



After seven years working as a commission-based financial advisor, Kari Cedergren decided that the Fee-Only structure was really more in line with the values she holds near and dear. It was at that point that she decided to step away from her commission-based position, complete her education, earn her CFP® and go to work as a comprehensive Fee-Only financial planner.

"People don't know what they don't know," says Kari. "Sharing my knowledge to benefit clients, their heirs and their philanthropic desires is what gets me up in the morning. Creating comprehensive financial plans gives me energy because I know that I am contributing to the well-being of my clients."

Kari now works with Allodium Investment Consultants, helping both individuals and families put together comprehensive financial plans and create better futures.

But Kari has another love that, dare we say, equals her love for financial planning: Hobby farming.

"I grew up on a farm near the North Dakota border and came to love watching animals and plants grow," says Kari. "If I could do anything, I would be a hobby farmer growing peonies and raising sheep. I would love to go back to the basics of living."

Kari works with the Minnesota Horse Welfare Coalition (MNHWC), an organization created for horses in need. They work closely with humane agencies and rescues who care for displaced horses, and they provide hay and feed assistance. She'll join friends when they're doing anything that relates to horses, including sorting and penning ranch cows on horseback to English dressage riding. She has also fostered, volunteered and donated to the Tri-County Humane Society in St. Cloud, Minnesota.

Kari does public speaking engagements on a variety of topics such as unwanted horses and elder advocacy issues, and has also chosen to continue her education in financial planning and investments.

"The more I know, the more I can help my clients."

## Allodium In the News

Allodium is pleased to announce that our newest team member, Kari Cedergren, was featured in NAPFA's 2018 June Newsletter -- Member Spotlight. We wanted to share the article with you so that you can get to know Kari better. Kari is an investment consultant at Allodium and has recently joined NAPFA (National Association of Personal Financial Advisors). NAPFA standards are highly rigorous and we now have three NAPFA-registered advisors offering comprehensive, client-centered advice to better serve our clients.

## Member Spotlight - Kari Cedergren