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COVE

Help your clients achieve success. From anywhere.

The wealth management ecosystem designed to help you digitize, maximize and monetize with modern technology, investment flexibility and a digital back office.

Clarity

Consolidate and Simplify

One login and platform for all your clients, investment products and operations.

Run with Greater Agility

Integrated workstation with a delightful interface and digitized service team. Minimal time spent on paperwork and administrative tasks.

Focus on Client Relationships

Spend time meeting with clients and helping them achieve success.

Objectivity

Modern Tech

Phenomenal UX for advisors and clients. Robust portfolio reporting, proposal generator and analytics. Digital risk profiling, account opening and servicing.

Investment Access

Access a select list of preferred managers & strategies, in addition to a broader range of SMAs & models. Build Advisor as PM sleeves or models with mutual funds, ETFs and stocks. Manage held-away accounts through our integrated partner. UMA and UMH functionality allows for fully tailored portfolios.

Bespoke Service

Digital back office. Focus on spending time with clients. Optimized yet bespoke client account opening workflows. Outsourced custodial account review and money movement.

Vision

Early-Stage Practices: Minimize and Maximize

Outsource to a digital back and middle office to reduce overhead and hard-dollar costs. Leverage portfolio management resources to increase AUM rapidly.

Growth Stage Practices: Supercharge Revenue

Utilize technology to maximize efficiency. Streamline operations for acquisitions, new advisors and client onboarding/servicing. Use the trade order management system to scale your models/UMAs.

Mature Stage Practices: Digitize and Monetize

Outsource your entire trading, operations and workflows to increase your practice multiple. Alden will actively seek out an acquirer and/or junior advisor to maximize seller satisfaction and minimize client disruption.

Execution

Consultative Approach

Clearly defining success, identifying key drivers of growth and taking objective steps to achieve it.

FinTech Optimization

Make your vision a reality. Digitize tasks such as account opening and servicing. Scale your models with our trade order management system, using the compliance defender to keep you and your clients protected.

Engagement Drives Satisfaction

Custom-branded interactive environments allow you to guide your clients through their wealth journey, from anywhere.

Why Our Model?

Our model is based upon:

- Developing a deep understanding of your business model, clientele and processes.
- Building the right service model by pulling the right levers.
- Consistently expanding our offerings and services as you continue to stay ahead of your competition.
- Defining success before identifying and acting on key drivers of growth.

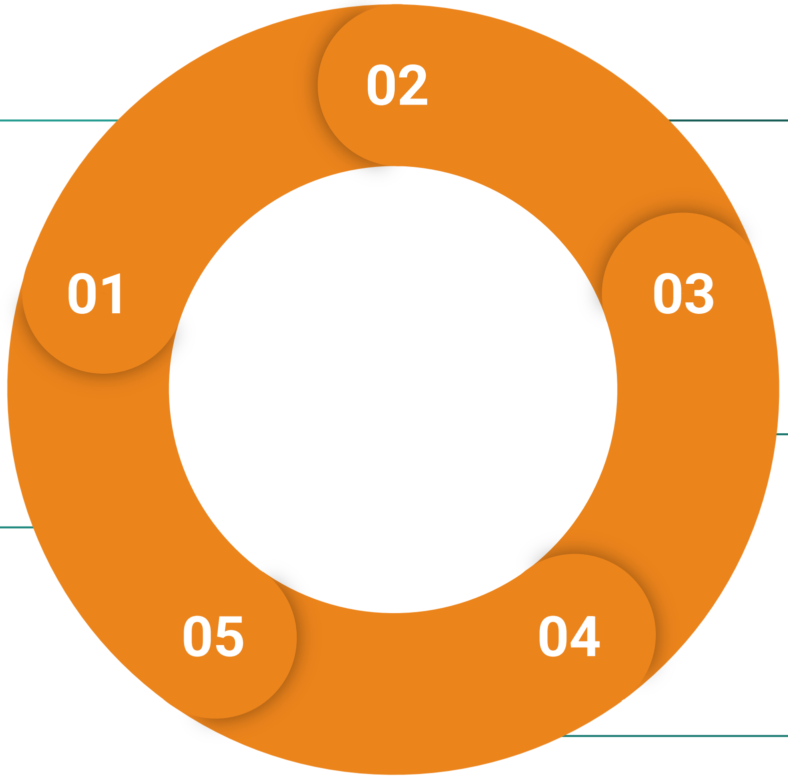
We consistently enhance our client and advisor experience by remaining:

- Open-minded.
- Open architecture.
- Digitized, bespoke and efficient in our service.
- FinTech focused.
- Nimble.

It's the Alden COVE Difference.

Levers of Success

We take the time to understand your business and goals, objectively lay out steps to achieve your vision, and execute.



Consultative Approach
Gaining clarity on where you are and where you want to go.

Growth and Success Mindset
Defining what success looks like and identifying the key objective drivers of growth to get there.

Access
Execute on your ideal vision with our investment model marketplace, hands-on assistance, or by leveraging our trade order management system across multiple custodians for Advisor as PM.

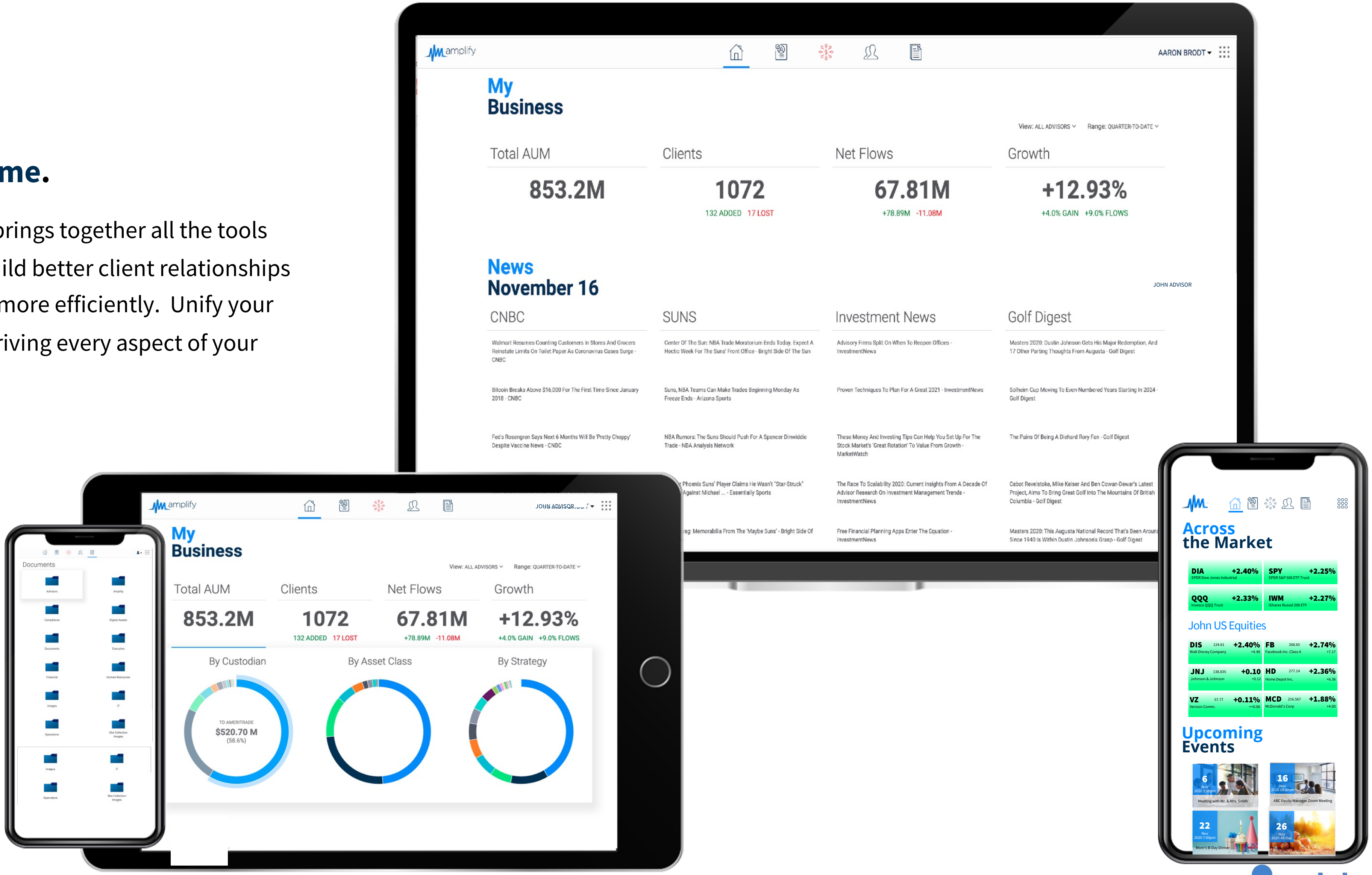
FinTech Focus
Leverage our technology to make your vision a reality.

Digitize and Optimize
Digitize your client onboarding and account service through our centralized, outsourced client services team. Increase your practice's efficiency and value.

ADVISOR HUB

Work Anywhere, Anytime.

Our enterprise-grade platform brings together all the tools and information you need to build better client relationships and scale your advice business more efficiently. Unify your client's data from all sources, driving every aspect of your business forward.



360º ANALYZER

Let our 360º Analyzer objectively analyze your portfolio across key attributes such as exposure breakdowns, expenses, risk factors and much more.

Upload
Import any portfolio in seconds. It's as simple as copy and paste

Discover
Evaluate another portfolio side by side with yours. See possibilities for optimization

Share
Use the customizable presentation to make recommendations to prospects and clients.

Insight Into Risk

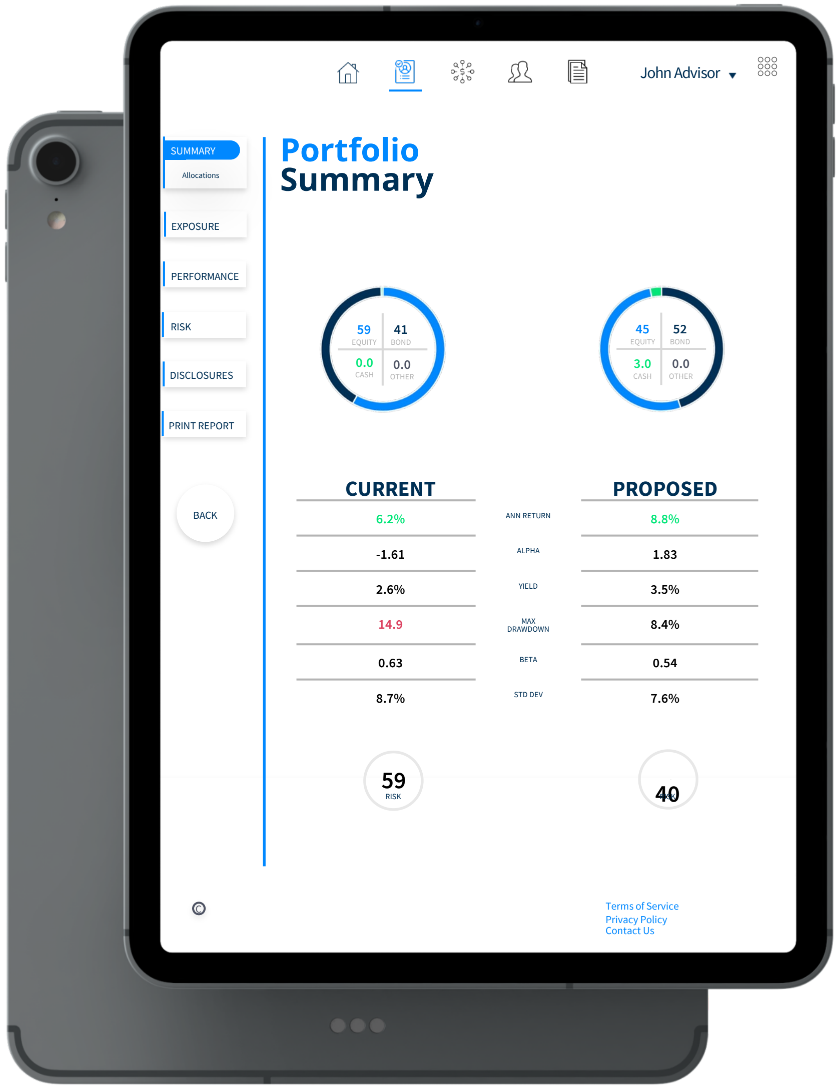
Sophisticated risk analysis to help you better prepare and manage your portfolio.

Simplified Client Reports

Client-friendly output designed for your client and prospect conversations

Portfolio Insights

Portfolio-specific insights delivered in plain English.



TRADE ORDER **MANAGEMENT**

Scale your models with our multi-custodial, models-based, trade-order management system. Tailor portfolios in a flexible, tax-aware manner with functionality such as UMA, protected positions, customized rebalancing, cash raising and non-billable assets.

SMA, Advisor as PM, or Both...Have it All in UMA Format

Model Marketplace
500+ SMAs | Select Your Favorites | Advisor-Directed Models

Mutual Funds, ETFs and Equities

Fixed Income

Cash

Structured Products

Manage and Bill Held-Away Accounts

INVESTMENT IMPLEMENTATION

Leverage our firm's investment management background for assistance with scaling your advisor-managed accounts into Advisor as PM models through the trade-order management system.

Access one of our investment professionals for assistance with third-party strategist recommendations, UMA model creation, or HNW household portfolio construction and unified managed households.

Minimize client concern by transitioning taxable accounts with tailored portfolios, integrated tax lot data and unrealized gain/loss reports.

Curate a list of preferred managers or strategies and receive introductions to closely held relationships Alden has forged with institutional asset managers (SMAs, model portfolios, mutual funds, ETFs, structured products, fee-only annuities and alternatives).

Manage and bill on held-away accounts through our integration with a third-party platform.

- ✓ Tactical
- ✓ Strategic
- ✓ Dynamic
- ✓ SMAs
- ✓ Model Portfolios
- ✓ Mutual Funds
- ✓ ETFs
- ✓ Fixed Income
- ✓ Structured Products
- ✓ Options
- ✓ Alternatives
- ✓ ...and more

INVESTMENT TEAM

LEE CALFO

Chief Executive Officer

- Portfolio Manager of the Alden Investment strategies.
- Lee has managed portfolios for institutions, high net worth individuals, retirement plans, and financial firms since 2006.

AARON WILLIAMS

Managing Director, Alden COVE

- Manages the Alden Endowment models and UMAs.
- Asset allocation and security/manager selection.
- Client portfolio manager for the Alden COVE Platform.

TED PETERS

CFI Fund Chief Executive Officer & Chairman

- Previously served as Chairman and Chief Executive Officer of Bryn Mawr Bank Corporation (BMTC) and The Bryn Mawr Trust Company
- Prior to joining Bryn Mawr Bank Corporation, founded and served as the CEO of two community banks.

PAUL LAFOUNTAIN

Analyst

- Works on Alden's strategies, including Income.
- Before working in Finance, Paul was an educator and made a career change to engage in his passion for investing and finance.

JOE GLADUE

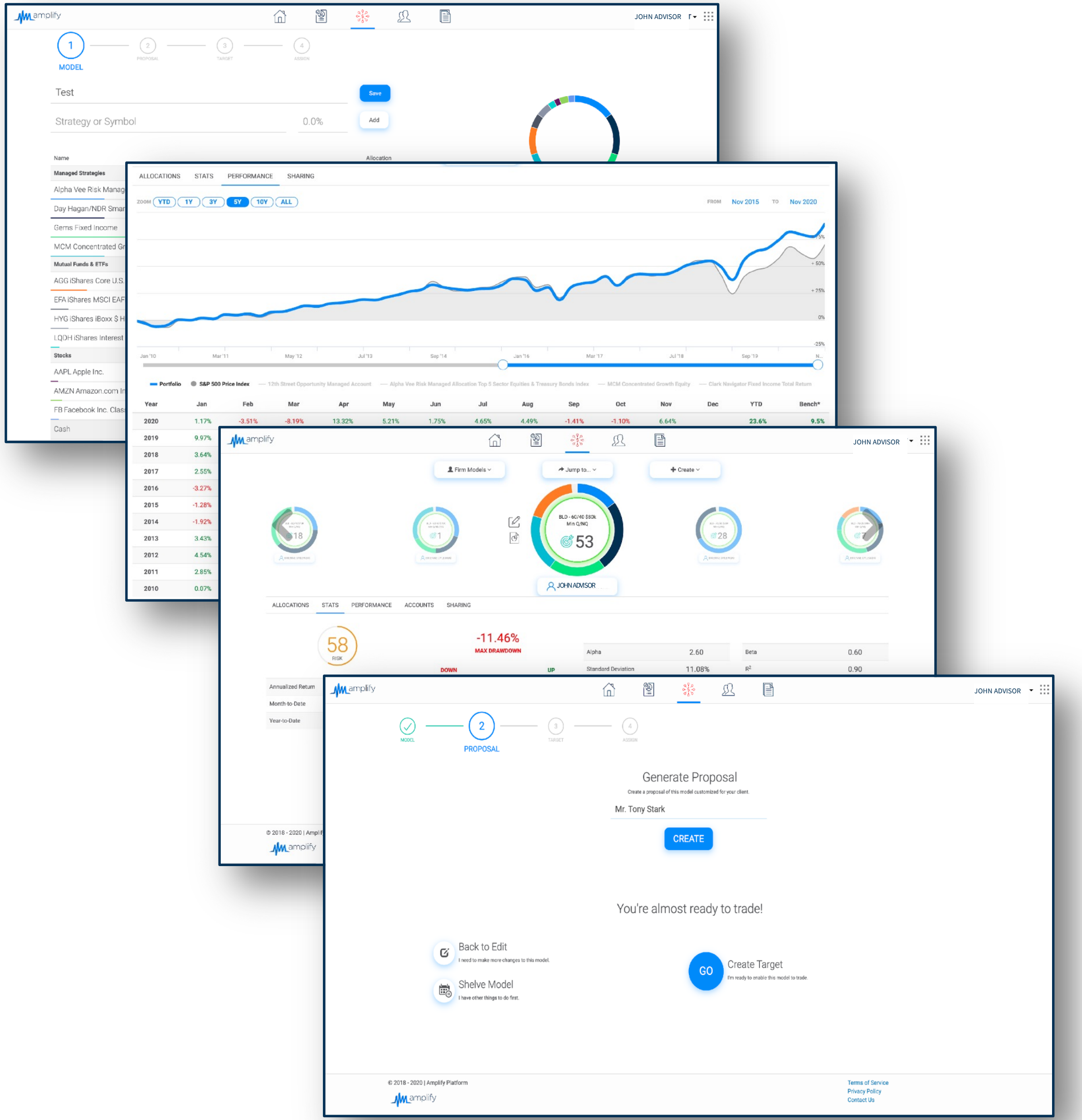
Director of Research

- 25+ Years in the Financial Services Industry.
- Nationally recognized investment analyst by major publications (WSJ, Barron's).
- Experienced in Corporate Development, M&A and Capital Markets transactions.

JASON O'DONNELL

CFI Fund Chief Investment Officer & President

- Previously served as Principal and Director of Research at Merion Capital Group, where he was responsible for directing the company's research strategy and covering publicly traded small and mid-cap banking institutions.



PORTFOLIO MANAGEMENT

Streamline the entire portfolio management process – from account opening to trade execution to reconciliation – so you can easily manage portfolios, tailor and analyze risk, identify tax efficiencies, enhance trade routing and execution, and manage and distribute model portfolios at scale.

Advisor as Portfolio Manager

Create immediate scale for your trading operations, offering model implementation, management, trading, rebalancing and overlay management services.

Model Delivery

Off-load the operational burden of model distribution while building relationships and retaining direct contracts with your largest and most important partners.

SMA/UMA

Seamlessly provide separately managed account (SMA) and unified managed account (UMA) portfolios to your clients. Empower yourself to bring highly-scalable, flexible, and customized wealth management solutions designed to enable you to deliver better investor outcomes.

TRADING & REBALANCING

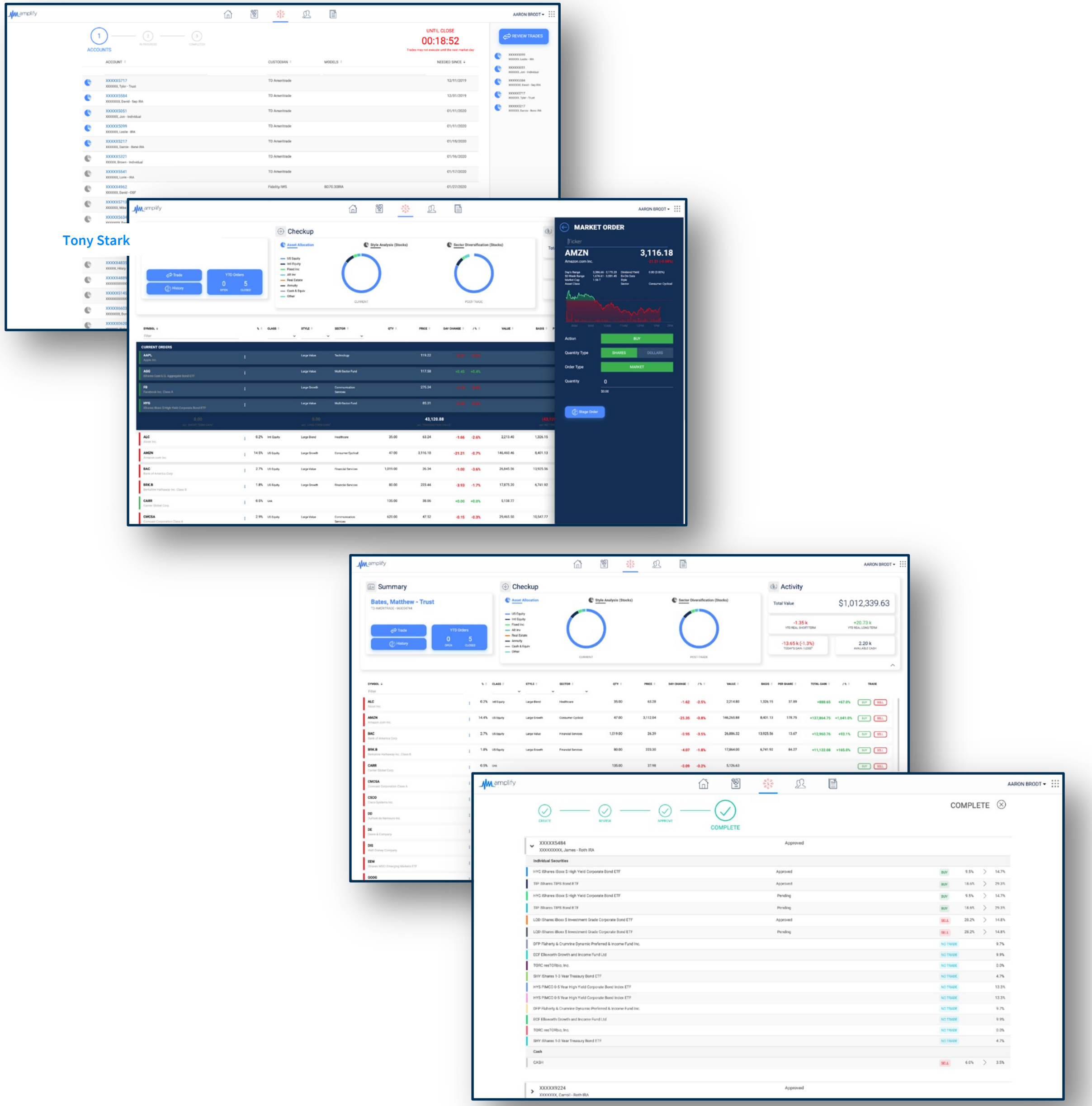
COVE's intelligent trading & rebalancing system centralizes your firm's trading in a unified, multi-asset application giving you clarity and control of your portfolios and models.

Simple
Whether active, passive or somewhere in between, seamlessly facilitate trading and rebalancing at the account and sleeve level.

Sophisticated
Identify outlying account conditions such as portfolios and models drifting outside target allocations, holding too little cash or making tactical trades.

Efficient
Dramatically abbreviates the trading process while adhering to your investment strategies, custom account settings and restrictions.

Scalable
Alleviate the burden of managing custom portfolios across multiple clients that may have different goals, risk tolerances and investment objectives.



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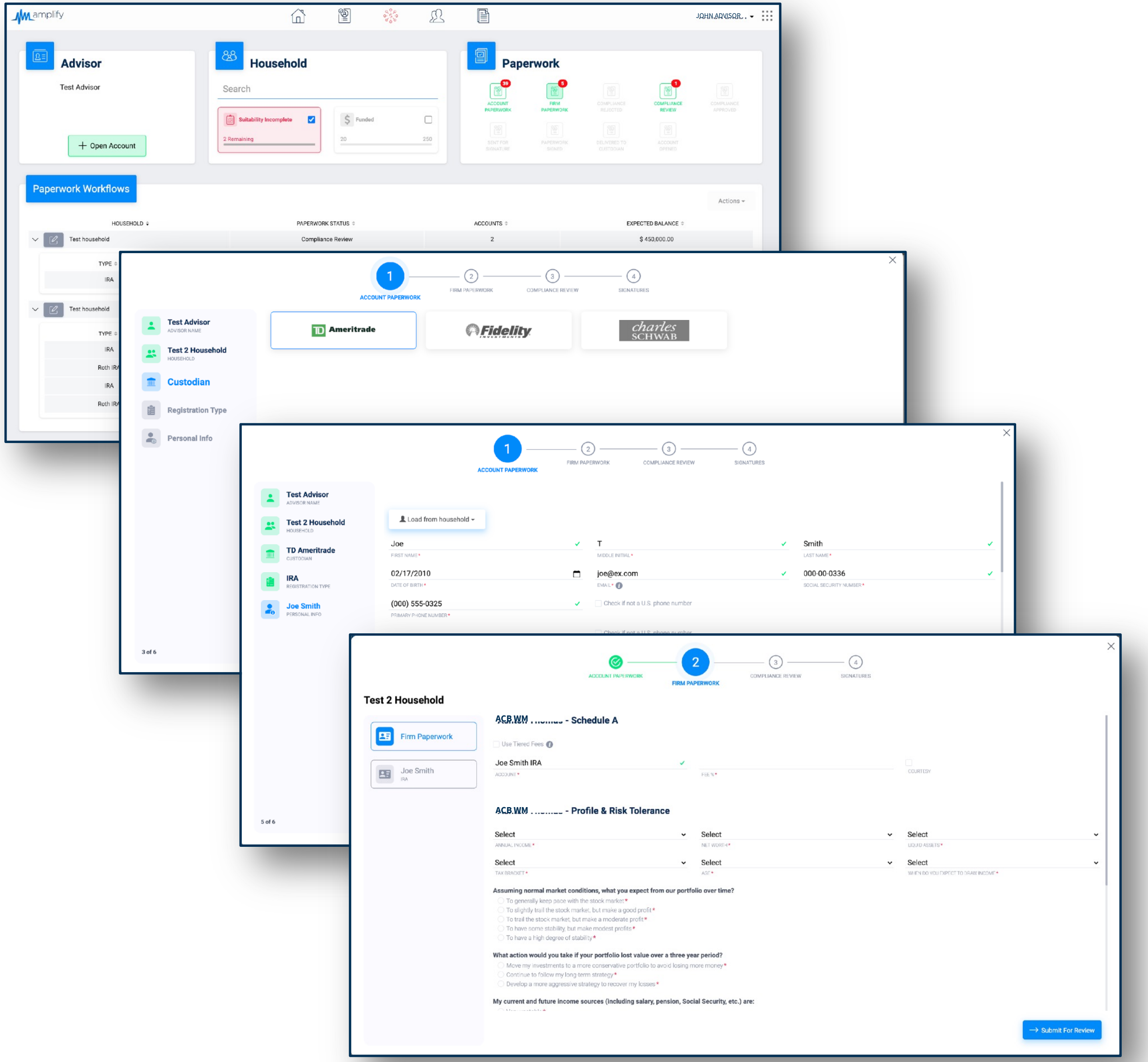

DIGITAL BACK OFFICE

Digital onboarding spans far beyond forms and signatures. The fully integrated COVE Platform operates seamlessly to improve employee, advisor and client experience and drive process customization and optimization across multiple lines of business.

Paperless Process

Enter data once, and it automatically populates multiple forms—eliminating rekeying and reducing NIGOs.

Custodian – Sensitive Pathways

Support different custodians with intelligent workflows—such as onboarding processes that adapt to each custodian's account opening procedures. COVE's team manages custodial interactions.

Move Money with Confidence

Have confidence your clients will never miss a distribution or RMD by allowing our team to manage your money movement. Notifications allow you to stay ahead regarding investing contributions or raising additional cash.

Intelligent workflows

Automate, and reduce low-value activity across the value chain –to drive not only growth and profitability as a business, but improved client outcomes through more personalized service.

Billing & Revenue Management

Bring clarity to your billing and revenue management and streamline your workflows with tech and outsourcing.

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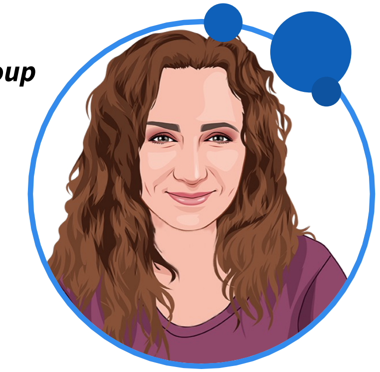
CLIENT SERVICE & SUPERVISION TEAM

CHRIS COLORACCI

President of Private Client Group & Registered Principal

- 20+ years as Branch Manager, Market Manager and Regional Manager.
- 2018 *On Wall Street* Top 75 Manager in the country.
- Extensive experience building teams, practice management and recruiting.



KAREN VAN HORN

Administrative Director & Registered Principal

- 20+ years Compliance and Operations management experience.
- Experience in the wire house, regional and independent channels.
- Series 7, 9, 10, 63 and 65 licensed.

KAYLA BONAWITZ

COVE Concierge

- *Client risk profiling, account opening and asset movement.*
- *Back-end tech and operations.*

STEFFANIE MITHOEFER

Operations Manager

- Manages all advisory operations for the firm.
- Transitions and advisor onboarding specialist.
- Coordinates selling agreements with products and/or managers.

CARISSA BOBENCHIK

Sales Administrator/Executive Assistant

- Customer satisfaction enabler.
- Extensive background in project management & communications.
- Manages the Alden COVE team's client meetings.

ANNA EVENOSKY

COVE Concierge

- *Client risk profiling, account opening and asset movement.*
- *Back-end tech and operations.*

OPERATIONS AND COMPLIANCE TEAM

JOHN MULQUEEN

Chief Operating Officer

- 10+ years industry experience.
- Former Director of asset management at boutique asset manager.
- Former analyst for an African VC Fund.

GREGORY HANSELL

Chief Executive Officer, Private Client Group

- 20+ years of experience in operations, technology, & startup companies.
- Also serves as CTO at Equalize Capital.
- Member of the Society of Information Management.

LAURA DEGRAFF

Chief Marketing Officer

- 20+ years experience in digital marketing.
- Expertise in paid search, SEO, affiliates, display, and creative development.
- Former Vice President of Digital Acquisition at Barclays.

JESSIE BOYLE

Controller

- Bookkeeping, accounting, payroll and related financial administrative tasks for Alden Investment Group and Equalize Capital.

KEN SMITH

Chief Compliance Officer

- 25 years industry experience.
- Led compliance at Cohen & Co, a public company.
- Helped develop Vanguard's compliance program.

GEORGIA WALTERS

General Counsel

- General Counsel of the Advisor and Alden Investment Group.
- Former Auditor of the Commonwealth of Pennsylvania.
- Admitted to the Bar in Pennsylvania.

DIGITAL ADVICE

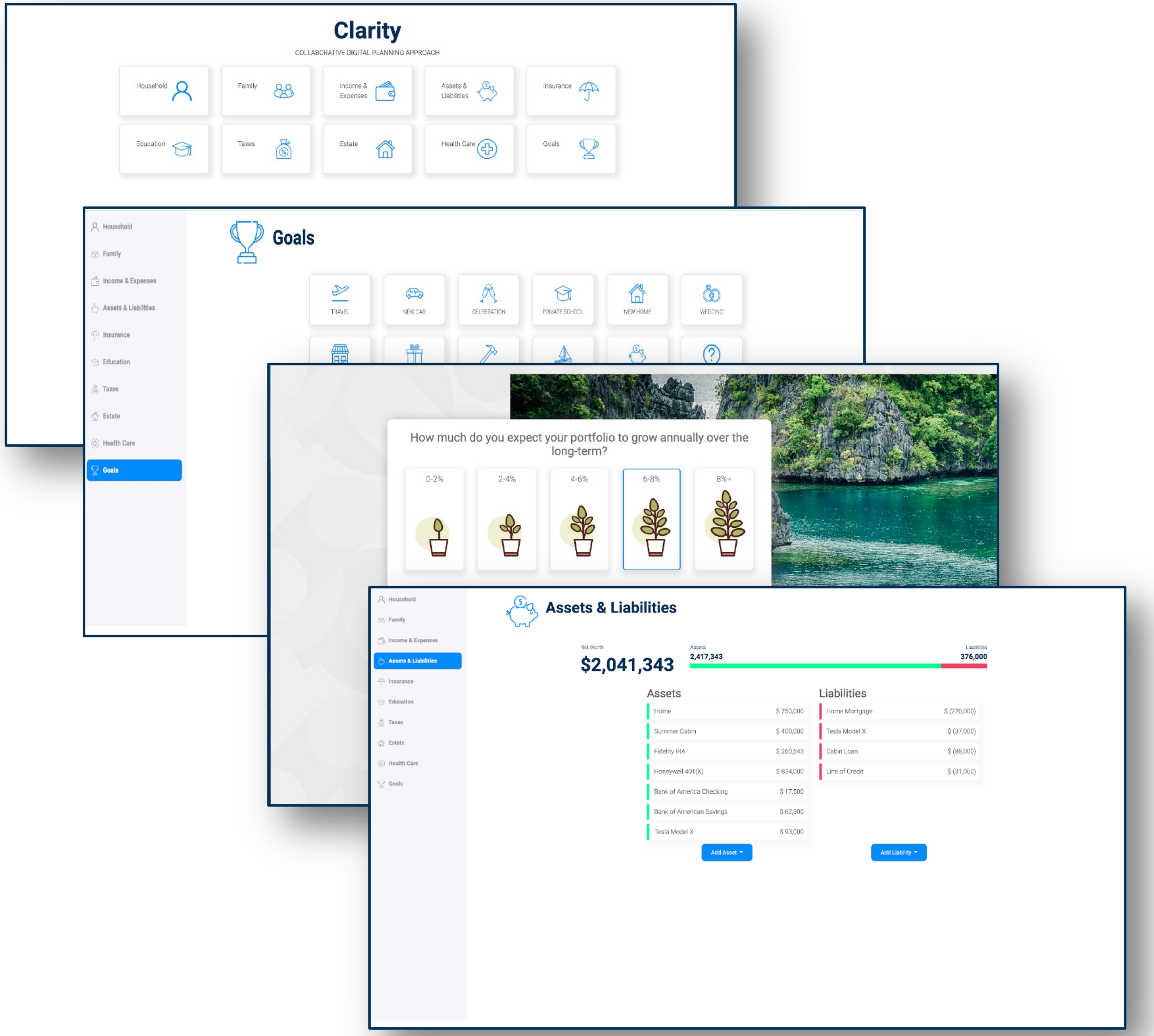
Digital Client Engagement. Fact-finding, risk tolerance and goal planning, all from a single dashboard. COVE removes the hassle at the start of the advice journey for you and your clients, letting you get on with what you do best.

Client Vision
Get to the heart of what your clients value, what their aspirations are, what is most important to them, and what they want to accomplish in their lifetime.

Gain insight
Empower your clients to enter their financial data digitally with the electronic fact finder.

Goal Tracking
Your client's objectives often require adjustments along the way, so it's important for you to have flexibility in your process to adapt to changes when needed and make informed decisions.

Expedite plan review
Make annual plan reviews easy with the pre-populated e-Fact Finder for existing planning clients.



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CLIENT EXPERIENCE

Personalization and convenience. On-demand access to personal financial information has nearly become a standard expectation for today's client. They expect a high-quality, personalized experience on par with other online services.

Personalized

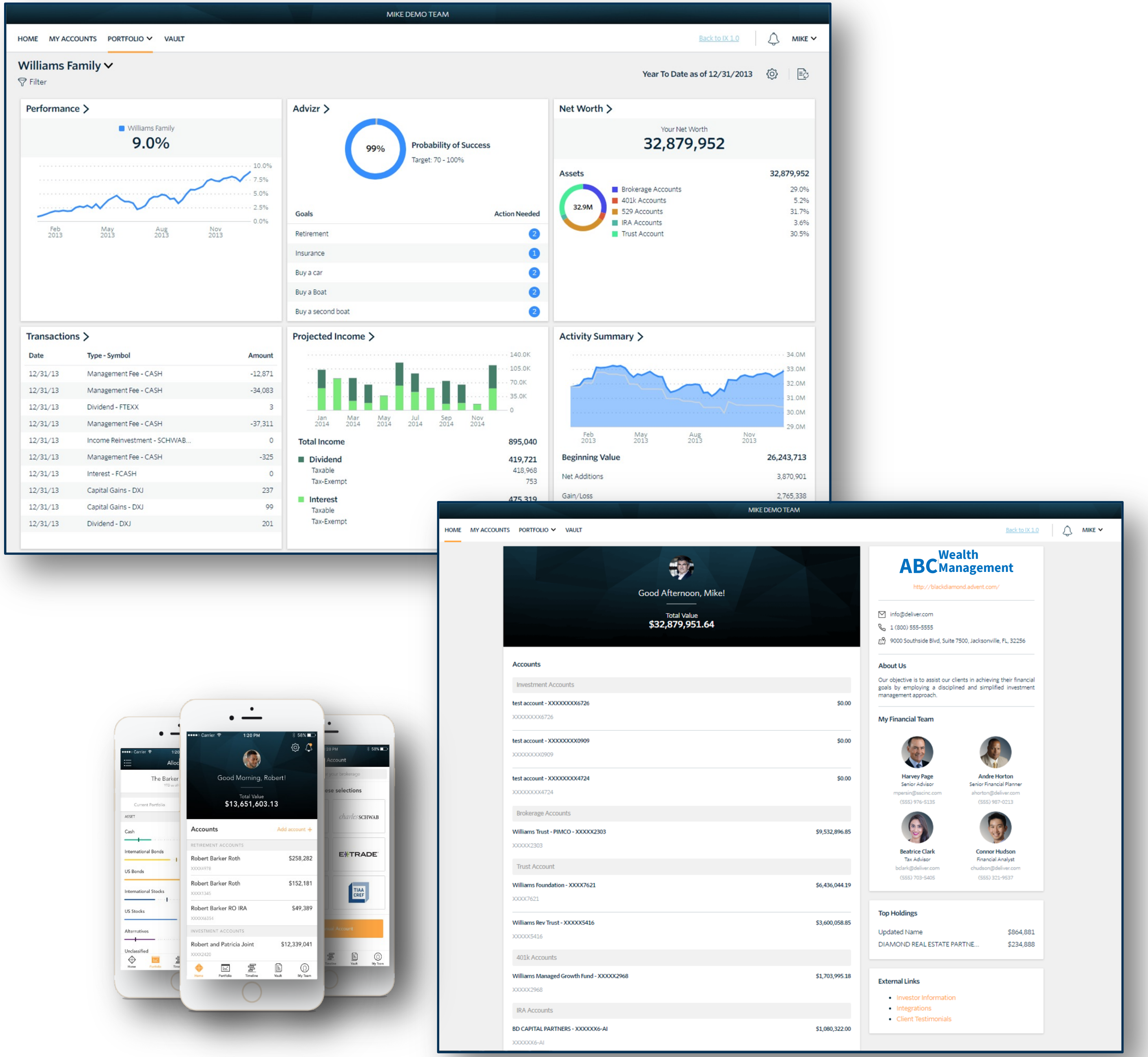
Clients expect their digital interactions with companies to be as seamless and easy as using their favorite apps on their smartphones.

Connected

Your clients' ability to schedule/request meetings, make contact via email or phone, and easily locate the office.

Holistic

Provide your clients with their entire financial life in one app as well as custom reports. Aggregate held-away accounts - or better yet - provide professional management on them and collect a fee.



About Alden

Alden is an independently owned financial services company comprised of two SEC Registered Investment Advisors and a Broker/Dealer.

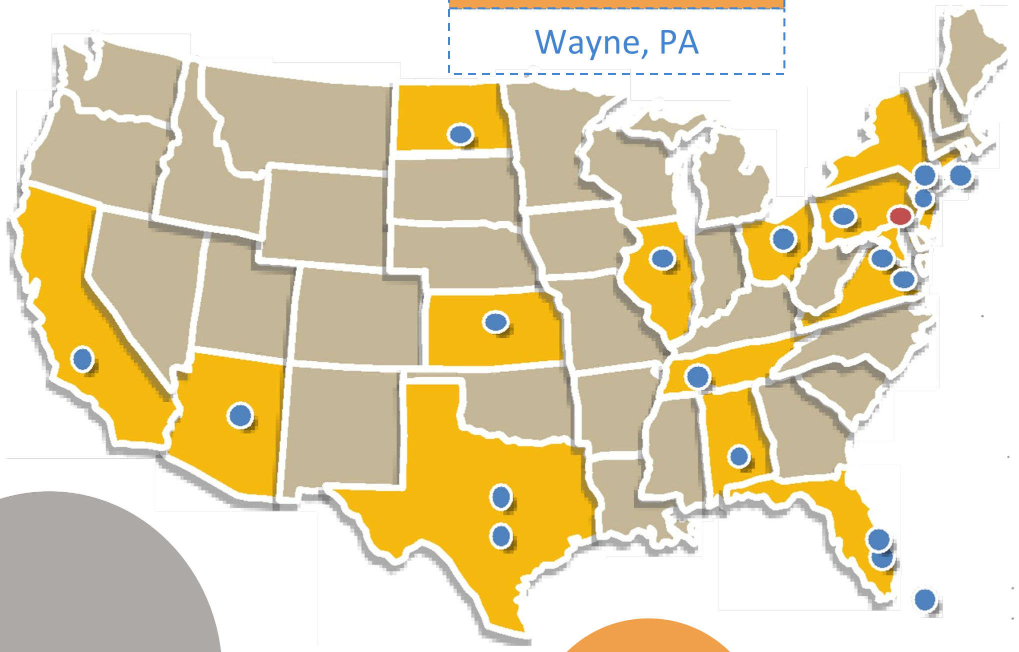
We have over 115 registered representatives, advisors and employees located in 20 states and across the United States and Puerto Rico.

Our main business units include an asset management division, a wealth advisory private client group, and an institutional products and services division.

Alden COVE is our shift towards a modern wealth management platform for advisors and clients.

Headquarters

Wayne, PA



>1,000

Individual Clients

Strategies

6

115

Registered Representatives

Assets Under Management

$750m

Representative Locations

- Atlanta, GA
- Austin, TX
- Baltimore, MD
- Birmingham, AL
- Charlotte, NC
- Chicago, IL
- Cleveland, OH
- Dallas, TX
- Ft. Lauderdale, FL
- Greenwich, CT
- Kansas City, KS
- Los Angeles, CA
- Miami, FL
- Nashville, TN
- New York, NY
- Phoenix, AZ
- Pittsburgh, PA
- San Juan, PR
- Stamford, CT
- Washington, DC

Join Us

Alden COVE Platform
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Email: Aaron@AldenInvestmentGroup.com
Website: AldenInvestmentGroup.com

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