

# Simplify and Improve

INDIVIDUAL INVESTORS – WEALTH MANAGEMENT

ALLODIUM<sup>®</sup>  
INVESTMENT CONSULTANTS

Our mission at Allodium is to use our talents to simplify and improve the financial lives of our clients. We want to simplify your life to save you time. We strive to improve your financial life by reducing your costs, reducing your risk and improving your overall investment returns.

## How We Simplify Your Life By Saving You Time...

### *Develop a Comprehensive, Goals-Based Financial Plan*

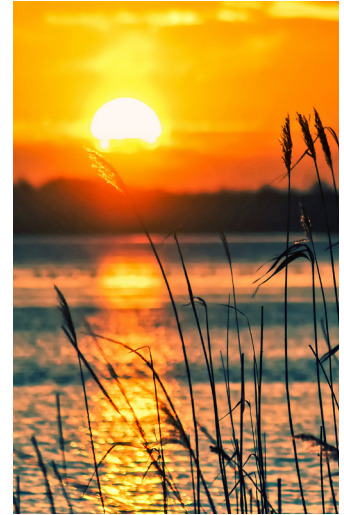
- Create a personalized financial plan for you based on your financial goals.
- Organize your financial assets and liabilities to support your financial plan.
- Review your employee benefits plan to recommend improvements.
- Proactively identify financial planning strategies for you.

### *Provide Disciplined Investment Management Based on Fiduciary Best Practices*

- Align your investment accounts into one holistic investment strategy.
- Select, monitor and de-select investment managers for your portfolio.
- Rebalance your investments according to your asset allocation target.
- Take care of the administrative details related to your investment portfolio.

### *Provide Personalized Service*

- Create a customized service plan based on your preferences.
- Develop customized investment performance reports for you.
- Share information about investing based on your interest level.
- Coordinate your financial plan with your other professional advisors.



## How We Improve Your Financial Life by Optimizing Your Finances...

### *Provide Objective, Fee-Only Financial Advice to Help Your Investments Work For You*

- Provide a fiduciary standard of care to always act in your best interests.
- Reduce conflicts of interest and avoid product sales commissions.

### *Reduce Your Investment Risks to Help Avoid Investment Losses*

- Identify and eliminate unnecessary investment risks.
- Design a diversified asset allocation for you based on fiduciary best practices.
- Help you to avoid emotional decision-making and stick to your plan through periods of market volatility.

### *Negotiate With Investment Managers to Lower Your Investment Management Fees*

- Eliminate hidden brokerage firm costs and investment manager costs.
- Provide access to lower cost, institutional share classes and investment managers.

### *Reduce Insurance Costs and Improve Your Coverage*

- Identify risks that you can mitigate with insurance.
- Analyze your life, health, long-term care, or property and casualty insurance policies.
- Review your variable annuities relative to your financial goals.

### *Provide Tax Planning to Help You to Reduce Your Income Tax Liabilities*

- Proactively identify strategies to reduce your income taxes.
- Utilize tax location to improve your investment portfolio tax efficiency.
- Proactively identify estate tax strategies to minimize your potential estate taxes.

© 2019 Allodium Investment Consultants

The information provided is for educational purposes only and is not intended to be, and should not be construed as, investment, legal or tax advice. Allodium makes no warranties with regard to the information or results obtained by its use and disclaim any liability arising out of your use of or reliance on the information. The information is subject to change and, although based upon information that Allodium considers reliable, is not guaranteed as to accuracy or completeness. Past performance is not a guarantee or a predictor of future results of either the indices or any particular investment.