

# Income done differently

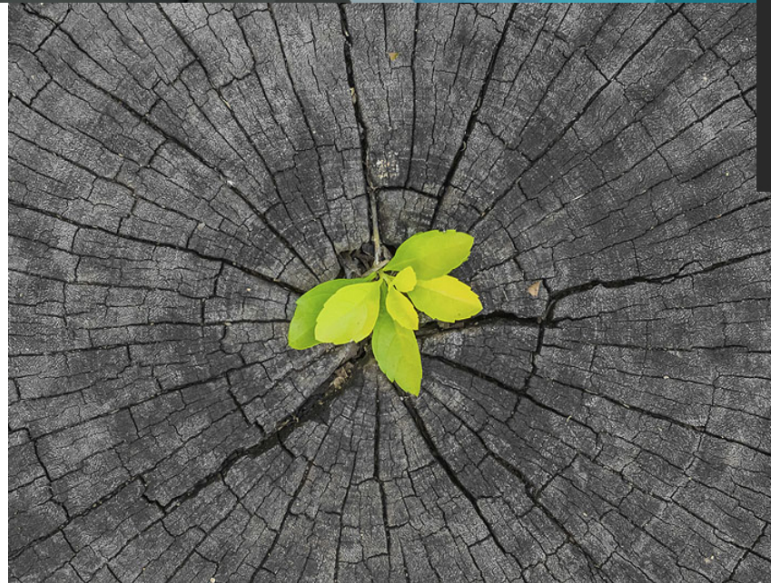
Income is scarce today. We believe investors need to get creative without getting careless. Variant was formed to provide investors a solution to the income challenge.

We offer disciplined access to a portfolio of unconventional income-generating assets.

## Disruption Transformation Opportunity

The financial world is changing rapidly. Banks are in regulatory retreat. Technology is rewriting the rules about how capital is allocated and managed. New alternative return streams are becoming financialized and democratized. The door is opening to private investments.

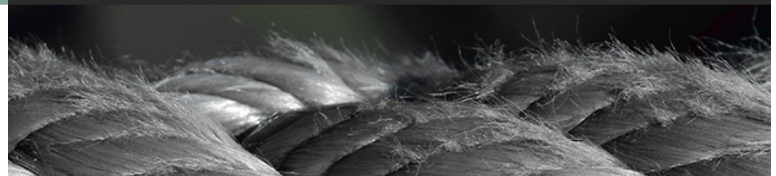
Variant helps investors adapt to a changing world.



## Road less traveled

We explore the remote, less crowded corners of the investment universe. We seek income from private markets, uncorrelated alternatives and niche public markets.

Investing where others cannot or will not go can have its rewards.



## Discipline Diversification

Attractive assets often derive their value simply by being out of reach from most investors. However, opportunities that are difficult to access can also be difficult to manage. Investing in unconventional assets requires expertise, diligence and surveillance. Importantly, no single opportunity is the solution.

We feel strength can be achieved through diversification and thoughtful portfolio construction.



## Complex assets Singular purpose

Investment strategies can be so layered with complexity, it is easy to lose sight of the most basic questions. Why own it? What role does it play? How does it meet your needs? At Variant, our mission is clear. All of our investment efforts contribute to a single, simple purpose.

Our goal is to make income the outcome.

## The Variant Distinction

Variant is not just another asset manager. We've spent our careers thinking differently. We've walked in the shoes of investors and their advisors. We understand the challenges of making investments meet investor needs.

Our goal is to deliver an innovative and dependable solution that works for our clients.



Variant was formed in 2017 by three Directors of Research from CTC | myCFO, a firm which pioneered investing in alternatives on behalf of its ultra-high net worth client base.





**BOB ELSASSER**  
Principal and Co-founder

Bob Elsasser is a principal and co-founder of Variant with over 26 years of experience in the industry. Prior to founding Variant, Bob was the Director of Fixed Income Research at CTC | myCFO. Before joining the organization in 2006, Bob was the Senior Vice President of Fixed Income and Foreign Exchange at the Federal Reserve Bank of New York. Bob received his BA in Finance from the University of Washington and his MBA in Finance from New York University.



**CURT FINTEL, CFA**  
Principal and Co-founder

Curt Fintel is a principal and co-founder of Variant with over 20 years of experience in the industry. Prior to founding Variant, Curt was the Chief Investment Strategist at CTC | myCFO. Before joining the organization in 1996, Curt worked as a computer consultant for Iowa State University's College of Business. Curt is a member of the CFA Society of Portland, and has been a CFA charterholder since 1999. He received a BS and MS in Economics from Iowa State University and constructed his graduate thesis on the empirical analysis of alternative option valuations.



**J.B. HAYES, CFA**  
Principal and Co-founder

J.B. Hayes is a principal and co-founder of Variant with over 16 years of experience in the industry. Prior to founding Variant, J.B. was the Director of Private Markets at CTC | myCFO. Before joining the organization in 2001, J.B. was with the Private Client Group at Merrill Lynch. J.B. is a member of the CFA Society of Portland, and has been a CFA charterholder since 2004. He received a BS in Business with a focus on finance from the University of Oregon.

## Connect with Variant

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