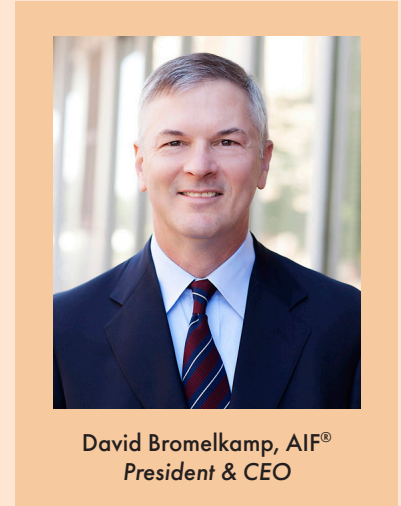


Allodium Investment Consultants

Introduction

Individual and fiduciary investors are learning the value of a client-focused, disciplined and evidence-based investment advisory process that is independent from the banks, brokerage firms and other financial product providers. As a fee-only Registered Investment Advisor (RIA) firm, Allodium strives to adhere to the fiduciary standard and provides unbiased advice that is aligned with their clients' best interest.

Over thirty years ago, David Bromelkamp—the founder of Allodium Investment Consultants—decided to change his career path as a certified public accountant (CPA) to become a financial advisor in order to help people with their investments. His main focus was to adopt evidence-based investing to help his clients to do better with their investments. During his years in the investment profession, he was an early adopter of new academically supported ideas and incorporated asset allocation strategies, professional investment management, performance reporting, financial planning and fiduciary consulting into his service to clients. In 2001 he completed the Certified Investment Management Analyst (CIMA) program at the Wharton School of Business and soon after he earned the Accredited Investment Fiduciary[®] (AIF[®]) designation from the Center for Fiduciary Studies (fi360). In 2005, he established Allodium Investment Consultants to provide objective, fee-only investment advice based on the *Prudent Practices for Investment Advisors*.



Allodium's Experience

Allodium is an employee-owned RIA firm that offers wealth management, fiduciary management, investment management consulting, financial planning and fiduciary consulting services. Simplifying and improving the financial lives of investors with objective investment advice is the mission that inspired Allodium when they first opened their doors in 2005. Their passion for objective financial advice is still the same today, thirteen years later. They strive to achieve this mission with integrity, service, and professionalism. Allodium believes that investors are best served with objective, unbiased advice that is based on academic research from highly respected sources. The goal of their approach is to be logical, transparent, and based on academic insights.

Allodium is proud to be the first firm in Minneapolis to become CEFEX certified. Dave works to develop a fiduciary culture within Allodium. The firm has grown to include three NAPFA-registered financial advisors holding the CFP[®] designation. Allodium has found that investors value the assurance that their investments are being managed according to commonly accepted best practices and adherence to fiduciary standards. Allodium maintains a fiduciary culture by building quality relationships, holding themselves accountable, and choosing to be a precise company that pays attention to detail. At Allodium, they understand that a reputation takes a lifetime to build and a moment to destroy.

CEFEX

CEFEX, Centre For Fiduciary Excellence provides independent verification of an organization's conformity with all Practices and Criteria that constitute a Standard applicable to a particular function involved in the management of other people's financial assets. Whether as trustees or investment committee members of foundations, endowments or retirement plan, or as an Investment Advisor, Asset Manager, Recordkeeper or other service provider, the need to demonstrate one's trustworthiness to one's constituents or clients is becoming increasingly more important.

CEFEX certification helps increase trust. It serves as a tool to publicly demonstrate best practices in fiduciary operations. It is a self-imposed due diligence for the benefit of an investor who has directly or indirectly entrusted financial assets to another. Such due diligence takes the form of an assessment process conducted by a CEFEX Analyst. This Analyst has achieved the Accredited Investment Fiduciary Analyst™, has extensive industry experience and has access to CEFEX experts in related disciplines.

Standardization is essential in achieving global acceptance of the principles of fiduciary excellence and to assuring investors of consistent, unbiased methodologies. CEFEX uses the International Organization for Standardization (ISO) 19011 for performing assessments. This is a methodology employed internationally in other industries for over 30 years.

A successful CEFEX certification process, as confirmed by the CEFEX Registration Committee results in:

- A CEFEX certificate and Letter of Registration being issued
- Registration on CEFEX's public database at www.cefex.org
- Permitted use of the CEFEX mark in both print on-line form
- Issuance of a Public Certification Report suitable for distribution by the certified firm
- A News Release issued by CEFEX.

The CEFEX registration remains valid for 12 months and is extended through subsequent annual renewal assessments.

This Certified Firm Profile is one of a series demonstrating the experience of CEFEX certified firms, a growing community of investment firms and other entities who recognize the value and importance of fiduciary conformity.



CEFEX Centre for Fiduciary Excellence, LLC. is an independent certification organization. CEFEX works closely with industry experts to provide comprehensive assessment programs to promote fiduciary best practices. It certifies investment stewards, advisors, fiduciary advisers (PPA), managers, ASPPA recordkeepers, ASPPA administrators, and support services firms. To learn more about CEFEX, please visit www.cefex.org.

3 Penn Center West • Suite 400 • Pittsburgh, PA 1527 • Tel: 412-504-0703 • e-mail: admin@cefex.org