

As Seen In... *Forbes*, June 25, 2012

ALTIUS Financial, Inc. A Higher Standard of Service and Performance

Every investor is unique, and there are commonalities and principles that can work for anyone willing to learn them. Investor behavior has an enormous impact, and ALTIUS Financial, Inc. works to simplify the process of investing and help clients make better financial decisions.

Financial Planners and Investment Advisors

According to Michael Williams, CFP®, President, ALTIUS Financial offers clients a deeper understanding of the capital markets than its competitors. "We believe we are better equipped to protect and grow our clients' capital, because we have a more thorough understanding of the source of wealth," he says. "There are financial planners who persuade people, helping them identify goals and implement plans. Then there are investment advisors who know how to make money but are not very good at connecting investment returns to individual goals. Our aim is to deliver in both areas."

"ALTIUS' is a Greek word for 'altitude,' or 'higher,'" Williams says. "I wanted to set a higher standard for planning, personalized service and actual, tangible performance."

Alignment of Interests

The initial conversation is a two-way interview. "We ask them the tough questions," he says. "And we like it when they ask us about our style of investing, our philosophical foundation and experience."

Aligning the firm's success with client interests is important in any fiduciary relationship. Williams says, "We take our own advice. We use the same goal-setting and planning tools in our personal lives and we own the same portfolios our clients own."



Michael Williams



Tammy Kreger



Micah Marmaro

Continuous, Systematic Review

Most enthusiasm comes at the beginning of any relationship, only to have both parties ultimately realize that success depends on execution, maintenance and monitoring. "Other firms emphasize the front end, but the ALTIUS staff is trained in the long-term view and has a relentless ethic of follow-up and review," Williams says.

He credits ALTIUS Financial's office manager for the way clients feel taken care of. "We have a culture that's about continuous learning and improvement, and that's directly attributable to Tammy. She epitomizes warm, professional service, and our clients rave about her."

The Value of History

While the firm doesn't overlook hot new ideas, ALTIUS Financial's primary approach is value-oriented. Growth is prediction-based – *here's the elaborate story of why this investment should succeed*. But value investing is history-based

and much more about the facts: *Future returns rest on a fundamental analysis where we seek a margin for error*. Williams says the only way to deal with the future is to learn from the past and see what new integration you can make today.

ALTIUS has a clear bias toward the stock markets. "The thing that actually adds value to the world is the mind; the creative, innovative, entrepreneurial human mind," Williams says. "The beautiful human mind is what investing is all about."



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