

Mora

Mora Advisors, LLC (“Mora”) is a registered investment adviser with the Securities and Exchange Commission and provides investment advisory accounts and services, rather than brokerage accounts and services, via the internet. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What Investment Services and Advice Can You Provide Me?

Mora is an internet adviser that offers investment advisory services to retail investors (“you”). We offer portfolio management services on a limited discretionary basis through our interactive website. This means that we have the authority over the brokerage used for assets to be bought or sold, but not the assets, amount of assets, or time assets are bought or sold. You grant us this authority through signing our investment advisory agreement. You may impose reasonable restrictions on the degree of risk level (conservative, balanced, aggressive). Mora’s advisory services are intended to assist clients in the creation, setup, and ongoing management of securities portfolios in their custodial Roth IRA, traditional IRA, 401(k) and 529 savings accounts.

Our service includes a site through which you can invest in ETFs and mutual funds. We personalize your investment approach through the accounts by offering and recommending various broad-based indexes, based on a questionnaire where we ask you about your risk appetite, experience with certain types of assets, investment objective, and investment horizon. Using our algorithms, we will monitor your accounts quarterly to ensure that your investments are suitable compared to the suitability questionnaire you completed during onboarding, and will inform you if your investments are in conflict with the answers you’ve stated in your onboarding questionnaire. We offer advice with respect to only ETF and mutual fund securities. There is no minimum account size.

For more detailed information about our services, please see Items 4.A. and 5 of our Part 2A “Brochure”.

Conversation Starters

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What Fees Will I Pay?

You will pay an initial one-time account setup fee of \$245, and an advisory fee based on a percentage of your assets, which does not include transactional costs incurred related to the buying and selling of securities. Our advisory fees are as follows:

Account Balance	AUM Fee %
\$0-50k	2%
\$51k-150k	1%
\$151k-500k	0.75%
\$501k-1m	0.5%
\$1m+	0.25%

For example, for a balance of \$75k, the first \$50k is charged at 2%, and the next \$25k is charged at 1%. A quarterly portion of that fee is charged in arrears. Mora shall have the ability to have its advisory fee for each client invoiced on a monthly basis, and has the right to charge less based on the assets under management you maintain with us.

Fees will be invoiced and billed directly from your advisory account. This means that when we charge fees, the assets in your account will decrease. You pay our fees even if you do not have any transactions.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For more detailed information about our fees and costs, please see our Brochure, otherwise known as our Form ADV Part 2A

Conversation Starters

- Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What Are Your Legal Obligations to Me When Acting as My Investment Adviser? How Else Does Your Firm Make Money and What Conflicts of Interest Do You Have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

- For advisory fees, the more assets you bring onto our platform, the more in fees you will pay and thus we have an incentive for you to invest more assets onto the Mora platform.

Conversation Starters

- How might your conflicts of interest affect me, and how will you address them?

How Do Your Financial Professionals Make Money?

Our IARs are compensated by fixed salary, stock options, a portion of AUM, restricted and unrestricted stocks.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

No. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Conversation Starters

- As a financial professional, do you have any disciplinary history? For what type of conduct?

For additional information on our advisory services, see our Brochure available at <https://adviserinfo.sec.gov/firm/summary/333845> and any individual brochure supplement your representative provides. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at ali@mora.com

Conversation Starters

- Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?