VORA WEALTH MANAGEMENT, PLLC

INVESTMENT PHILOSOPHY

We Make Investment Decisions **Together.**

1 Portfolio Creation

Our investment philosophy begins with identifying your unique financial needs and goals. Guided by your long-term interests and financial plan, we personalize your portfolio to align with your investment objectives, your timeline for achieving them, and the rate of return required to fund your needs, assuming an appropriate level of risk based on your comfort level.

We then apply our well-defined strategy for allocation among broad categories of assets to maintain preservation of capital, provide downside protection, and generate income from market upswings.

2 Implementation of Portfolio Design

After we've determined appropriate weightings across specific asset classes, we then select underlying investments based on your unique expectations and situation. We seek to choose the investment options which we believe will best maximize your portfolio objectives, while minimizing the associated risks.

In the broadest terms, your portfolio may consist of three asset classes: Structured Notes, Exchange-Traded Funds, and Equities. We will balance these asset classes in accordance with your investment plan, risk profile and market fluctuations. Our research team has developed and compiled a variety of models made up of these asset classes to accommodate our clients' varied needs, risk tolerances, and investment goals.

3 Evaluation

Our Investment Philosophy combines our time-tested investment discipline with detailed industry analysis, conducted by a professional portfolio management team who continuously monitors your portfolio(s) on multiple levels.

Once we have designed and implemented your plan and portfolio(s), you'll receive regular reviews and information regarding your account(s), allowing you to observe the progress you're making toward your goals. Along the way, as you experience major life events, we'll also continue to fine-tune your plan and adjust your goals accordingly.