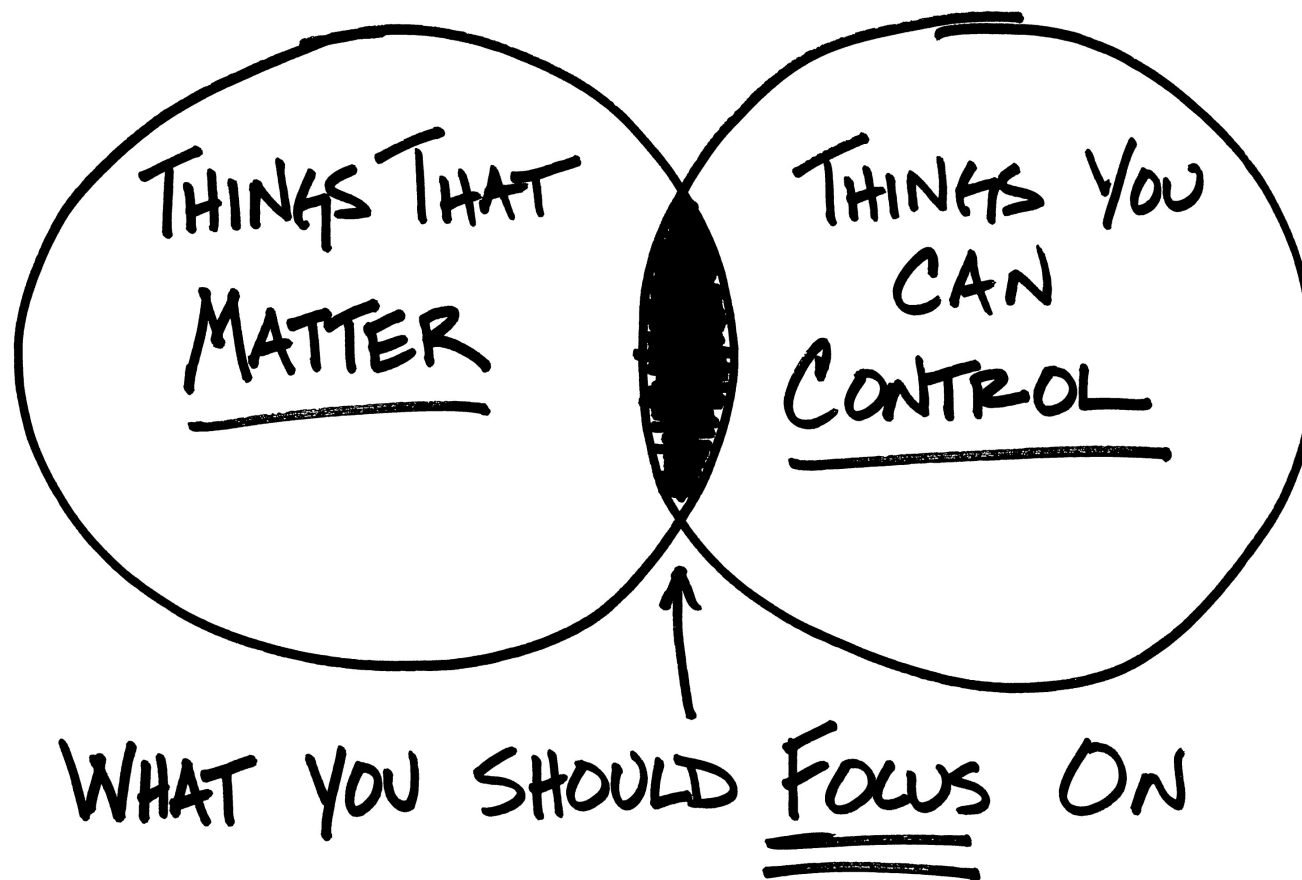


Focus on Things That Matter

BEHAVIOR GAP

ALLODIUM[®]
INVESTMENT CONSULTANTS



BEHAVIOR GAP

© 2020 Allodium Investment Consultants