

What Is Allodium Portfolios?

Allodium Portfolios (AP) is an investment management service. Allodium Portfolios utilizes the advanced technology of the Betterment investment platform which is a goals-based investment management system.

How Does Allodium Add Value?

Financial advisors provide one thing that machines cannot provide—personalized customer service.

How We Assist You

- Establishing your investment account with Betterment
- Linking your bank account
- Clarifying your long term financial goals
- Funding your investment account
- Choosing an appropriate asset allocation strategy to manage investment risk
- Initiating monthly automatic deposits or assisting with one-time deposits
- Explaining the benefits of tax deferred investment accounts
- Monitoring your progress and keeping your portfolio on track towards your goals
- Offering an annual review of your financial goals
- Answering ad hoc financial planning questions as they arise

How Does Allodium Provide Service?

Allodium Portfolios is a virtual service that eliminates the need for time-consuming in-person meetings. We can communicate with you exclusively through telephone, Zoom and email. You will be able to contact your advisor through telephone appointments and conference calls, and share electronic documents via email. The efficiency of technology allows us to make our communications both timely and effective.

Additional Services

Although Allodium Portfolios is not a comprehensive financial planning service or wealth management service, we do provide additional ad hoc financial planning advice that is ancillary to the core investment management service. The specific services provided in addition to investment management are based on the amount of assets in your Allodium Portfolios account. For a more detailed list of value-added services above and beyond investment management, please see our **AP Services** document.

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