

---

Allora Wealth, LLC  
2571 Table Rock Avenue  
Chula Vista, CA 91914

Mailing Address  
302 Washington Street #150-68  
San Diego, CA 92103

(619) 259-0429

**Form ADV Part 2A – Firm Brochure**

Dated July 30, 2025

This Brochure provides information about the qualifications and business practices of Allora Wealth, LLC, “Allora Wealth”. If you have any questions about the contents of this Brochure, please contact us at (619) 259-0429. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Allora Wealth, LLC is registered as an investment adviser with the State of California. Registration of an investment adviser does not imply any level of skill or training.

Additional information about Allora Wealth is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the firm’s identification number 336562.

# Item 2: Material Changes

---

Since our initial filing, we have made the following material changes:

- Updated our annual advisory fee schedule and financial planning/consulting fees in Item 5.
- Updated our Custodians to remove Betterment from Items 5 & 12 and added Charles Schwab and Altruist in Item 12.

# Item 3: Table of Contents

---

**Contents**

Item 1: Cover Page.....	1
Item 2: Material Changes .....	2
Item 3: Table of Contents .....	2
Item 4: Advisory Business .....	2
Item 5: Fees and Compensation .....	7
Item 6: Performance-Based Fees and Side-By-Side Management .....	10
Item 7: Types of Clients .....	10
Item 8: Methods of Analysis, Investment Strategies and Risk of Loss .....	11
Item 9: Disciplinary Information .....	13
Item 10: Other Financial Industry Activities and Affiliations .....	14
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading .....	14
Item 12: Brokerage Practices .....	16
Item 13: Review of Accounts .....	19
Item 14: Client Referrals and Other Compensation .....	19
Item 15: Custody .....	19
Item 16: Investment Discretion .....	20
Item 17: Voting Client Securities .....	20
Item 18: Financial Information .....	21
Item 19: Requirements for State-Registered Advisers .....	21
Business Continuity Plan Notice .....	23
Privacy Notice .....	24
Form ADV Part 2B – Brochure Supplement .....	25

# Item 4: Advisory Business

---

## Description of Advisory Firm

Allora Wealth, LLC is registered as an investment adviser with the State of California. We were founded in April 2025. Mary Storjohann is the principal owner of Allora Wealth. As of July 30, 2025, Allora Wealth has \$8,79465,627 in discretionary and \$0 in non-discretionary assets under management.

Allora Wealth provides personalized, fiduciary-based financial advice to individuals and families. Our services are focused on **Ongoing Financial Planning and Investment Management**, in which we integrate portfolio management with comprehensive financial planning under a single advisory relationship.

## Types of Advisory Services

### Ongoing Financial Planning and Investment Management

Allora Wealth provides discretionary investment management services combined with ongoing financial planning under a bundled engagement. This is our core service offering. Clients receive portfolio management alongside comprehensive financial planning for a single advisory fee. Our advisory fee is based on a tiered percentage of assets under management, subject to a minimum annual fee—\$5,000 for individuals, \$7,500 for couples, and \$10,000 for small business owners."

If a client's portfolio does not meet the minimum fee threshold, the difference may be billed directly from the client's cash flow or using another agreed-upon method. Exceptions to the minimum may be made at the discretion of the firm. All investment management clients receive financial planning services; we do not offer portfolio management alone.

Our firm provides continuous advice to a client regarding the investment of client funds based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, we develop a client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation target. During our data-gathering process, we determine the client's individual objectives, time horizons, risk tolerance, and liquidity needs. We may also review and discuss a client's prior investment history, as well as family composition and background. We review the accounts regularly and rebalance periodically as needed. We may also perform tax loss harvesting when appropriate.

We may implement client portfolios through various custodians and platforms, including web-based portfolio management solutions. These platforms may offer automated rebalancing, tax-loss harvesting, and digital interface features. We determine platform use based on client fit. Their use is not a separate service; all clients using these platforms remain within our bundled service model and are subject to the same advisory fee structure and minimums.

Clients may impose reasonable restrictions on investing in certain securities, asset classes, or industry sectors, which we will accommodate when feasible.

Financial planning is a comprehensive evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information and analysis will be considered as they impact and are impacted by the entire financial and life situation of the client.

The client always has the right to decide whether or not to act upon our recommendations. If the client elects to act on any of the recommendations, the client always has the right to affect the transactions through anyone of their choosing.

In general, the financial plan will address one, a combination of, or all of the following areas of concern. The client and advisor will work together to select the specific areas to cover. These areas may include, but are not limited to, the following:

- **Business Planning:** We provide consulting services for clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.
- **Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.
- **College Savings:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate).
- **Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.
- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts.

We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize

in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

- **Financial Goals:** We will help clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.
- **Insurance:** Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile.
- **Investment Analysis:** This may involve developing an asset allocation strategy to meet clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.
- **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments).

If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

- **Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significantly adverse effect on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance ("self-insuring").
- **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their "tax efficiency," with consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may affect your situation.

Financial planning is iterative and ongoing, with regular reviews and updates to align with life transitions and client priorities. Clients receive written or digital plans and summaries as needed. We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes.

## **Financial Planning and Consulting Services (Stand-Alone)**

In addition to our core bundled service, Allora Wealth may provide financial planning and consulting on a stand-alone or project basis. These services may address both investment-related and non-investment financial matters, including retirement, estate, tax, business, and insurance planning.

These engagements are typically provided on an hourly or flat-fee basis and are ideal for clients who do not wish to engage in an ongoing investment management relationship. Prior to beginning any engagement, we will define the scope of services, provide a fee estimate including the portion of the fee that is due from the client prior to Allora Wealth commencing services, and enter into a separate written agreement with the client.

The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from Allora Wealth. It remains the client's responsibility to promptly notify Allora Wealth if there is ever any change in their financial situation or investment objectives for the purpose of reviewing, evaluating or revising Allora Wealth's previous recommendations and/or services.

### **Limitations of Financial Planning and Non-Investment Consulting / Implementation Service**

To the extent requested, Allora Wealth provides financial planning and related consulting services as part of its core advisory engagement. These services may cover areas such as tax strategy, estate planning, insurance review, retirement distribution planning, and more. Financial planning is generally included in the advisory fee described in Item 5, unless the engagement is specifically structured as a stand-alone or project-based service.

Exceptions to bundled financial planning may include:

- Limited-scope or project-based planning engagements
- Clients with complex planning needs not tied to portfolio management
- Extraordinary matters requiring a separate agreement and fee

Please note: Allora Wealth does not serve as an attorney, accountant, or insurance agent, and no portion of our services should be interpreted as legal, tax, or insurance advice. We do not prepare legal documents, file tax returns, or sell insurance products.

We believe it is in the client's best interest to revisit financial planning on an ongoing basis. Our advisory fee, as outlined in Item 5, will remain the same regardless of how frequently the client chooses to engage with us on financial planning matters during the course of our relationship.

### **Client Tailored Services and Client Imposed Restrictions**

We offer the same suite of services to all of our clients. However, specific client financial plans and their implementation are dependent upon a client Investment Policy Statement, which outlines each client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

### **Wrap Fee Programs**

We do not participate in wrap fee programs.

### **CCR Section 260.235.2 Disclosure**

For clients who receive our Financial Planning services, we must state when a conflict exists between the interests of our firm and the interests of our client. The client is under no obligation to act upon our recommendation. If the client elects to act on any of the recommendations, the client is under no obligation to affect the transaction through our firm.

## Item 5: Fees and Compensation

---

Please note, unless a client has received the firm's disclosure brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees or penalties. How we are paid depends on the type of advisory service we are performing. The fees and terms for each service are outlined below.

### Ongoing Financial Planning and Investment Management

This is our core service model, which includes discretionary portfolio management and ongoing financial planning under a single, blended-tiered fee.

#### Annual Advisory Fee Schedule (Blended Tiered):

Account Value	Annual Advisory Fee
First \$3,000,000	1.00%
Next \$2,000,000	0.75%
Over \$5,000,000	0.50%

The advisory fee is a blended fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the chart above, resulting in a combined weighted fee. For example, an account valued at \$4,000,000 would pay 1.00% on the first \$3 million and 0.75% on the fourth million, for an effective annual fee of 0.9375%, or \$37,500. A quarterly fee is calculated as:  $((\$3,000,000 \times 1.0\%) + (\$1,000,000 \times 0.75\%)) \div 4 = \$9,375$ .

No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current agreement.

Fees are billed **monthly or quarterly in advance**, based on the market value of the assets under management at the end of the previous billing period. Accounts opened mid-period will be billed on a **pro rata** basis.

#### Minimum Annual Fees:

Our minimum annual fee for this bundled service is:

- \$5,000 for individuals
- \$7,500 for couples
- \$10,000 for small business owners

If a client's portfolio does not meet the minimum fee threshold, the difference may be invoiced from cash flow or another agreed-upon method. Exceptions may be granted at the firm's discretion. This minimum fee includes both investment and financial planning services.

The annual fees are negotiable and are pro-rated and paid in advance on a monthly or quarterly basis. The advisory fee is a blended fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart, resulting in a combined weighted fee.

Advisory fees are directly debited from client accounts, or the client may choose to pay by check. Accounts initiated or terminated during a billing period will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 15 calendar days in advance. Upon termination of the account, any unearned fee will be refunded to the client on a prorated basis.

### **Fee Billing and Payment:**

Fees are billed and payable either monthly or quarterly in advance, based on the balance at end of the previous billing period. If the advisory agreement is executed at any time other than the first day of a month, our fees will apply on a pro rata basis, which means that the advisory fee is payable in proportion to the number of days in the month or quarter, as applicable, for which you are a client. Our advisory fee is negotiable, depending on individual client circumstances.

At our discretion, we may combine the account values of family members living in the same household to determine the applicable advisory fee. For example, we may combine account values for you and your minor children, joint accounts with your spouse, and other types of related accounts. Combining account values may increase the asset total, which may result in your paying a reduced advisory fee based on the available breakpoints in our fee schedule stated above.

We generally deduct our fee directly from your accounts through the qualified custodian holding your funds and securities. However, in limited circumstances, we may also accept payment through electronic funds transfer, debit card, or credit card through a third-party payment processing system. When we deduct our advisory fee from your brokerage accounts:

- You will provide our firm with written authorization permitting the fees to be paid directly from your account held by the custodian.
- We will send you an invoice showing the amount of the fee, the value of the assets on which the fee is based, the time period covered by the fee, and the specific manner in which the fee was calculated.
- The custodian will send you a statement at least quarterly, indicating all amounts disbursed from your account, including the amount of the advisory fee paid directly to our firm.

We encourage you to reconcile our invoices with the statements you receive from the qualified custodian. If you find any inconsistent information between our invoice and the statements you receive from the custodian, call our main office number located on Item 1: Cover Page of this Brochure.

Fees are calculated on the fair market value of your investment portfolio, including cash and cash equivalents. Your portfolio will typically hold investment options that are regularly traded on an open exchange with an observable market value, which is used to calculate the advisory fee. The custodian provides the valuation of these securities. In the rare event your portfolio includes a holding which does not have an observable market



value, we will use accepted industry methods for determining a fair market value for such a holding. If you dispute our fair market valuation analysis, you can provide us with additional information to substantiate a different fair market value.

You may terminate the advisory agreement upon written notice. You will incur a pro rata charge for services rendered prior to the termination of the agreement, which means you will incur advisory fees only in proportion to the number of days in the final billing month or quarter, as applicable, for which you are a client. Unearned fees paid in advance will be refunded upon termination.

## **Use of Web – Based Portfolio Management Services**

Some client portfolios may be implemented using third-party custodial technology platforms provided by our custodians. These platforms offer features such as automated rebalancing, tax-loss harvesting, and digital dashboards.

This platform is a tool used for implementation only. Clients remain engaged in Allora Wealth's Ongoing Financial Planning and Investment Management service and are subject to the same tiered fee structure and minimums described above.

The total combined advisory fees charged by Allora Wealth and any third-party manager will not exceed 2.00% of assets under management annually.

## **Financial Planning and/or Consulting Services**

Allora Wealth offers financial planning and consulting on a stand-alone or project basis for clients who do not wish to engage in an ongoing investment management relationship. These services may address both investment-related and non-investment topics, including retirement, tax, estate, business, insurance, and cash flow planning.

Engagements may be structured as flat-fee, hourly, or project-based. The minimum flat-fee or project-based fee for this service is \$5,000 and increases depending on the complexity of the client's situation, scope of services, and expected time commitment. Allora Wealth's hourly fee is \$400.00 per hour. Fees are negotiable. Prior to beginning any engagement, we will:

- Define the scope of services to be provided
- Provide a fee estimate, including the amount due before services commence
- Execute a separate written agreement

Fees will be billed in advance, either monthly or quarterly and may be paid via electronic funds transfer, credit/debit card, or check. In the event an advisory agreement commences after the first day of the month or quarter, as applicable, the client will be assessed a prorated fee. Fees for stand-alone services are established at the outset of the engagement and may be reevaluated annually or upon mutual agreement. Allora Wealth will re-execute the advisory agreement with the client should their fee change as a result of the annual reassessment.

Clients will be invoiced by Allora Wealth once the advisory agreement is executed. You may terminate the agreement by providing written notice. Upon written termination, the fee will be prorated based on the number of days services were provided during the billing period and any unearned fees will be refunded to the client.

## **Project Work**

On limited occasions, Financial Planning may be done on an hourly basis at a rate of \$400.00 per hour. The fee may be negotiable in certain cases. Before work begins on an hourly fee basis, we will obtain a thorough understanding of the client's needs. We will then estimate a range of hours to complete the work. Once the client agrees to the limited scope engagement, they will sign a contract outlining the scope of services and only then will we begin work. In the event of early termination by a client, any fees for the hours already worked will be due.

Allora Wealth's advisory fees are negotiable based on the complexity, scope, and needs of each client relationship.

## **Other Types of Fees and Expenses**

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses that may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

## **CCR Section 260.238(j) Disclosure**

Please note, lower fees for comparable services may be available from other sources.

# **Item 6: Performance-Based Fees and Side-By-Side Management**

---

We do not offer performance-based fees, nor does Allora Wealth engage in side by side management.

# **Item 7: Types of Clients**

---

We provide financial planning and portfolio management services to individuals, high net-worth individuals, couples, and families as well as their trusts and estates.

Although Allora Wealth does not require a minimum portfolio size, it generally imposes a minimum annual fee of \$5,000 for financial planning. For certain clients, the minimum fee effectively raises the firm's annual fee to slightly more than 1% as provided in Item 5. Allora Wealth, in its sole discretion, may waive its minimum annual fee based upon certain criteria including anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, pre-existing client, account retention, and pro bono activities. We also reserve the right to decline services to any prospective client for any non-discriminatory reason.

## Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

---

We primarily use Modern Portfolio Theory as our method of analysis when evaluating specific investments or investment strategies and when providing investment advice to you.

Modern Portfolio Theory is a theory of investing which attempts to maximize a portfolio's expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, by carefully diversifying the proportions of various assets. Modern Portfolio Theory assumes that investors are risk-averse, meaning that investors will prefer the less risky option given two portfolios that offer the same expected return. Thus, an investor will take on increased risk only if compensated by higher expected returns. Conversely, an investor who wants higher expected returns must accept more risk. The exact trade-off will be the same for all investors, but different investors will evaluate the trade-off differently based on individual risk aversion characteristics. The implication is that a rational investor will not invest in a portfolio if a second portfolio exists with a more favorable risk-expected return profile (that is, if, for that level of risk, an alternative portfolio exists which has better-expected returns). The primary risk associated with Modern Portfolio Theory is market risk, which is a risk that is common to all securities of the same general class (such as stocks and bonds) and thus cannot be eliminated by diversification.

**Asset allocation** is a key component of investment portfolio design. We believe that the appropriate allocation of assets across diverse investment categories is critical to the long-term success of one's financial objectives. We recommend that the portfolio be maintained by rebalancing at least annually, or as other circumstances dictate. Rebalancing analysis and assistance are offered but is solely client initiated.

### **Passive Investment Management**

We primarily practice passive investment management. Passive investing involves building portfolios that are comprised of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk, and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange traded funds.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark. Academic research indicates most active managers underperform the market.

## Material Risks Involved

**All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear.** Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. Material risks associated with our investment strategies are listed below.

**Market Risk:** Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the success of the issuer's operations or its financial condition.

**Strategy Risk:** The adviser's investment strategies and/or investment techniques may not work as intended.

**Small and Medium Cap Company Risk:** Securities of companies with small and micro market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.

**Turnover Risk:** At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

**Interest Rate Risk:** Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

**Inflation:** Inflation may erode the buying-power of your investment portfolio, even if the dollar value of your investments remains the same.

**Legal or Legislative Risk:** Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

**IRA Rollover Considerations:** We may recommend that you withdraw the assets from your employer's retirement plan and roll the assets over to an individual retirement account ("IRA") that we will manage on your behalf. If you elect to roll the assets to an IRA that is subject to our management, we will charge you an asset-based fee as set forth in the agreement you executed with our firm. This practice presents a conflict of interest because persons providing investment advice on our behalf have an incentive to recommend a rollover to you for the purpose of generating fee-based compensation rather than solely based on your needs. Additionally, the investment options available to you in your employer's retirement plan may be lower cost than our services. You are under no obligation, contractually or otherwise, to complete the rollover. Moreover, if you do complete the rollover, you are under no obligation to have the assets in an IRA managed by our firm.

## Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

**Common stocks** may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

**Corporate Bonds** are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on such factors as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

**Bank Obligations** including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations. Municipal Bonds are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities.

**Municipal bonds** pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

**Exchange Traded Funds** prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected.

**Investment Companies Risk.** When a client invests in open end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The adviser has no control over the risks taken by the underlying funds in which clients invest.

## Item 9: Disciplinary Information

---

### **Criminal or Civil Actions**

Allora Wealth and its management have not been involved in any criminal or civil action.

### **Administrative Enforcement Proceedings**

Allora Wealth and its management have not been involved in administrative enforcement proceedings.

### **Self-Regulatory Organization Enforcement Proceedings**

Allora Wealth and its management have not been involved in legal or disciplinary events that are material to a client's or prospective client's evaluation of Allora Wealth or the integrity of its management.

## Item 10: Other Financial Industry Activities and Affiliations

---

No Allora Wealth employee is registered, or has an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No Allora Wealth employee is registered, or have an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

Allora Wealth only receives compensation directly from clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

### **Recommendations or Selections of Other Investment Advisers**

Allora Wealth may employ a third-party investment adviser to manage some client accounts, if applicable. This situation would create a conflict of interest; however, the client's best interest and suitability of the third-party investment adviser will be the main determining factors of Allora Wealth. Any third-party relationship will be disclosed to the client at the commencement of the advisory relationship with any third-party investment adviser. These compensation arrangements present a conflict of interest because Allora Wealth has a financial incentive to recommend the services of the other investment advisers, when a relationship exists. You are not obligated, contractually or otherwise, to use the services of any third-party investment advisers recommended by Allora Wealth.

### **Disclosure of Material Conflicts**

All material conflicts of interest under CCR Section 260.238(k) are disclosed regarding Allora Wealth, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

## Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

---

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc., and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

## Code of Ethics Description

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to clients.
- Competence - Associated persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matter shall reflect credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide of copy of its Code of Ethics to any client or prospective client upon request.

## Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither our firm, its associates or any related person is authorized to recommend to a client, or effect a transaction for a client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

## Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Our firm and its "related persons" may buy or sell securities similar to, or different from, those we recommend to clients for their accounts. Our policy is designed to assure that the personal securities transactions, activities and interests of the employees of our firm will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates' transactions in specific reportable securities transactions. Any exceptions or trading pre-clearance must be approved by the CCO in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

## Trading Securities at/Around the Same Time as Client's Securities

From time to time, our firm or its “related persons” may buy or sell securities for themselves at or around the same time as clients. We will not trade non-mutual fund securities prior to the same security for clients on the same day.

## Investment Advice Relating to Retirement Accounts

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice).
- Never put our financial interests ahead of yours when making recommendations (give loyal advice).
- Avoid misleading statements about conflicts of interest, fees, and investments.
- Follow policies and procedures designed to ensure that we give advice that is in your best interest.
- Charge no more than is reasonable for our services.
- Give you basic information about conflicts of interest.

In addition, and as required by this rule, we provide information regarding the services that we provide to you, and any material conflicts of interest, in this brochure and in your client agreement.

# Item 12: Brokerage Practices

## Factors Used to Select Custodians and/or Broker-Dealers

We recommend that our clients use Charles Schwab & Co., Inc (“Schwab”) (CRD#: 5393/SEC#:801-29938,8-16514) or Altruist Financial LLC (“Altruist”) (CRD#: 299274/SEC#:8-70244). Both are registered broker-dealers and members of the SIPC, as qualified custodians. We are independently owned and operated and are not affiliated with either custodian. While we recommend that you use Schwab or Altruist as your custodian, you will decide whether to do so and will open your account with them by entering into an account agreement directly with your chosen custodian. We do not technically open the account for you, although we assist you in doing so. If you do not wish to place your assets with Schwab or Altruist, as your custodian of record, we are unable to manage your account under our portfolio management services engagement and another service (e.g., our investment consultation engagement) would be necessary.

## How We Select Brokers/Custodians

We seek to recommend a custodian/broker that will hold your assets and execute transactions on terms that are, overall, most advantageous when compared with other available providers and their services. We consider a wide range of factors, including:

- Capability to execute, clear, and settle trades (buy and sell securities for your account) itself or to facilitate such services (see Item 15). Your account must be maintained by a qualified custodian, such as a broker/dealer, bank or trust company. Our firm is not a custodian nor is there an affiliate that is a custodian.
- Capability to facilitate timely transfers and payments to and from accounts.



- Availability of investment research and tools that assist us in making investment decisions.
- Quality of services.
- Competitiveness of the price of those services and willingness to negotiate the prices.
- Reputation, financial strength, and stability.
- Prior service to us and our other clients.

## Your Brokerage and Custody Costs

For our clients' accounts that Schwab or Altruist maintain, Schwab and Altruist do not charge you separately for custody/brokerage services, but are compensated by charging you commissions or other fees on trades that are executed on your behalf or that settle into your account. Certain trades (for example, many mutual funds and ETFs) may not incur commissions or transaction fees.

### Services Available to Us Via Schwab

Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like us. They provide our Clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our Clients' accounts, while others help us manage and grow our business. Schwab's support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. The benefits received by Advisor or its personnel do not depend on the number of brokerage transactions directed to Schwab. As part of its fiduciary duties to Clients, Advisor at all times must put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits by Advisor or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice of Schwab for custody and brokerage services. This conflict of interest is mitigated as Advisor regularly reviews the factors used to select custodians to ensure our recommendation is appropriate. The following is a more detailed description of Schwab's support services:

**1. Services That Benefit You.** Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of Client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our Clients. Schwab's services described in this paragraph generally benefit you and your account.

**2. Services That May Not Directly Benefit You.** Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our Clients' accounts. They include investment research, both Schwab's own and that of third parties. We may use this research to service all or a substantial number of our Clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- provide access to Client account data (such as duplicate trade confirmations and account statements)
- facilitate trade execution and allocate aggregated trade orders for multiple Client accounts
- provide pricing and other market data

- facilitate payment of our fees from our Clients' accounts
- assist with back-office functions, recordkeeping, and Client reporting.

**3. Services that generally benefit only us.** Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

- Educational conferences and events
- Consulting on technology, compliance, legal, and business needs
- Publications and conferences on practice management and business succession

### **Services Available to Us Via Altruist**

Altruist Financial LLC, as the introducing broker to Apex Clearing Corporation, is an unaffiliated custodian that also serves independent investment advisers like us. They provide our clients and us with access to a fully digital account opening platform with a large variety of security options and investments. This platform provides additional software tool integrations that can benefit Allora Wealth and its clients.

We periodically conduct an assessment of any service provider we recommend which generally involves a review of their range and quality of services, reasonableness of fees, among other items, and in comparison, to their industry peers. Our firm has determined that using Schwab and Altruist is consistent with our duty to seek best execution. We also periodically review policies regarding our recommending custodians to our clients in light of our duty to seek best execution.

### **Client Referrals from Custodians**

We do not receive referrals from our custodian; nor are client referrals a factor in our selection of our custodian.

### **Clients Directing Which Broker/Dealer/Custodian to Use**

We do not allow clients to direct us to use a specific broker-dealer to execute transactions. Clients must use our recommended custodian (broker-dealer). Not all investment advisers require their clients to direct brokerage. By requiring clients to use our specific custodian, we may be unable to achieve most favorable execution of client transaction and that this may cost clients' money over using a lower-cost custodian.

### **Aggregating (Block) Trading for Multiple Client Accounts**

Investment advisers may elect to purchase or sell the same securities for several clients at approximately the same time when they believe such action may prove advantageous to clients. This process is referred to as aggregating orders, batch trading or block trading. We do not engage in block trading. It should be noted that implementing trades on a block or aggregate basis may be less expensive for client accounts; however, it is our trading policy is to implement all client orders on an individual basis. Therefore, we do not aggregate or "block" client transactions. Considering the types of investments, we hold in advisory client accounts, we do not believe clients are hindered in any way because we trade accounts individually. This is because we develop individualized investment strategies for clients and holdings will vary. Our strategies are primarily developed for the long-term and minor differences in price execution are not material to our overall investment strategy.

## Item 13: Review of Accounts

---

Mary Storjohann, CEO and CCO of Allora Wealth, will work with clients to obtain current information regarding their assets and investment holdings and will review this information as part of our financial planning services.

Client accounts with the Investment Management Service will be reviewed regularly by Mary Storjohann. The account is reviewed with regards to the client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per client's needs. Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

Allora Wealth will not provide written reports to investment management clients.

## Item 14: Client Referrals and Other Compensation

---

We do not receive any economic benefit, directly or indirectly from any third party for advice rendered to our clients. Nor do we directly or indirectly compensate any person who is not advisory personnel for client referrals.

## Item 15: Custody

---

Allora Wealth does not accept physical custody of client funds, however it is deemed to have limited custody due to its ability to withdraw fees from clients' accounts or due to it allowing clients to setup third-party standing letters of authorization. Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

For client account(s) in which Allora Wealth directly debits its advisory fee:

- i. Allora Wealth will send a copy of its invoice to the custodian at the same time that it sends the client a copy.
- ii. The custodian will send at least quarterly statements to the client showing all disbursements for the account(s), including the amount of the advisory fee.
- iii. The client will provide written authorization to Allora Wealth, permitting it to be paid directly from their account(s) held by the custodian.

Allora Wealth allows clients to setup third-party standing letters of authorization (SLOAs) in order to initiate transfers between client accounts and accounts that have different registrations than the client's account. For accounts in which third-party SLOAs are established, the seven safeguards below will be utilized:

- i. Clients will be required to provide written and signed instructions to their qualified custodian detailing the name, address, and account number for which the transfer should be directed.
- ii. Clients will provide written authority to Allora Wealth to direct transfers either on a specific schedule or from time to time.
- iii. Allora Wealth holds the belief that Client's qualified custodian verifies the written instruction received from Client and notifies clients of the transfer promptly after each transfer occurs.
- iv. Client maintains the ability to terminate or change the instruction to the its qualified custodian.
- v. Allora Wealth has no ability or authority to redesignate or change the third party name, address, account number or any other information without Client's written instruction.
- vi. Allora Wealth maintains books and records documenting that the third party is not a related party of Allora Wealth or located at the same address as Allora Wealth.
- vii. The qualified custodian notifies client in written form confirming the initial setup and then annually to reconfirm the instruction.

## Item 16: Investment Discretion

---

For those client accounts where we provide investment management services, we maintain discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

## Item 17: Voting Client Securities

---

Allora Wealth does not vote client proxies. Therefore, clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the client's investment assets. The client shall instruct the client's qualified custodian to forward to the client copies of all proxies and shareholder communications relating to the client's investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

# Item 18: Financial Information

---

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities, nor do we require the prepayment of fees of more than \$500 six months or more in advance.

# Item 19: Requirements for State-Registered Advisers

---

**Mary Storjohann, CFP®**

Born: 1984

## **Educational Background**

- CERTIFIED FINANCIAL PLANNER™, 2008
- Financial Planning Certificate, San Diego State University, 2006
- BS- Bachelor's Degree in Financial Services, San Diego State University, 2006

## **Business Experience**

- 04/2025 – Present, Allora Wealth, LLC, Chief Executive Officer and Chief Compliance Officer
- 02/2022 – 05/2025, Abacus Wealth Partners, Co-CEO and Financial Advisor
- 03/2019 – 02/2022, Abacus Wealth Partners, Chief Marketing Officer and Financial Advisor
- 03/2013 – 05/2019, Workable Wealth, Chief Executive Officer and Financial Advisor
- 01/2011 – 07 /2013, HoyleCohen Wealth Management, Senior Financial Planner, San Diego, CA
- 09/2010 – 12/2010, Morgan Stanley, Financial Associate, San Diego, CA
- 10/2007 – 08/2010, Osher Van de Voorde Investment Management (formerly Robert Osher Investment Management), Pasadena, CA

## **Professional Designations**

### **CERTIFIED FINANCIAL PLANNER™ professional**

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program.

The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct* (“*Code and Standards*”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

## Other Business Activities

Mary Storjohann is not involved with outside business activities.

## Performance Based Fees

Allora Wealth is not compensated by performance-based fees.

## Material Disciplinary Disclosures

No management person at Allora Wealth, nor has Allora Wealth, LLC, ever been involved in an award or found liable in an arbitration claim alleging damages in excess of \$2,500 or found liable in any civil, self-regulatory organization, or administrative proceedings.

## Material Relationships That Management Persons Have with Issuers of Securities

Allora Wealth, LLC, nor Mary Storjohann, have any relationship or arrangement with issuers of securities.

# Business Continuity Plan Notice

---

## **General**

Allora Wealth, LLC has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

## **Disasters**

The Business Continuity Plan covers natural disasters such as snowstorms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

## **Alternate Offices**

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

## **Loss of Key Personnel**

Allora Wealth, LLC is operated as an LLC with Mary Storjohann as the CEO and CCO. As the sole employee, the business depends fully on her capabilities. In the case of her disability, steps will be taken to determine if the business will continue and in what capacity. In the case of her death, there is no plan for continuation of the business and the business must be dissolved. At that time, clients will be notified.

# Privacy Notice

## FACTS

### WHAT DOES ALLORA WEALTH, LLC DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Registered investment advisers choose how they share your personal information. Federal law gives clients the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect, and share depend on the product or service you have with us. This information can include:

- Information you provide in the subscription documents and other forms (including name, address, social security number, date of birth, income and other financial-related information); and
- Data about your transactions with us (such as the types of investments you have made and your account status).

#### How?

All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons Allora Wealth, LLC chooses to share; and whether you can limit this sharing.

#### Reasons we can share your personal information

**For our everyday business purposes—** to process your transactions, maintain your accounts (for example we may share with our third-party service providers that perform services on our behalf or on your behalf, such as accountants, attorneys, consultants, clearing and custodial firms, and technology companies, respond to court orders and legal investigations, or report to credit bureaus.

**For Marketing purposes—** to offer our products and services to you

#### How do we protect your information?

To safeguard your personal information from unauthorized access and use, we maintain physical, procedural and electronic safeguards. These include computer safeguards such as passwords, secured files and buildings.

Our employees are advised about Allora Wealth's need to respect the confidentiality of each client's non-public personal information. We train our employees on their responsibilities.

We require third parties that assist in providing our services to you to protect the personal information they receive. This includes contractual language in our third-party agreements.

#### Other important information

We will send you notice of our Privacy Policy annually for as long as you maintain an ongoing relationship with us. Periodically we may revise our Privacy Policy and will provide you with a revised policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.



Allora Wealth, LLC  
2571 Table Rock Avenue  
Chula Vista, CA 91914

Mailing Address:  
302 Washington Street #150-68  
San Diego, CA 92103

(619) 259-0429

Dated June 18, 2025

Form ADV Part 2B – Brochure Supplement

*For*

**Mary Storjohann**

Chief Executive Officer and Chief Compliance Officer

This brochure supplement provides information about Mary Storjohann that supplements the Allora Wealth, LLC (“Allora Wealth”) brochure. A copy of that brochure precedes this supplement. Please contact Mary Storjohann if the Allora Wealth brochure is not included with this supplement or if you have any questions about the contents of this supplement. Mary Storjohann is licensed as an investment adviser representative in California.

Additional information about Mary Storjohann is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number 4798603.

# Item 2: Educational Background and Business Experience

**Mary Storjohann, CFP®**

Born: 1984

Mary has been the owner of Allora Wealth since 2025.

## Educational Background

- CERTIFIED FINANCIAL PLANNER™, 2008
- Financial Planning Certificate, San Diego State University, 2006
- BS- Bachelor's Degree in Financial Services, San Diego State University, 2006

## Business Experience

- 04/2025 – Present, Allora Wealth, LLC, Chief Executive Officer and Chief Compliance Officer
- 02/2022 – 05/2025, Abacus Wealth Partners, Co-CEO and Financial Advisor
- 03/2019 – 02/2022, Abacus Wealth Partners, Chief Marketing Officer and Financial Advisor
- 03/2013 – 05/2019, Workable Wealth, Chief Executive Officer and Financial Advisor
- 01/2011 – 07 /2013, HoyleCohen Wealth Management, Senior Financial Planner, San Diego, CA
- 09/2010 – 12/2010, Morgan Stanley, Financial Associate, San Diego, CA
- 10/2007 – 08/2010, Osher Van de Voorde Investment Management (formerly Robert Osher Investment Management), Pasadena, CA

## Professional Designations

### CERTIFIED FINANCIAL PLANNER™ professional

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning

process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct* (“*Code and Standards*”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

## Item 3: Disciplinary Information

---

Mary Storjohann has not been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding. Nor has Mary Storjohann been subject to any criminal actions, revocations, or suspensions.

## Item 4: Other Business Activities

---

Mary Storjohann is not involved with outside business activities.

## Item 5: Additional Compensation

---

Mary Storjohann does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Allora Wealth.

## Item 6: Supervision

---

Mary Storjohann, as CEO and Chief Compliance Officer of Allora Wealth, is responsible for supervision and supervises personnel and the investments made in client accounts. Mary Storjohann monitors the investments to ensure they are suitable for the client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. She may be contacted at the phone number on this brochure supplement.

## Item 7: Requirements for State Registered Advisers

---

Mary Storjohann has NOT been found liable in any arbitration, civil, self-regulatory, or administrative proceedings, and has not been subject of a bankruptcy petition.