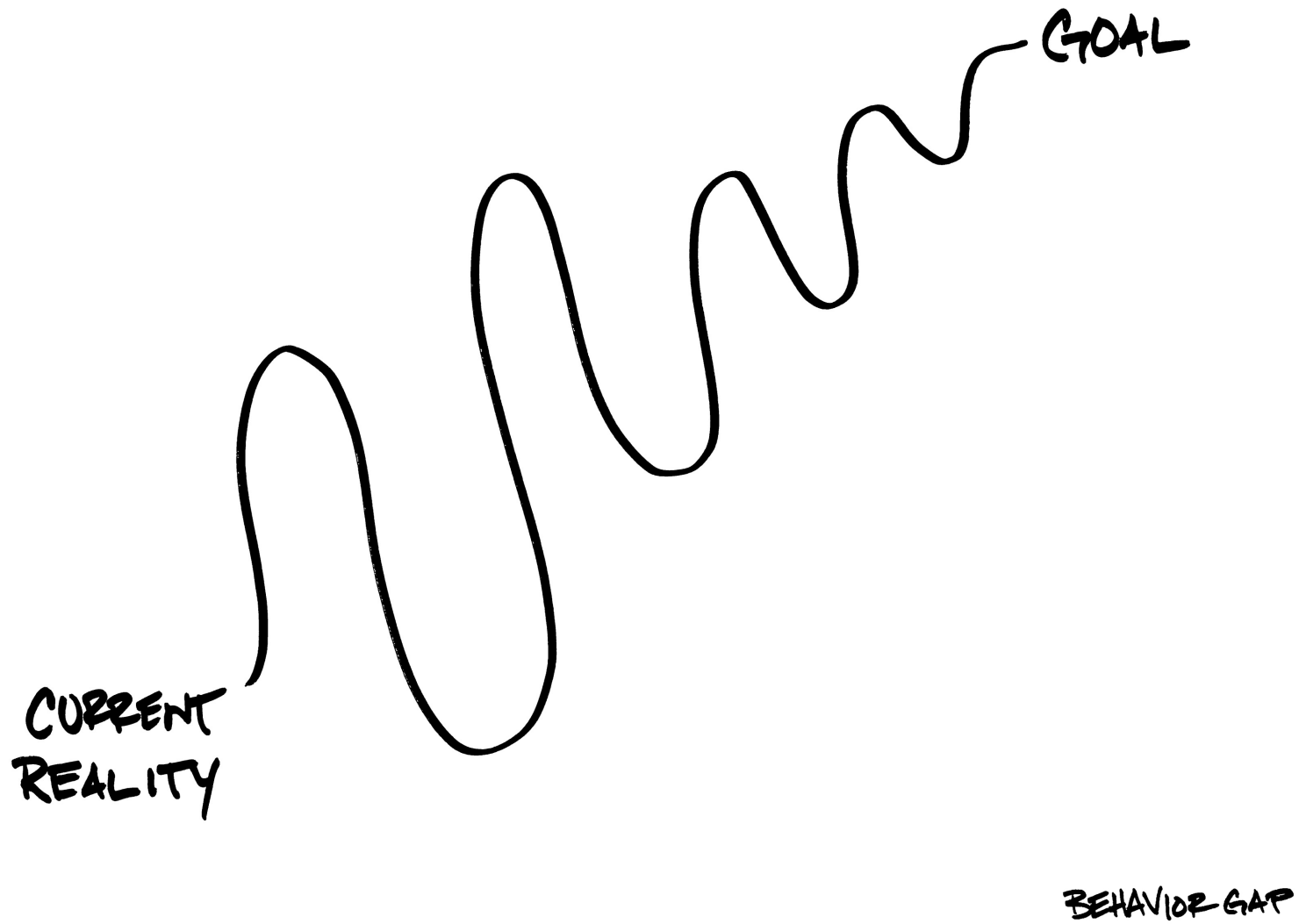


# Current Reality

BEHAVIOR GAP

ALLODIUM<sup>®</sup>  
INVESTMENT CONSULTANTS



© 2020 Allodium Investment Consultants