Comparison Worksheet

INVESTMENT ADVISOR

ALLODIUM®
INVESTMENT CONSULTANTS

Comparing investment advisors can be difficult when services and fees vary and advisors affiliated with broker/dealers or banks claim to be "independent." Since advisors differ, comparing cost alone is often not enough to select the very best for your needs. To make a fully informed choice, we encourage you to compare advisors using the factors listed below.

ADVISOR VALUES & CAPABILITIES	ALLODIUM	YOUR ADVISOR
Registered investment advisor with regulatory obligation to always act in clients' best interests. (Note: Broker/dealers do not have this obligation.)	●	
Not affiliated with any investment product provider to avoid conflicts of interest	●	
Investment practices based on Global Fiduciary Standards of Excellence (Fi360.com)	●	
Multiple financial planners are NAPFA Registered Financial Advisors	●	
Over 25 years of professional investment experience	●	
Understands the unique needs of both individual and institutional investors	●	
Experienced with alternative investment strategies to reduce risk	●	
Credentials include respected professional designations (AIF, CFP, etc.)	●	

ADVICE FACTORS	ALLODIUM	YOUR ADVISOR
Performs comprehensive cash flow assessment and goal clarification	●	
Provides comprehensive financial risk assessment and recommendations	●	
Drafts formal investment policy statement to guide investment decisions	●	
Recommends appropriate asset allocation and investment options to manage risk	●	
Offers unconstrained investment options that are not limited to certain product providers	●	
Uses third-party due diligence research on investment managers	●	
Provides quarterly reports incorporating investments held across multiple custodians	●	
Detailed performance reports that compare each individual holding to its benchmark	●	

SERVICE FACTORS	ALLODIUM	YOUR ADVISOR
Conducts comprehensive annual investment review meetings with clients	●	
Negotiates custodian and investment manager fees on behalf of clients where possible	●	
Provides comprehensive tax reporting	●	
Provides client access to secure investor portal for sharing sensitive documents	●	
Directly collaborates with clients' other advisors (accountant, attorney, etc.) as needed	●	
Provides education and presentations about investment and fiduciary best practices	●	
Meets with and surveys clients to assess their satisfaction with the firm	●	

ADVISOR COMPENSATION	ALLODIUM	YOUR ADVISOR
One advisory fee for investment advice and financial planning/fiduciary consulting services	●	
Only source of advisor's income are fees from clients to avoid conflicts of interest	●	
Receives no sales commissions for products and services used with clients	●	
Fully discloses compensation paid by client to advisor. No hidden fees.	●	