



ZORA FINANCIAL
EXPERIENCE THE FEE-ONLY DIFFERENCE

WHAT IS A

FIDUCIARY?

From BANKRATE.com:

"The fiduciary standard -- What is that?

Currently, there are two standards that advisers and financial planners are held to -- the suitability standard and the fiduciary standard.

The suitability standard invites conflicts of interest pertaining to compensation, which can vary greatly from one product to another.

The other standard of care, the fiduciary standard, basically charges advisers with putting their clients' best interest ahead of their own. For instance, faced with two identical products but with different fees, an adviser under the fiduciary standard would be compelled to recommend the one with the least cost to the client, even if it meant fewer dollars in the company's coffers -- and his or her own pocket."

We are registered with the state of Alabama (officially labeled a Registered Investment Advisor or RIA). Federal and state law requires RIAs to be held to a fiduciary standard. This requires us to act solely in the best interest of our clients at all times.

We must disclose any conflict of interest, adopt a code of ethics, and fully disclose how we are compensated.



JESSE C. ZORA, CFP®

BE PROACTIVE, NOT REACTIVE.

Many firms and their financial advisors or financial consultants use a shortened version of financial planning as a precursor to sell a product. After obtaining my CFP® designation, I founded my own fee-only financial planning and investment management firm so I could provide clients with objective, holistic, and tailored financial advice. I want to take the guesswork out of each and every financial decision to enable you to prepare for your future and pursue your goals while also living in the present and enjoying life.

My Investment Approach:

At Zora Financial, we believe in evidence-based asset class investing.

Together we will define your present and future goals and then assess your risk tolerance and capacity. Once these initial steps have been completed, we create a custom allocation amongst multiple asset classes across your accounts to provide tax efficiency and lower transaction costs. At least annually, we will rebalance back to your initial allocation. As your risk tolerance and goals change, we will adjust your allocations accordingly.

In short, our investment approach is driven by facts, diversification, market perseverance and rebalancing. A three part detailed explanation can be found on my blog at: www.zorafinancial.com/blog.

WHAT IS HOLISTIC FINANCIAL PLANNING?

The planning process is an involved and freeing experience. It is a process that includes core concentrations such as retirement planning, estate planning, tax planning, investments, insurance and budgeting. These are just the building blocks that support holistic planning; all clients have their own sub-concerns that will define their experience at Zora Financial. It is my job as a financial planner to take all of your planning concerns and put them together so it makes sense to you. In holistic financial planning, everything works together—and if properly maintained—your finances will become a well-oiled machine. No one concentration is more important than the other. One aspect seldom changes without affecting many others. This is why we call ourselves a financial planning firm rather than wealth managers or investment advisors. Once a full plan is settled on between the planner and the client, this is when the change really happens. The plan looks far into the future to determine the best mix of investments or the type of account that will be used.

Many firms and their financial advisors or financial consultants oftentimes use a shortened version of financial planning as a precursor to sell a product (i.e. insurance policies or proprietary investments). Unfortunately, financial planning is not the

focus of the engagement and possibly even an afterthought. All too often, the plan is not objective and is used as a tool to accumulate assets or sell a product rather than providing a holistic guide for the client. It is inappropriate to invest money or buy insurance before you know how it fits into your plan. The plan is a mutually created path that directs our decisions. It is not an afterthought or a value-added service; it is a carefully constructed beginning point.

Now that we have a clear path to where you want to go, we begin to implement one step at a time. We always work with our clients on an ongoing basis to ensure that we will be with you when the rubber hits the road. This is why I say you don't have to have investable assets to have a financial planner. Ideally, everyone would start at the beginning. Zora Financial works with clients at every point along the path because we are all working towards a similar goal of financial confidence and freedom. We come alongside you in your current position and begin to help you lay the path no matter how far along you are. Since our compensation comes solely from our clients, we can be objective when formulating recommendations. Our plans never end in product sales; they are the beginning of your financial journey to freedom.

—Jesse C. Zora, CFP®



HOW ARE WE DIFFERENT?

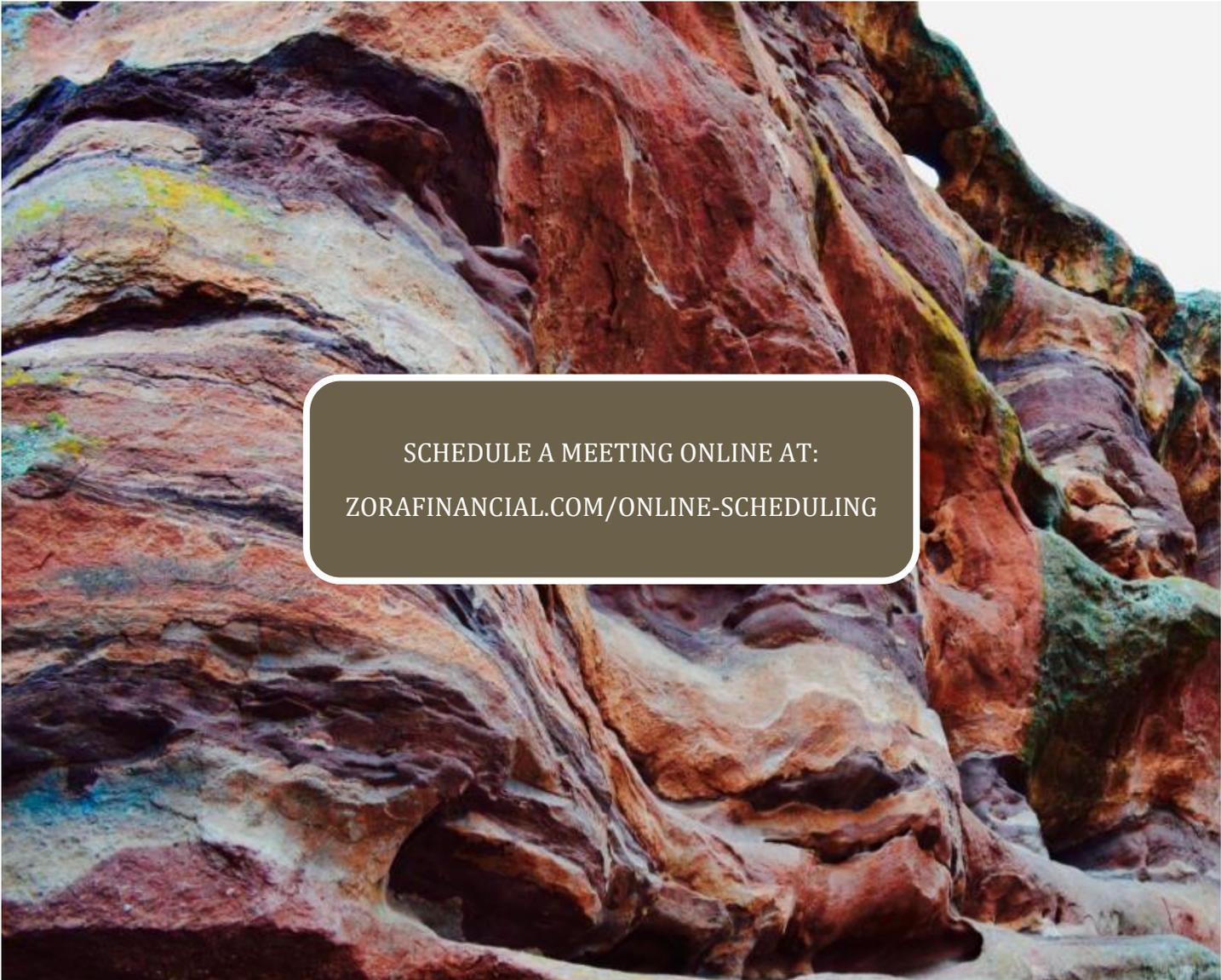
OBJECTIVITY: Because Zora Financial receives no commissions of any kind, we don't have the incentive to use products that are not in our clients' best interest or to recommend a product or service that our clients don't need. This allows us to concentrate on what is important to you.

NO MINIMUMS: A large percentage of fiduciary advisors primarily work with investors whose net-worth exceeds \$1,000,000. Although we do work with high net-worth clients, we require no minimums.

TRANSPARENCY: Our fee schedule is straightforward with no hidden fees. For clients with investable assets up to \$180,000, we offer our financial planning services for a flat annual retainer fee of \$1800 (\$450/quarter). Investment management services are included at no additional cost.

For clients with investable assets worth \$180,001 up to \$2,000,000, we offer our financial planning and investment management services for 1% of your invested assets. For example, if you have \$200,000 to invest, your annual fee will be \$2000 (\$500/quarter).





SCHEDULE A MEETING ONLINE AT:
[ZORAFINANCIAL.COM/ONLINE-SCHEDULING](https://zorafinancial.com/online-scheduling)

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