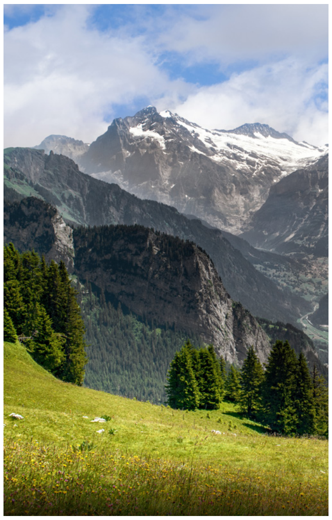
Simplify and Improve

INSTITUTIONAL INVESTORS – FIDUCIARY MANAGEMENT

ALLODIUM
INVESTMENT CONSULTANTS

Our mission at Allodium is to use our talents to simplify and improve the financial lives of our clients. We want to create a more efficient decision-making process to simplify your life and to save you time. We strive to improve your financial situation by reducing your costs, reducing your fiduciary risk and improving your overall investment returns.

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



Develop a Comprehensive, Goals-Based Fiduciary Plan

- Create a personalized fiduciary plan for you based on *your* financial goals.
- Organize your financial assets and liabilities to support your fiduciary plan.
- Review your employee benefits plan to recommend improvements.
- Proactively identify fiduciary planning strategies for your organization.
- Share fiduciary best practices.
- Help you to fulfill your fiduciary responsibilities.

Provide Disciplined Investment Management Based on Fiduciary Best Practices

- Draft an investment policy statement to 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 your organization.
- Share information about investing based on your interest level.
- Coordinate your fiduciary plan with your other professional advisors.

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

Provide Objective, Fee-Only Financial Advice to Help Your Investments Work For Your Organization

- 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 director's and officer's insurance.

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.
- Collaborate with your tax professionsals to optimize tax planning.

ALLODIUM INVESTMENT CONSULTANTS ■ 500 WASHINGTON AVENUE SOUTH ■ SUITE 4400 ■ MINNEAPOLIS, MN 55415 ■ 612-230-3700 ■ WWW.ALLODIUM.COM