Why Goldmont Holdings

Advisor Memorandum

Goldmont Holdings

Advisor Memorandum

Subject: Working with Goldmont — Discipline, Process, and Partner Alignment

Date: Dec. 18, 2025

Table of Contents

Executive Summary

- Goldmont Holdings is a **disciplined, long-term capital partner** that prioritizes alignment, certainty, and professional execution.

- Our approach emphasizes **selectivity over volume**, conservative underwriting, and respect for advisor process and reputation.

- This memorandum outlines how Goldmont engages with advisors and what partners can expect when working with us.

Our Perspective on Advisors

Goldmont views advisors as **long-term partners in execution**, not intermediaries of convenience.

Consistent with our approach to capital partners and LPs, we value:

- Clarity over theatrics

- Discipline over speed

- Alignment over forced outcomes

We aim to be a counterparty advisors are comfortable reintroducing—because our behavior is predictable, professional, and aligned with long-term outcomes.

Transaction Philosophy (Aligned with Our Capital Strategy)

Goldmont's transaction approach mirrors the discipline described in our Capital Partners and LP materials.

We engage selectively and only when:

- Fundamentals support durable outcomes

- Risk is clearly understood and appropriately structured

- Expectations are realistic across stakeholders

We are prepared to move decisively when alignment exists—and equally prepared to step back when it does not.

Process Discipline & Execution

Goldmont believes strong outcomes are driven by **process integrity**.

Advisors can expect:

- Clear articulation of interest and positioning early in a process

- Organized, focused diligence aligned with underwriting priorities

- Senior-level involvement throughout execution

- Direct decision-making without unnecessary layers

Our objective is to reduce late-stage friction and execution risk for all parties.

Underwriting Approach (Advisor-Relevant View)

Our underwriting philosophy is consistent across LPs, lenders, and transactions:

- **Downside-first analysis:** We prioritize risk identification before upside discussion.

- **Conservative assumptions:** No reliance on aggressive growth, leverage, or timing.

- **Structural alignment:** Offer terms reflect underwriting reality, not best-case scenarios.

This approach supports credible bids and minimizes retrading.

Capital Alignment & Certainty

Goldmont's capital structure is designed to support **certainty of execution**.

- Long-term equity aligned with patient ownership

- Conservative use of leverage

- Internal capital and reserves to support execution and stabilization

This alignment allows us to transact without dependency on fragile financing assumptions or last-minute structure changes.

Reputation & Relationship Management

Goldmont is intentional about how our actions reflect on advisors.

We do not:

- Shop deals or misuse confidential information

- Apply artificial pressure or create false urgency

- Introduce unnecessary complexity late in a process

When circumstances change, we communicate early and directly.

What Advisors Can Expect from Goldmont

- Clear positioning and timely feedback

- Senior engagement and accountability

- Respect for process timelines and confidentiality

- Thoughtful engagement—even when passing on an opportunity

Our goal is to build **repeat relationships grounded in trust and professionalism**.

Closing

Goldmont Holdings seeks long-term relationships with advisors who value discipline, integrity, and alignment in execution. Our approach to transactions reflects the same principles that guide our relationships with LPs and capital partners: patience, clarity, and long-term stewardship.