

# ALTO FINANCIAL GROUP

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**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. Several of Dan’s adult children work with Alto Financial Group and we pride ourselves on the family environment and culture we have build with everyone we work with.



**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 company with a unique emphasis on public employees and their families. 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 specializing in the financial planning needs of educators, public sector employees and their families, we have trained professionals ready to work with you across the country both in person and remotely.

We understand that public sector individuals and their families face unique challenges as they prepare for retirement. We are in no way affiliated with any public retirement system, but we do specialize in the benefits available to public sector employees and we can provide programs that are designed to supplement and enhance those benefits.

***“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 that they can make a big difference in their retirement, if they start today.



**“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, and 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.





## 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 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

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...

Doing the right thing matters! It always turned out better.

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 a human race. 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





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



**Benjamin Hulburt**  
*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. Hulburt 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. Hulburt 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. Hulburt received his Bachelor of Science degree in Finance from Pennsylvania State University. Mr. Hulburt 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 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 than 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 in partnership, 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. Had learned in my first company was that if I tried to do everything myself, I would go nuts and the company would suffer for it. I learned 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 convinced me that we could build 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 we've never looked back!*



BENJAMIN HULBURT  
MANAGING PARTNER



# SERVICES



## RETIREMENT:

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

Although you may be able 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 public servant 403(b) and 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.



# 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.

### 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 in 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 in the short term. We believe strongly in creating the long term relationship with our clients which is fostered by putting their needs first.*

### HARD WORKING

*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.*

### COACH-ABLE

*The true key to success in any business is opening up yourself 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 banded 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.*

### GET 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.*

### 10-A-WEEK

*When starting out to build your business, we have found after many years and hundreds of successful agents and advisors that to be successful you need to conduct at least 10 appointments with client per week. Knowing that not all appointments will result in a long-term relationship with your clients, this number of appointments per week is required to provide yourself with sufficient "at bats" to set your business on the right path. As you grow your team and a greater percentage of your income is derived from your team members, this will change as you become a leader, but initially this level of activity is one of your keys to success.*

### FAMILY ENVIRONMENT

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

### 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.*

**WHY**

**WORK WITH US**

Public Sector employees have chosen to spend their lives helping and serving our communities. We get the honor of helping and serving them to ensure they have the retirement they deserve.

Our agents are not captive to any single carrier. We have relationships with multiple carriers providing you with access to dozens of product options.

Whether you're new to the industry, have experience, already have, or want to build a team there is a path for you at Alto Financial Group!



### **Niche Opportunity**

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.



### **Proper Training**

Our agents are provided with intensive live training to help you excel in our public sector niche and to take your client relationships to the next level.

*We have perfected the virtual business model that allows you to serve clients nationwide remotely - 98% of our business is done remote!*

### **Proprietary Appointments**

We provide our agents with access to proprietary and high-sit-rate pre-set appointments with public sector employees asking for our help. We currently have more appointments than our agents can run!



# AMARK FEATURES



## Flexible Scheduling

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



## AMARK Flexibility

Amark staff works with agents to issue credits if a cancellation or declined does occur.



## 90% Show Rate

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



## Appointment Availability

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



## Integrated with an Award Winning CRM

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



## Alto Financial Group Exclusive

AMARK Appointments are only available to Alto Financial Group agents and are not sold outside.

### Packages available from \$39-60/appointment

Base No discount	Bronze Save 25%	Silver Save 30%	Gold Save 45%
<b>\$60</b> per appointment	<b>\$45</b> per appointment	<b>\$42</b> per appointment	<b>\$39</b> per appointment
Minimum Order: 1	Number of Appointments: 20	Number of Appointments: 40	Number of Appointments: 60
100% due upfront for the number of appointments purchased (options are 1, 5, 10, 15)	10% due today, 90% invoiced on appointment due date within 30 days	10% due today, 90% invoiced on appointment due date within 30 days	10% due today, 90% invoiced on appointment due date within 30 days
Monthly Access Fee: <b>\$25/mo</b> - Includes 1 HubSpot CRM Account	Monthly Access Fee: <b>\$26/mo</b> - Includes 1 HubSpot CRM Account	Monthly Access Fee: <b>Waived</b> - Includes 1 HubSpot CRM Account	Monthly Access Fee: <b>Waived</b> - Includes 1 HubSpot CRM Account
Setup Fee: <b>\$100</b>	Setup Fee: <b>Waived</b>	Setup Fee: <b>Waived</b>	Setup Fee: <b>Waived</b>

# AMARK

AMARK is a privately owned marketing company that works with our network of licensed agents and financial advisors to facilitate meetings with K-12, collegiate, and state/ federal employees that have individual retirement questions.

## AGENT

# FEEDBACK

### CHRIS

"The AMark appointments are simply the best way to get in front of people that are looking for help with their finances. There is no question as to why they are making the appointment, it is to gain knowledge about how to do better with their retirement savings. The AMark appointments are people literally raising their hand and asking for help!! I run as many as I can get and each one is at least 1 to 3 referrals, lowering my cost for each!"

### GENE

"I like that AMark leads are more precise of why/what we are there to do with the clients and isn't confusing them on what we're going to be educating on. The level of communication I have with AJ/AMark if I need help with a lead is outstanding."

### AMBER

"From a leadership and team building point of view, I value the clarity AMark leads provide as to what we are there to help clients with and provide them education on! I love the flexibility that my team can pick exactly how many leads they would like to purchase on a weekly basis to help their business succeed. I appreciate the communication we have with AMark if we need help or assistance with a lead we received!"

# UNIVERSITY

With Alto Financial Group, you'll get the benefit of our training and mentor-ship programs! Our University is a program designed to take eight 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.

● **Week one: In class for Phase I**

In this course you will get an introduction to working with Alto, lessons on setting up your virtual office, and mastering the key to our process: **The Intake Appointment.** There are prerequisites assignments prior to the class that runs live Tuesday-Friday.

● **Week two and three: in the field making money!**

After passing your Phase I final exam, you should get into the field as soon as possible! For the next about weeks, you will be doing intake appointments with real clients and setting up second meetings with your mentor.

● **Week Four: In class for Phase II while still in the field**

In Phase II, you will learn how to do start up cases in second meetings on your own. You will watch video scenarios of cases and then be responsible for presenting a scenario live in class. This course runs live Tuesday-Thursday morning sessions only so that you can still be running appointments in the afternoon and evening.

● **Week five and six: in the field making money!**

After passing your Phase I final exam, you'll be back into the field full time, still doing intakes but now also start up second meetings on your own. Larger/Multiple assets cases will still be run with your mentor.

● **Week seven: In class for Phase II while still in the field**

Finally for Phase III, you will learn how to do single assets cases in second meetings on your own. You will watch video scenarios of cases and then be responsible for presenting a scenario live in class. This course runs live Tuesday-Thursday afternoons sessions only so that you can still be running appointments during the day.

● **Week eight: in the field making money!**

After passing your Phase III final exam you are full time in the field, Congratulations! You should now be taking most second meetings on your own with the expect of possibility AUM or very large asset cases.

## AGENT

## FEEDBACK

**MARC**

"I've been in the insurance business for over 10 years and this program is the most comprehensive training program I have ever seen"

**RECENT ALTO U GRADUATE**

"Alto University's training curriculum assists both the new agent and the seasoned veteran on how to be successful in the financial services arena."

**JONATHAN**

Alto University raised the bar for annuity & life insurance education for new agents. I'm proud and grateful to have the opportunity to attend. I know I will use the information I learned not only for my business but in my daily life. Thank you.

**LAQUETHA**

"They worked with us, they role played, and when we were all done, I thought: I can definitely do this!"

**KRISTY**

"Admittedly, I wasn't enthusiastic about having to learn something I thought I could just do on my own. However, I discovered that it was more than helpful. The training prepared me enough to begin taking appointments immediately, and did so in digestible chunks. It was great to learn while having guidance and feedback along the way. It went by really fast! I'm ready to rock!"



Part of the Alto Financial Group of Companies

Alto Capital is part of the Alto Financial Group of companies whose principals have decades of experience growing and financing companies from startups to publicly traded companies. We are 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're proud to be leaders in the commercial finance industry and offer a wide variety of business loans to help your business grow, including:

### COMMERCIAL REAL ESTATE

If You're 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

## REFERRAL PROGRAM

For Alto Financial Group Agents we are offering an referral fee of **20% of our commission!**

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

*For Example: for the \$3 million loan and a 2% Alto Capital Commission, you would receive \$12,000 for making a qualified referral and we'll do the work for the client!*

### To make a Commercial Loan Referral:

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

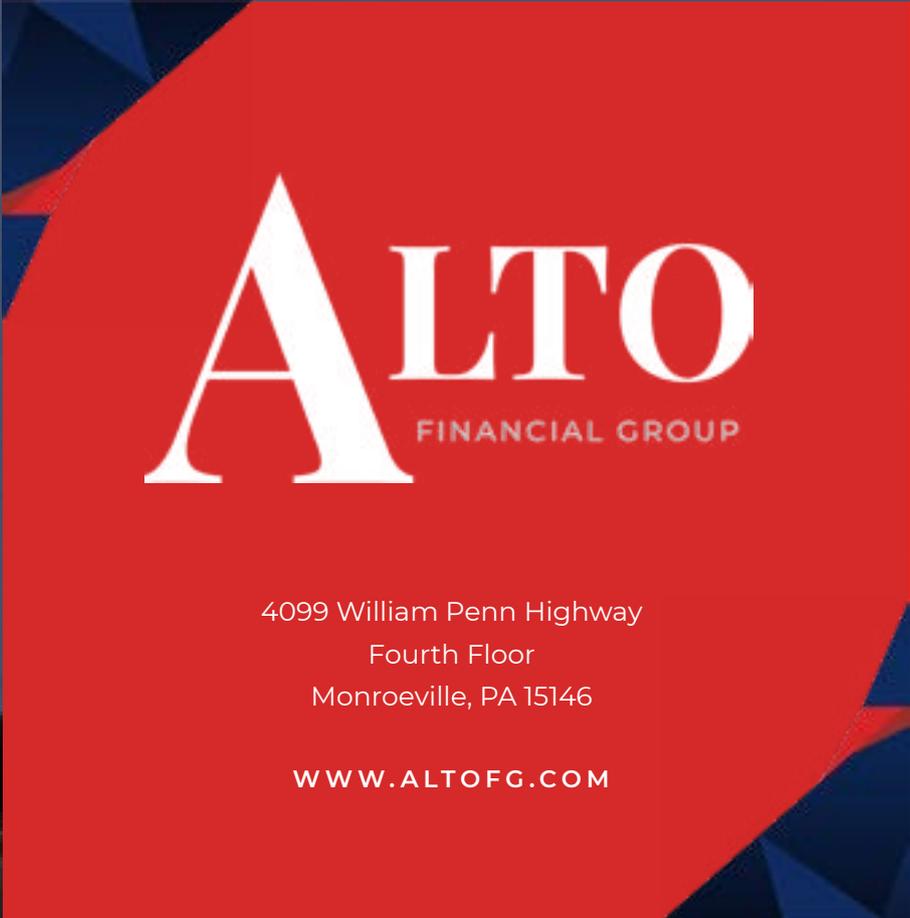
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# OUR PARTNERS

To offer investment advisory services, our advisors are Investment Adviser Representatives of EncompassMore LLC, a division of Verity Asset Management.





# ALTO

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