

- K-12
- Local & State Government
- University Employees
- Federal Government

LUNCHEON SEMINARS

LIFE INSURANCE LEADS

REFERRAL PROGRAMS

- Referral programs for debt resolution, trust and wills, commercial finance and workplace benefits.

LUNCHEON SEMINARS

NICHE MARKET

We have a way in for you to work in the hard to enter public sector (403(b)) with the contracts and relationships with public sector employers needed to help you excel in this opportunity rich niche market.

GIVING BACK

Conducting Luncheons are a chance to do a “meet and greet” with an entire staff of a school or local district at once to show appreciation for everything they do and get their individual pension and retirement review scheduled. Focused on giving back, agents or advisors provide a catered lunch and a chance to win classroom supplies.

FILL YOUR CALENDAR

Depending on the size of the school or local district, agents or advisors have booked between 25-35 appointments per luncheon. This is a low cost effective way to fill your calendar!

PRE-SET APPOINTMENTS

403(b) /457 Pre-Set Zoom Meeting Appointments

- K-12 Employees
- Local & State Government Employees
- University Employees
- Federal Government Employees

ALTO FINANCIAL GROUP

High Show Rate

Appointments do not promise any “free” gifts or a bait and switch strategy, therefore creating credible meetings with people who need help.

Video and Telephonic

Appointments are either telephone or via video conference nationwide.

Custom Scheduling

Set up your working hours, buffer time between appointments, and how quickly appointments can be scheduled.

Appointment Availability

Provides an on-going, real-time, list of overflow appointments that are available for purchase in addition to regular reoccurring orders.

Flexibility

Staff works with agents to issue credits if a cancellation or declined appointment does occur.

Integrated with an Award Winning CRM

Amark appointments are fully integrated with the HubSpot CRM system, a leading CRM application. Your appointments will be placed directly on your calendar in your CRM with fully integrated options to communicate with your client throughout your relationship.

Appointment Cost

Appointment costs vary from $45 to $115 according to order size and appointment type.

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EDUCATIONAL SEMINAR MARKETING PROGRAM

An Alto marketing program exclusively for Alto Financial Group agents and advisors! This exciting program is intended to provide our senior agents & advisors with diversification into an affluent market of pre-retirees seeking financial education on popular financial planning topics like social security planning and retirement income planning.

Over four teaching nights prior seminars have included 30-50 affluent attendees interested in retirement planning with the opportunity to set personalized appointments with the instructor.

We have a cost-sharing program where Alto will assist in funding your seminars.

SERVICES PROVIDED TO THE AGENT:

- Mailer/invitations
- Attendee registration
- Venue selection/reservation and rental
- Appointment setting services (telephonic and email drip)
- Presentation materials and speaker notes
- Training on lessons learned
- Signage/posters for event
- Folders & handouts for classes

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REFERRAL PROGRAMS

ALTO FINANCIAL GROUP

- Elevare Debt Solutions
- Alto Workplace Benefits
- Alto Capital
- Trust & Will
- Employee Retention Credit

ELEVARE DEBT SOLUTIONS

With over 850,000 clients served and over $16 billion in debt resolved* Elevare Debt Solutions can help your clients drastically reduce their debt and their monthly payments. Our Certified Debt Consultants and customer service representatives provide our clients with help and guidance on every step of their program.

We can help with unsecured debts including:
credit cards, private student loans, medical debts,
personal loans and even business loans.

REFERRAL **PROGRAM**

Referral fees are paid after successful enrollment and client's first monthly payment. May not be available in all states. Minimum of $15,000 in enrolled debt to be eligible for referral fee.

Make a Referral Today:
www.elevaredebtsolutions.com/referral

* Includes clients and debts settled by our wholesale partner, Freedom Debt Relief, LLC.

WORKPLACE BENEFITS REFERRAL **PROGRAM**

The Oaceus 360 Plan© for a healthier, safer and happier workplace

Alto Financial Group has negotiated a high paying referral program with Oaceus that will pay our agents a monthly referral fee for each business employee that qualifies & enrolls into the Oaceus 360 Plan

The Oaceus 360 Plan © can provide your business owner clients with an integrated wellness & life insurance group plan that can lower their workers compensation premiums by up to 50%.

Employer Requirements:

- At least 20 full time employees
- Must have primary health insurance, or be willing to provide primary health insurance at install to participating employees
- Employees must work at least 36 hours a week to be considered full-time.

Alto Capital is a full service commercial finance consulting firm with a unique understanding of what it takes to finance and grow your business. Our principals have sourced and closed over a billion dollars of debt and equity financing in several industries including commercial real estate, hospitality, energy and service businesses.

SCOPE OF **SERVICES**

We can help with:

COMMERCIAL REAL ESTATE

If Your Looking To Invest in Commercial Real Estate For Your Business, We Can Help.

SBA LOANS

We're Able To Offer Our Clients Financing For Your Business Through The Small Business Administration Programs.

BUSINESS FINANCING

We can help with Business Acquisition Financing and Lines of Credit for Working Capital.

EQUIPMENT FINANCING

We Can Help You Finance Everything From Office Equipment To Heavy Machinery.

BUSINESS LOANS REFERRAL **PROGRAM**

You can refer your business owner clients and contacts to Alto Capital for commercial capital and we'll do the rest!

We welcome referrals for potential clients in need of help with their commercial financing needs.

Referral sources can come from your friends, family, and your clients. Referrals often come from:

- Realtors
- Accountants & CPA's
- Developers
- Business Owners
- Lawyers

To make a Commercial Loan Referral:

Mike Asti
Managing Partner
(412) 889-7005
Email: Masti@altofg.com

CLICK TO VISIT OUR WEBSITE

REFERRAL **PROGRAM**

ALTO FINANCIAL GROUP

trust &will

Alto Financial Group has a relationship with Trust & Will to provide your clients with a very cost effective will or trust that can pay you a referral fee while helping your clients!

Estate planning made easy.

We help thousands of financial advisors provide their clients with a more comprehensive way to plan for the future. Our estate plans are offered in all fifty states, are legally valid, and are customizable based on members' unique needs.

OUR ESTATE PLANNING OPTIONS

Trust-Based estate plan

Get all of the coverage of a Will-Based plan, plus avoid probate by transferring your most important assets.

~~$599~~ **$539** (10% OFF)

Include spouse documents for just $90 more

INCLUDES STATE-SPECIFIC DOCS:

- Revocable Living Trust
- Schedule of Assets
- Pour Over Will
- HIPAA Authorization
- Living Will
- Power of Attorney
- Certification of Trust

Will-Based estate plan

A plan for who will look after your children, what should happen to your assets, and how you'd like to be cared for when you need it.

~~$159~~ **$143** (10% OFF)

Include spouse documents for just $90 more

INCLUDES STATE-SPECIFIC DOCS:

- Last Will & Testament
- HIPPA Authorization
- Living Will
- Power of Attorney

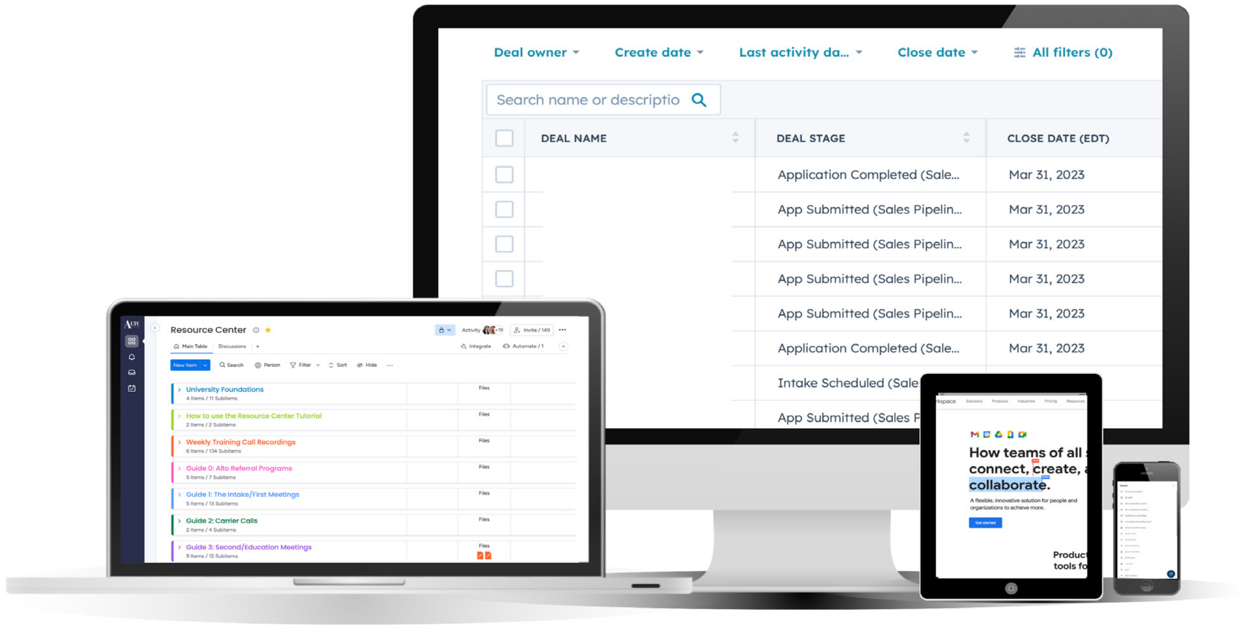
Employee Retention Credit Referral Program

The Employee Retention Tax Credit is a program created by the Federal Government to assist employers that kept their employees during Covid which can result in employers receiving up to $26,000 per qualified employee. Alto Financial Group has relationships with accounting and tax firms to help employers file for this complicated tax credit.

To make a referral or if you have questions, contact our team at:

Mike Asti *info@alto-capital.net* *412-889-7005*

BACK OFFICE TECHNOLOGY



GOOGLE WORKSPACE

Google Workspace with Alto branded email, calendar and google productivity applications

AWARD WINNING BACK OFFICE REPORTING & TRAINING PLATFORM

Monday.com is the back-office program that will connect you to the Corporate Home Office at Alto, give you access to resources, training call recordings, track your activity/goals and more!

AWARD WINNING CRM SYSTEM

Amark appointments are fully integrated with the HubSpot CRM system, a leading CRM application. Your appointments will be placed directly on your calendar in your CRM with fully integrated options to communicate with your client throughout your relationship.

AGENT COMMUNICATIONS & MESSAGE BOARD

Slack is the app we use for group messaging and company updates! You'll be able to easily connect with your mentor and team on demand.

ALTO UNIVERSITY

With Alto Financial Group, you'll get the benefit of our training and mentorship programs! Our University is a program designed to take nine weeks with a combination of on-line and live courses, live group practical exercises, and hands on field training. All of this is designed to get you making money while you learn.

University is intentionally designed to help you master the process one step at a time so that you can achieve your goals with confidence.

Phase I - A

Once you are registered for University, you will complete an on-line course on mastering the intake appointment complete with video lectures, scripts, homework assignments, and mock appointment videos. The goal of this week is to nearly memorize the script and get familiar with the technology.

Phase I - B

Once you have nearly memorized the script, you will attend four days of live sessions with professors who are currently succeeding in the business that will help refine your intake and allow you to make it your own.

Phase II

After a few weeks in the field, you will return to University live sessions, now focusing on game planning and presentation building for start up cases.

Phase III

After a few more weeks in the field, you will return to University live sessions, now focusing on game planning and presentation building for cases with assets.

ALTO FINANCIAL GROUP

OUR SYSTEM
COMPENSATION STRUCTURE

	% of Listed Compensation	Minimum Monthly Commissions	Minimum Number of Downline Agents
AGENCY OWNER	**100%**	$15,000/month in Total Team Commissions [1]	1 Team Member
SENIOR AGENT	**95%**	$8,500 (for 3 consecutive months) [2]	No minimum requirement
AGENT	**80%**	$5,000 (cumulative) and minimum 5 applications	NA
TRAINEE AGENT	**60%**	NA	NA

- **Agency Owner Bonus Program:** Bonus Program for Agency Owners that will pay a cash bonus to Agency Owners at the end of each quarter based on the total commissions from their agency.
- **Leadership Override:** Agency Owners will receive a Leadership Override of 5% of total team commissions for the 1st and 2nd Agencies that breakout directly (1st generation) out of their Agency.
- **Agency Builder Override:** After 3 Agencies have broken out directly from the Agency Owner, Agency Owners will receive an Agency Builder Override of an additional 5% of total team commissions for all Agencies that breakout directly (1st generation) out of their Agency.
- **Agency Owner Contract Maintenance:** If an Agency Owner does not maintain minimum requirements, and they fail to reach the minimum requirements within three months, their compensation will revert to the next lowest level, and the team will be reassigned under their previous Agency Owner.

ALTO FINANCIAL GROUP

OUR PARTNERS

National Life Group · Nassau · Fidelity & Guaranty Life · Transamerica Retirement Solutions · American-Amicable Group of Companies · EquiTrust Financial Services · Mutual of Omaha · North American, A Sammons Financial Company · Midland National, A Sammons Financial Company · Athene Annuity · Atlantic Coast Life Insurance Company · American National · AIG · Foresters Financial · Prosperity Life Group · Sentinel Security Life

To offer investment advisory services, our advisors are Investment Adviser Representatives of EncompassMore LLC.

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See What our Agents Say About Working with Alto Financial Group

David

"Over the years I have looked into several different companies. The companies would recruit as many people as they could, give them minimal training and see who could make it. In order to get clients, I either had to talk to all of my friends and family and begin getting referrals, or pay a ton of money for non-exclusive leads. In both types of business models, there was a high failure rate. I could not afford to fail if I was going to join the insurance industry.

Overall, I see that Alto is making a significant investment in my success. My coach and mentor, is doing all he can to help me learn the business and improve my skills. His feedback and coaching are invaluable. The huddles and training sessions help everyone get better. The overall culture seems very conducive to helping our agents and agency owners achieve and maintain a level of excellence that I haven't seen in other places."

Jamie

"After bouncing around many different IMO's I found my home with Alto FG. Their leadership and training platform are 2nd to none. The "family feel" is felt in every training and meeting that they hold. The managing partners have a heart to serve others and to see ALL of their agents succeed and have a better life for their family. I really got a great feeling from day one that everyone is here to help and assist agents in any way that they can. New agents are not just thrown into the field without the proper preparation work to make sure they are successful. Alto Financial Group puts the client and the agent above themselves. If you are looking for a place to call home where you will be fed on a weekly basis and have unmatched training available, I highly recommend Alto Financial Group for your new forever home."

Larry

"Alto Financial Group is an organization that thoroughly prepares agents to properly serve their clients. When agents can receive consistent, regimented training that scales up as the agent advances in their financial services career it creates a healthy environment and opportunity for growth. Well serviced professionals = Well serviced clients."

Mark

"From the moment I joined Alto, I was struck by the sense of purpose that permeates the organization. The company is committed to improving the lives of clients as well as first-class training for all agents. The leadership team along with Alto University gives all the agents the feeling that not only they can be successful, but more importantly, the determination to do what is right for the client. And this mission is evident in everything that they do."

Trent

"When I first started with Alto, I was coming off of Chemo/Radiation treatment, I wasn't sure what the future held for me. I've been in a lot of sales positions in my life. All usually compromising my beliefs in order to make a paycheck. I knew I liked that our purpose was to serve others and the financial reward will come from the value I bring. Over time I struggled with my own personal work ethic but my partners/mentors/family was always there to support me and encourage me. Owning my own business is an inside job. But Alto's business model is second to none. Just wish I found Alto Financial Group 30 years ago."

Debbie

"Alto Financial Group is truly a one of a kind workplace. It is built by people who care about people. Good things happen for the agents because the basis of business is to do the right thing for our clients. The training system has proven many times over that it creates great agents. I have been in the financial industry over 25 years and I have finally found a home with all the priorities in the right place. If you are looking for a place to grow a business, you cannot find a better home than Alto."

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