



PARTNERING WITH NON-PROFIT ORGANIZATIONS

*Investment management
and endowment consulting*



The experience and knowledge to provide investment management, fiduciary support, endowment building, planned giving and gift design solutions. Combined with true partnership to support your organization's needs through unparalleled service.

OUR SERVICES

INVESTMENT MANAGEMENT

Our investment philosophy is noted in the principles of Modern Portfolio Theory, reducing portfolio risk through asset class diversification. We construct and manage a low-cost portfolio by:

- Determining the appropriate asset allocation and target ranges based on spending policy, risk tolerance and time horizon.
- Investment Policy Statement (IPS) review, revision or creation with investment committee.
- Utilizing index funds and ETFs with very low investment expenses.
- Ongoing portfolio monitoring coupled with quarterly rebalancing to targets.
- Processing securities gifts for a small transaction fee and no commission.
- Meeting at least annually with the Board of Directors and/or Investment Committee.

ENDOWMENT CONSULTING

Organizations have the opportunity to increase their capacity to engage donors in the process of gift planning to support their critical missions for the long term, building the organization's financial sustainability.

We work with staff and board members engaged in endowment building efforts through planned giving education and training, and work with individual donors and families. Our expertise includes:

- Developing policies and procedures for solicitation and acceptance of gifts.
- Stewardship and cultivation of donors including the design of legacy societies and gifting strategies.
- Facilitating the creation of sound investment management and spending policies to demonstrate to prospects and donors appropriate asset stewardship.

NON-PROFIT INVESTMENT MANAGEMENT & CONSULTING SERVICES

INVESTMENT MANAGEMENT FEE

Assets Under Management	Annual Fee
First \$1,000,000	\$3,500
Each Additional \$1,000,000	\$1,500

For organizations with less than \$500k of AUM, fee may be negotiable

Client Custody and Clearing Platform Fee *	
Institutional Assets	Maximum Annual Platform Fee
First \$100,000	0.15%
Next \$150,000	0.10%
Next \$250,000	0.08%
Next \$500,000	0.06%
Next \$500,000	0.05%
Next \$1,000,000	0.04%
Next \$2,500,000	0.03%
Above \$5,000,000	0.01%

* The fee is based on total institutional assets and calculated on a blended basis, with a minimum annual account fee of \$150 (minimum quarterly fee of \$37.50), which may exceed the maximum Annual Platform Fee percentage based on account size. **Transaction Charges:** CGM, Dimensional Fund Advisors, Dodge & Cox, Sequoia, and Vanguard buys and sells will result in a \$15 charge and a maximum of \$5 for periodic investment plans (PIPs) and systematic withdrawal plans (SWPs).

ENDOWMENT CONSULTING

The fee for consulting engagements will be evaluated on a case-by-case basis and will reflect the complexity, number of estimated work hours and expected frequency and duration of engagement. Consulting work will be quoted with a lower and upper cost estimate informed by an initial meeting. A deposit will be due to begin the engagement.



*“ A comprehensive,
organization-focused
approach.”*

We believe in straightforward and transparent endowment management to maximize donor and organization dollars in support of their mission and provide consistency for staff, board and committee members.

Allen Financial provides consulting, investment management, financial and retirement planning services to individuals, businesses and non-profit organizations. Allen continues to grow and employs a dedicated team of 10 wealth management professionals across four Maine offices who serve as investment advisor to more than \$500 million in assets.

We are an independent, employee-owned company.





J. Michael Pierce, JD, CFP®

Mike is the president of Allen Insurance and Financial. A lawyer, he holds a number of financial planning accreditations including CERTIFIED FINANCIAL PLANNER™ professional. As leader of the Allen Financial team, his focus is to direct a team of financial advisors who provide a highly personalized, consultative approach to developing a customized strategy for individuals, families, businesses and non-profit organizations.



Sarah Ruef-Lindquist, JD, CTFA

Sarah is a lawyer and seasoned non-profit development professional who has worked with dozens of organizations to build planned giving programs and endowments. She has worked with individuals and families as a philanthropic advisor and senior trust officer. Her focus at Allen is endowment building through planned giving, wealth management and estate planning.



Abraham Dugal

Abe is a graduate of Babson College who worked in Boston for 10 years before returning home to Midcoast Maine in 2015. In Boston, Abe's work at Cambridge Associates focused on custom client portfolio analysis and operations and portfolio risk monitoring. Most recently Abe oversaw a department of 45 staff serving more than 300 foundation, endowment, pension and private wealth clients. His focus at Allen is financial planning for individuals and families, retirement plan solutions for businesses and investment management for non-profit organizations.



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