

Allodium Portfolios (AP) is a goal oriented investment management service that helps investors to create investment portfolios to help them to move towards their long term financial goals. The Allodium team can help AP investors with value-added services that complement investment management as follows:

## **Investment And Financial Education Available For All AP Clients**

- Quarterly Publications: *Allodium Steward Newsletter* and *Market Commentary*
- Allodium wealth management event invitations and other educational events
- One-page templates: Personal Net Worth, Monthly Expense Budget and Financial Goals

## **Services Available For All AP Clients**

- Annual review of financial goals via conference calls, email or phone
- Assistance with establishing investment, retirement and savings accounts at Betterment
- Assistance with transferring funds into Betterment and establishing automatic monthly deposits
- Assistance with establishing IRA beneficiaries
- Assistance with annual IRA required minimum distribution (RMD) requirements
- Recommendations for 529 college education plans and Donor Advised Fund providers
- Assistance with administrative issues or questions.

## **Additional Services For Clients With Portfolios Greater Than \$500,000**

- Annual investment review via video conference call, email or phone
- Assistance with adding account items such as power of attorney and beneficiaries
- Net Worth Template review (template completed by client)
- Review of Monthly Expense Budget, Personal Net Worth and Personal Goals Templates
- Assistance with financial planning and investment related questions
- Retirement projection and recommendations

## **Services Available for an Additional Planning Fee**

- Assistance with establishing 529 or Donor Advised Fund accounts
- Comprehensive financial planning— including insurance, estate documents, retirement etc.
- Collaboration with your other professional advisors (CPAs, attorneys) as needed
- Annual Review Booklet or meeting summary

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