



Fiduciary Investment Management Process

A comprehensive guide to Avior's Global Fiduciary Standard of Excellence and the Prudent Practices framework that ensures disciplined investment management for our clients.

Our commitment begins with a legally binding promise to always act in your best interest.

As a fiduciary, we are legally and ethically bound to place your interests above our own. This is the highest standard of care in the financial industry, distinct from lesser standards. It is an unwavering promise of loyalty and prudence, requiring us to act in good faith and with the utmost integrity in managing your assets.



Our fiduciary promise is delivered through a disciplined, four-step management system.

Organize

Identify laws, governing documents, and sources of guidance for fiduciary conduct. Establish roles and responsibilities for all parties involved.

Monitor

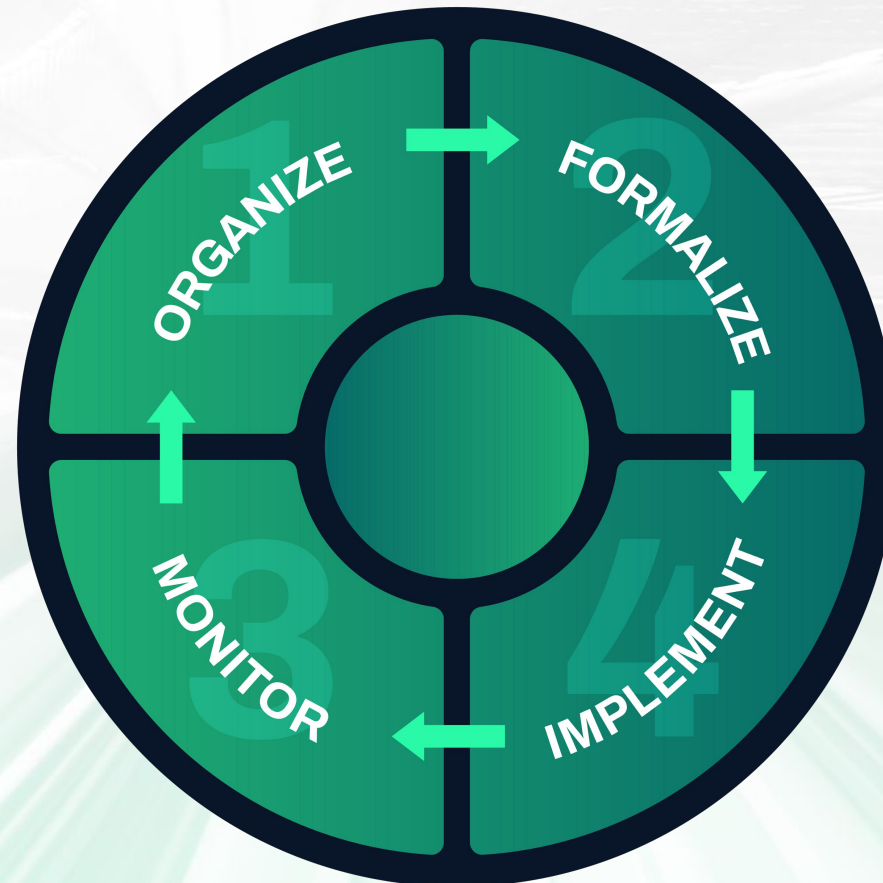
Conduct periodic reviews to ensure objectives are met and Prudent Practices are consistently applied throughout the process.

Formalize

Define investment objectives and constraints, formulate asset allocation strategies, and adopt comprehensive Investment Policy Statements.

Implement

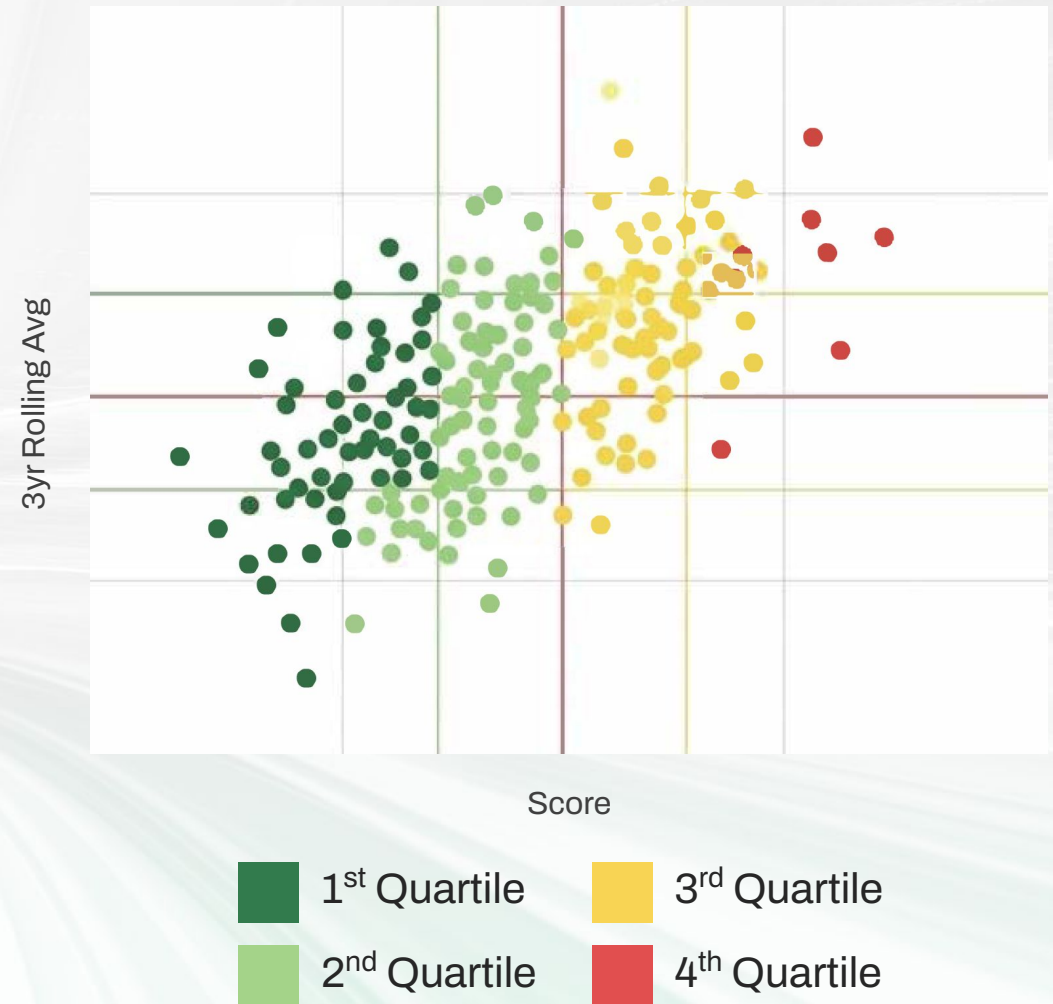
Perform investment and service provider due diligence, make decisions about investment safe harbors, and execute the investment strategy.



We ensure ongoing compliance through systematic, quantitative fiduciary monitoring.

Our systematic monitoring process ensures ongoing compliance with fiduciary standards through quantitative scoring and peer group analysis. The Fi360 Fiduciary Score® provides peer percentile rankings against quantitative due diligence criteria.

Investment Assessment: Score vs. Rolling Average



Each investment is rigorously evaluated against eleven specific due diligence criteria.

Stability & Composition

- ✓ IN: Inception Date (≥ 3 year track history)
- ✓ MT: Manager Tenure (> 2 year track history)
- ✓ NA: Net Assets (2: \$75 million under management)
- ✓ CO: Composition (□ 80% allocation to primary asset)
- ✓ SS: Style (Must match peer group)

Expense

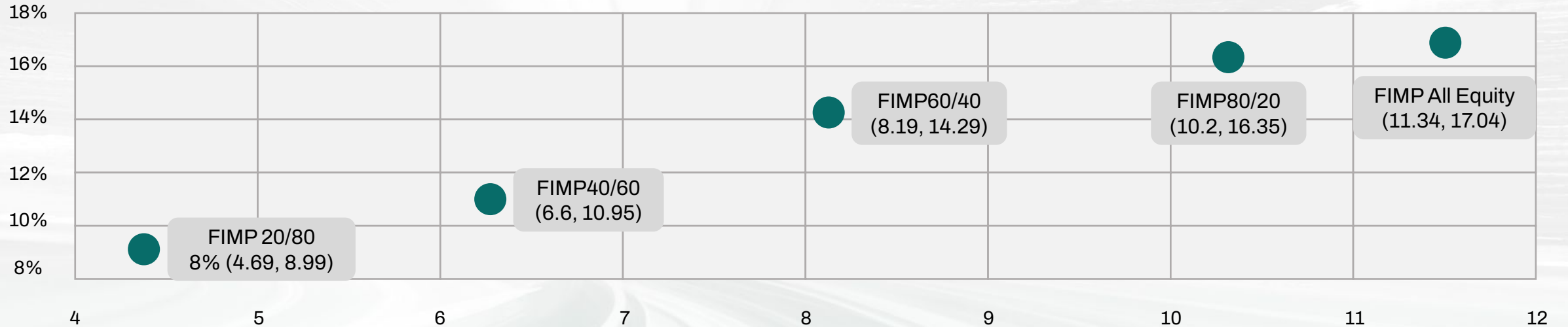
- ✓ ER: Prospectus Net Exp Ratio (Top 75% of peer group)

Risk & Return

- ✓ A3: Alpha - Broad Market (3 YR) (Top 50% of peer group)
- ✓ S3: Sharpe (3 YR) (Top 50% of peer group)
- ✓ R1: Return (1 YR) (Top 50% of peer group)
- ✓ R3: Return (3 YR) (Top 50% of peer group)
- ✓ RS: Return (5 YR) (Top 50% of peer group)

Our model portfolios are engineered for a logical progression of risk and return.

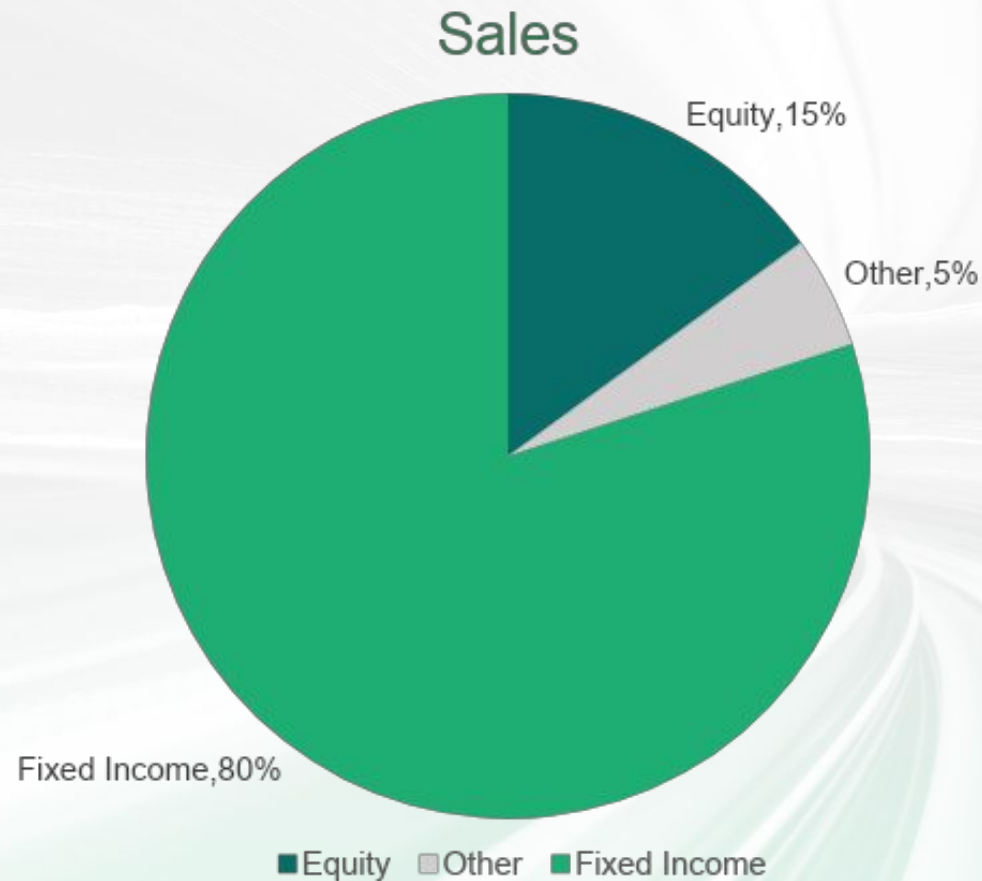
Risk/Return Profile (3-Year Data as of 09/30/2025)



Model Name	Target Equity%	Sharpe Ratio (3YR)	Weighted Net Expense Ratio
FIMP 20/80	15%	0.81	0.40
FIMP 40/60	35%	0.87	0.37
FIMP 60/40	53%	1.08	0.32
FIMP 80/20	72%	1.06	0.29
FIMP All Equity	90%	1.02	0.25

PORTFOLIO DEEP DIVE:

FIMP 20/80 (Conservative)



Key Metrics

3-Yr Return: 8.99%

3-Yr Standard Deviation: 4.69

Sharpe Ratio (3 YR): 0.81

Weighted Net Expense Ratio: 0.40

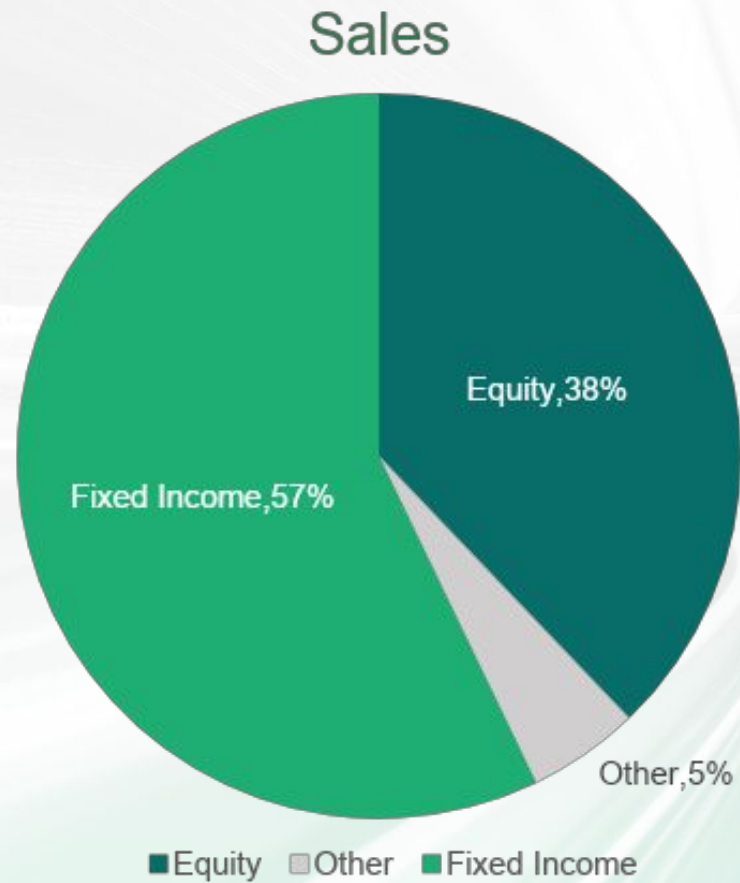
Weighted Fi360 Score: 5

Top 5 Holdings

1. Baird Core Plus Bond Inv (17%)
2. iShares High Yield Systematic Bond ETF (17%)
3. JPMorgan Inflation Managed Bond ETF (14%)
4. PGIM Short-Term Corporate Bond Z (12%)
5. iShares Floating Rate Bond ETF (12%)

PORTFOLIO DEEP DIVE:

FIMP 60 / 40 (Balanced)



Key Metrics

3-Yr Return: 14.29%

3-Yr Standard Deviation: 8.19

Sharpe Ratio (3 YR): 1.08

Weighted Net Expense Ratio: 0.32

Weighted Fi360 Score: 8

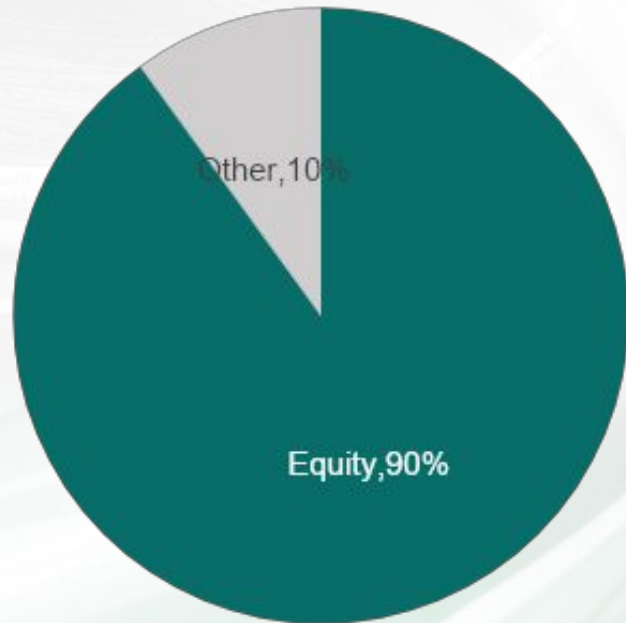
Top 5 Holdings

1. Baird Core Plus Bond Inv (9%)
2. PGIM Short-Term Corporate Bond Z (9%)
3. iShares High Yield Systematic Bond ETF (9%)
4. JPMorgan Inflation Managed Bond ETF (8%)
5. Vanguard Growth ETF (8%)

PORTFOLIO DEEP DIVE:

FIMP All Equity (Growth)

Sales



■ Equity ■ Other

Key Metrics

3-Yr Return: 17.04%

3-Yr Standard Deviation: 11.34

Sharpe Ratio (3 YR): 1.02

Weighted Net Expense Ratio: 0.25

Weighted Fi360 Score: 10

Top 5 Holdings

1. Vanguard Growth ETF (15%)
2. Vanguard Mega Cap Value ETF (14%)
3. JPMorgan Nasdaq Equity Premium Inc ETF (12%)
4. Fidelity Enhanced International ETF (10%)
5. JPMorgan Equity Premium Income ETF (10%)

Team



Mary Kathryn Campion

Ph.D., CFA®, AIFA®
Chief Investment Officer / PM



Britt Campbell

Chief Executive Officer / PM*



Kent Kuhlmann

Advisor / PM*



Jennifer Rhodenbaugh

Associate Trader



David Burritt

CFP®, ChFC®
Advisor / PM*



Jeremy Palensky

AIF®
Advisor / PM*



Michael Pflueger

Advisor / PM*



Steve Esch

CFA®, CFP®
Advisor / PM*



Nate Hudson

CFP®
Advisor / PM*



Austin Cooper

AIF®
Senior Trader



Robert Frusina

AIFA®
Advisor / PM*



Kristin Gawlik

Associate Trader



Nicholas Biever

AIF®
Senior Trader



Alaina Pogreba

CFP®
Committee Secretary



Your Fiduciary Partner

At Avior Wealth Management, we are committed to the highest standards of fiduciary excellence. Our comprehensive process, advanced technology, and unwavering dedication to your best interests ensure that your financial future is managed with the care and expertise you deserve.



Proven Process

Four-step fiduciary management system based on global quality standards.



Legal Excellence

Comprehensive compliance with all applicable fiduciary laws and regulations.



Transparent Technology

Advanced client portal providing complete visibility into your financial picture.

Contact us today to learn how our fiduciary standard can benefit your financial future.





Fiduciary Investment Management Process

For additional information, please contact your Avior advisor.



www.avior.com



14301 FNB Pkwy, Suite 410 Omaha, NE 68154

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