Fee Philosophy

ALLODIUM®
INVESTMENT CONSULTANTS

FEE-ONLY

Allodium believes that investors deserve to be informed about all investment fees and expenses to be able to make educated investment decisions.

Fee-Only: *Allodium is a fee-only financial advisor.* The National Association of Personal Financial Advisors (NAPFA) defines a fee-only financial advisor as one who is compensated solely by the client, with neither the advisor nor any related party receiving compensation that is contingent on the purchase or sale of a financial product. To avoid conflicts of interest, we receive no commissions or other compensation related to the investment options that we recommend to our clients. According to the CFP Board, "A certificant may describe his or her practice as 'fee-only' if, and only if, all of the certificant's compensation from all of his or her client work comes exclusively from the clients in the form of fixed, flat, hourly, percentage or performance-based fees."[1]

Fiduciary Standard: *Allodium is a fiduciary advisor.* We believe that investors benefit from working with investment advisors who adhere to the fiduciary standard that requires them to put their client's interests above their own. Allodium adheres to the fiduciary standard and is committed to providing you with full disclosure of all known fees and expenses in our proposals and advisory agreements.

Fiduciary Oath

- We will always put your best interests first.
- We will act with prudence—using the skill, care, diligence and good judgment of professional.
- We will provide full disclosure of all important facts.
- We will avoid conflicts of interest and strive to provide unbiased advice.
- We will manage any unavoidable conflicts in your favor.

Full Disclosure: We believe that investors may make misguided decisions if they are not provided with full disclosure on investment fees and expenses. We strive to provide you with transparency on all investment-related costs to allow you to make more educated investment decisions.

Fee Schedule: Allodium has standard asset-based investment management fee schedules for our wealth management service and our fiduciary management service available for you upon request. The fee schedule you will receive is always included with your proposal and advisory agreement.

Reducing Fees: Allodium works for you to negotiate lower investment manager fees, trading costs and custodial fees. We believe that reducing your investment expenses is an effective way to limit drags on long-term investment returns. As an independent, fee-only financial advisor, we are independent from your professional investment managers and custodians which puts us in position to negotiate on your behalf to lower your investment management expenses, trading costs and custodial fees. Allodium takes this responsibility seriously and sees this as an important way for us to add value to you as your investment consultant.

1. https://www.cfp.net/for-cfp-professionals/professional-standards-enforcement/current-standards-of-professional-conduct/standards-of-professional-conduct/terminology