



rF2020-2
Prospective Client



**Putting people
before profits.**

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People before profits

Why we're "rebel"

rebel Financial (rF) was founded to be a progressive firm that represents the best interests of its stakeholders before its shareholders. We believe that profit maximization at the expense of others only leads to short-term gains and significantly curtails the value that can be created for our clients, employees, community and humanity in general. Our vision is to be able to bring financial planning and financial security to more people at an ever increasing value and decreasing cost. In this way, we hope to do our part to redress wealth inequality and help every one of our clients towards a brighter financial future.

Dedicated to Philanthropy

We believe in the goodness of mankind and that humanity will continue to evolve and do wonderful things. To that end, we are dedicated to a dual strategy of giving to help people live better lives today, while helping to direct investments to assist humanity in reaching its full potential in the years to come.

Our Non-Profit Organizations



4Advisors

Created to help other advisors gain independence and follow their dreams to start their own firms to serve clients/society more effectively. Our motto is "Advisors serving clients, not corporations."

rebel Financial Foundation

Created to help the community that has helped to make us successful. We are particularly focused on higher education/research by assisting in lobbying efforts to help the National Science Foundation (NSF) and National Institutes of Health (NIH) obtain more grant funding that will provide jobs and opportunities for future generations.



The Fee-Only Difference

rebel Financial is a “Fee-Only” RIA. What does this mean?

By definition, fee-only financial planners are registered investment advisors (RIA), with a fiduciary responsibility to act in their clients’ best interests, who do not accept any fees or compensation based on product sales. In addition, rebel Financial is a fiduciary to all our clients at all times, therefore we have a legal responsibility to look out for our clients’ best interests before our own. This means that we have fewer inherent conflicts of interest and are generally able to provide more comprehensive advice than many other financial companies that are not fee-only.



The other side of the coin is referred to as commission-based. Many commission-based agents/brokers are indeed sincere people, trying to do honest work for their clients, but their paychecks are tied to specific product and transactional recommendations. This model can create significant conflicts of interest, which can often place your agent/broker on the opposite side of the table from you.

rebel Financial was founded specifically to address these pitfalls in the investment industry and to do things differently from how most financial firms operate. We organized the company to serve the interests of our clients first, while reducing as much bureaucracy as humanly possible.

The National Association of Personal Financial Advisors (NAPFA) is the leading professional association of fee-only financial advisors. NAPFA is distinguished both by the competence of its advisors and by their method of compensation. Part of the annual fiduciary oath NAPFA members sign reads, “The advisor does not receive a fee or other compensation from another party based on the referral of a client or the client’s business.” Fee-only advisors help reduce the conflicts of interest inherent in how they get paid and what they recommend.

To emphasize our commitment, rebel Financial has pledged to donate any existing, trailing commissions to charity as a token of our pledge to be “Fee-Only.”

We pride ourselves on transparency and, in the spirit of that pursuit, we fully disclose any remaining conflicts of interest and tirelessly work to reduce them. If you have any questions, please ask us at any time.



What Makes Us Different

Through the use of multiple custodial relationships, we are able to reduce risks while delivering the agility and freedom that being small affords us. By leveraging these large custodians, as a small firm we are able to:

- Quickly adapt to industry and market changes for our clients.
- Reduce bureaucracy and inefficiencies.
- Pass savings on to customers more quickly.
- Implement technological solutions more quickly and efficiently.



Transparent Pricing

We are open and transparent in our pricing. We disclose our fees and help our clients to understand their total costs so they can accurately judge the value of our services.



Fee-only & A Fiduciary

Fee-only means that we only accept compensation from our clients and do not accept compensation from third parties and, as a fiduciary, we always represent our clients' best interests first.



Cutting Edge Technology

As a smaller company, freed from the bureaucratic gridlock of most large institutions, we implement new technology years before most of our competitors.



Focused on people, not profits

We believe that all stake-holders are important! In fact, we believe non-shareholders are more important than actual shareholders and by putting them before profit maximization we will end up creating a company and end-state with exponentially more value.



Professional Excellence

Financial plans are always completed by Certified Financial Planners (CFP) who all have at least a B.A./B.S., and our firm requires at least 60 hours of continuing education per year for each advisor.



Freedom: Hire us on your own terms

Whether you want a one-time fee for advice/planning or want to hire us for the long-term, you are free to choose from multiple plans under either arrangement that fits your particular need.



Dedicated to Financial Planning

Unlike most other firms that use financial planning as a hook to get rollovers, we specialize in financial planning and are even happy to do a flat fee plan for those that want to keep their accounts at another firm.



Discretionary Investment Management

We take the additional care and liability to manage your investments with discretion, which means that we make changes to your accounts when they need rebalanced, without bothering you. We take personal responsibility rather than asking our clients to rubber stamp every decision to avoid responsibility.

Value of rebel Financial

As you can see below, the average investor performs very poorly versus the market averages in every time-frame. In fact, in study after study, the average investor under-performs the markets by ~2-5% per year. Under-performing by this margin is catastrophic to long-term accumulation and could very well threaten one's retirement or other financial goals.

	Average Equity Fund Investor (%)	Average Fixed Income Fund Investor (%)	Average Asset Allocation Fund Investor (%)	S&P 500 (%)	Bloomberg- Barclays Aggregate Bond Index (%)	Inflation (%)
30 Year	5.04	0.38	2.29	9.96	5.91	2.40
20 Year	4.25	0.47	2.54	6.06	5.03	2.14
10 Year	9.43	0.63	4.79	13.56	3.75	1.75
5 Year	7.79	0.35	3.88	11.70	3.05	1.82
3 Year	11.50	1.08	5.91	15.27	4.03	2.10
12 Month	26.14	4.62	15.36	31.49	8.72	2.29

DALBAR's 26th Annual Quantitative Analysis of Investor Behavior", December 31, 2019.

¹Average investor performance results are calculated using data supplied by the Investment Company Institute. Investor returns are represented by the change in total mutual fund assets after excluding sales, redemptions, and exchanges. This method of calculation captures realized and unrealized capital gains, dividends, interest, trading costs, sales charges, fees, expenses, and any other costs. After calculating investor returns in dollar terms, two percentages are calculated for the period examined: Total investor return rate and annualized investor return rate. Total return rate is determined by calculating the investor return dollars as a percentage of the net of the sales, redemptions, and exchanges for each period.

The equity market is represented by the Standard & Poor's 500, an unmanaged index of common stock. The fixed income market is represented by the BloombergBarclays Aggregate Bond Index. Inflation is represented by the Consumer Price Index-U. Indexes do not take into account the fees and expenses associated with investing, and individuals cannot invest directly in any index. Past performance cannot guarantee future results.

Meeting Your Financial Needs

2014 Vanguard research¹ shows that your advisor not only adds peace of mind, but also may add about 3 percentage points of value in net portfolio returns over time. What does this mean?

- Your advisor has the ability and the time to evaluate your portfolio investments, meet with you to discuss objectives, and help get you through tough markets. All of these factored together potentially add value to your net returns (returns after taxes and fees) over time.
- With portfolio construction, your advisor can work with you to create a diversified portfolio, while ensuring you don't pay too much for investments or in taxes on investment returns.
- Wealth management entails making regular changes to your portfolio to help reduce risk, and when you're ready to withdraw, you can do it in such a way to help limit the taxes you'll pay.

Quantifying Value

Potential value relative to
“average” client experience
(in percentage of net return)

Portfolio Construction

Suitable asset allocation using broadly diversified mutual funds/ETFs	>0%
Use of low-cost index-based products	-0.45%
Asset location between taxable and tax-advantaged accounts	-0-0.75%
Total-return versus income investing	>0%

Wealth Management

Regular rebalancing	-0.35%
Spending strategy for draw downs	-0-0.7%

Behavioral Coaching

Advisor guidance to help adhere to financial plan	-1.5%
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¹Source: Francis M. Kinniry Jr., Colleen M. Jaconetti, Michael A. DiJoseph, and Yan Zilbering, 2014. Putting a value on your value: “About 3%”
Quantifying Vanguard Advisor’s Alpha. Valley Forge, Pa.: The Vanguard Group.

This research is not an exact science. “About 3%” means advisors can potentially add about 3 percentage points to your portfolio returns over time. This is in comparison with those advisors who are not practicing the above-mentioned principles. For some, advisors may offer much more than that in added value; for others, less. The potential 3 percentage points of return come after taxes and fees. This return is not added over a specific time frame but can vary each year and according to your circumstances. It can be added quickly and dramatically, especially during market declines or euphoria, when you may be tempted to abandon your well-thought-out investment plan. It may be added slowly. It will not appear on the quarterly statement, but is real nonetheless.

Furthermore, although every advisor has the ability to add this value, the extent of the value will vary based on your unique situation and the way the assets are actually managed, versus how they could have been managed. Advisor’s alpha principles call for advisors to meet your individual needs.

Your Advisor's Value

Keeping Rational

One of the most important things an advisor will do is ensure clients make rational, rather than emotional, decisions.

Providing Alpha

Alpha is what an advisor brings to you by helping you select good investments (i.e. - Good returns given the amount of risk you are taking).

Controlling Beta

Beta is an investment's/ portfolio's sensitivity to market movements. Advisors should balance this attribute to optimize their clients' portfolios.

Providing Gamma

A relatively new multiple but arguably the most important value a sophisticated financial planner will provide to clients.

What is Gamma?



Total Wealth Asset Allocation:

What assets to place in stocks, bonds, real estate, immediate annuities, and balance that with the human capital still left to harvest.



Annuity Allocation:

How much of (and when) accounts values should be converted into guaranteed income given existing Social Security, Pensions, and Immediate Annuities.



Dynamic Withdrawal Strategy:

Income plans that change with the realities of our environment and the individual client.



Asset Location and Withdrawal Sourcing:

Optimizing allocation to assets/investments considering tax treatment and other important characteristics.



Liability Relative Optimization:

Continually understanding and adjusting financial strategies to protect against portfolio failure.

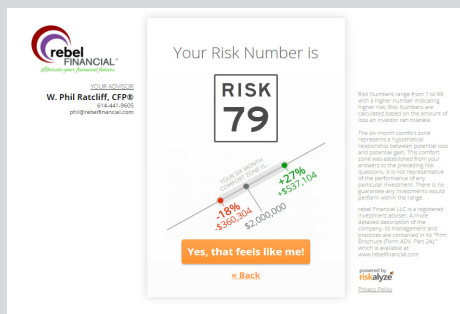
1.2-2%
/year potential value*

* Data and concepts from Morningstar's research paper "Alpha, Beta, and now...Gamma" by David Blanchett and Paul Kaplan, April 13, 2013.

Investment Management

Riskalyze

Riskalyze is the second risk tolerance solution that we have adopted to help us better serve clients. Riskalyze is a solution which works to “gamify” risk tolerance to make it more fun to comply with our need to update your risk tolerance. This helps us to better judge client mood/emotional changes that occur as the markets move and affect your account(s) so that we can better advise and guide you toward better investment outcomes.



Morningstar Office

Morningstar is one of the largest third party providers of independent investment research. Morningstar Office is the most complete advisor package that provides us with access to independent and detailed research for over 325,000 stocks, bonds, mutual funds, ETFs, closed-end funds, 529s, offshore funds, hedge funds, and separate accounts.

We've used technology to tie Morningstar Office into our direct custodians (TD Ameritrade, Schwab, Fidelity, and TIAA CREF). Our client's investments/accounts feed directly through Morningstar, allowing us to monitor and manage accounts more effectively. These same systems and their integration with Morningstar's immense research capabilities allow us to provide detailed and customized reporting to our clients at the push of a button.



iRebal for TD Ameritrade

iRebal is a state-of-the-art, rule-based rebalancing application developed by TD Ameritrade. This allows us to automatically consider complex permutations of managing your account(s).

Hidden Levers

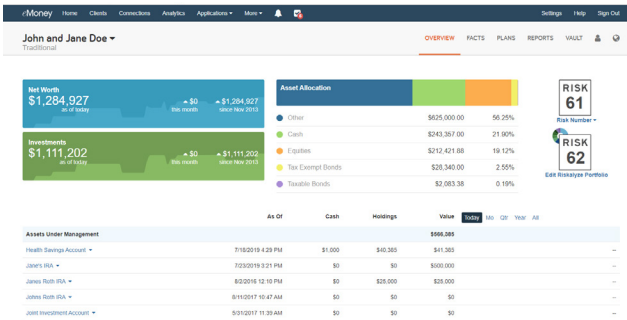
HiddenLevers uses big data to measure millions of relationships between the economy and investments.

HiddenLevers' research team creates scenarios to model recessions, crises, and other economic events, using historical research and analysis on how economic indicators are correlated.



Innovative Technology

eMoney

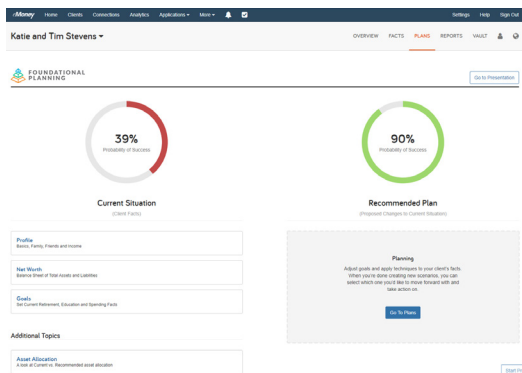


With the addition of Decision Center, our financial planning is much more dynamic and interactive, rather than the traditional boring and long financial plans of the past. Whether you want to evaluate retirement options, fund children's education, build a solid estate plan, or just review your existing plan(s), all you need to do is enter your data into your rFPW and we'll build your plan for you.

We have the expertise and the technology to help you visualize the cost and effect of your financial

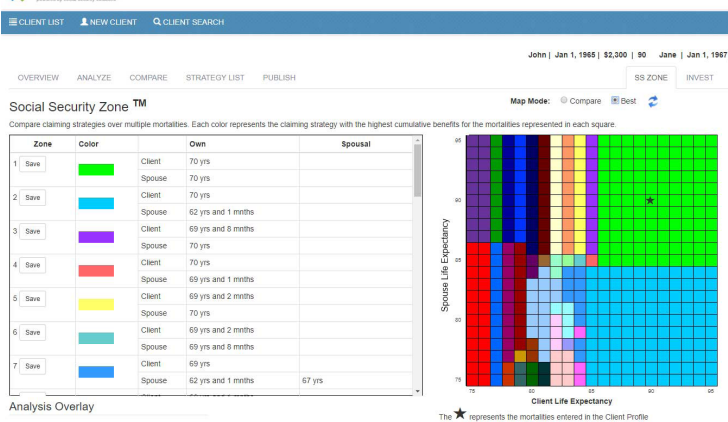
decisions - not just for today, but throughout your entire lifetime. *Forward thinking is what smart planning is all about. Let's look forward together.*

Foundational Planning



At rebel Financial, we believe in offering our clients cutting edge technology and software to give you not only a healthy investment portfolio, but also convenient & timely financial planning and the peace of mind that comes with it. That's why we've introduced Foundational Planning software to our financial planning arsenal. Foundational Planning follows a step-by-step workflow, focusing on retirement, education, and spending goals, combining them into one wholistic plan for the client. As clients' needs change, advisors can easily transition into to using a more comprehensive planning solution, eliminating the need for multiple planning programs.

SSANALYZER



SS Analyzer

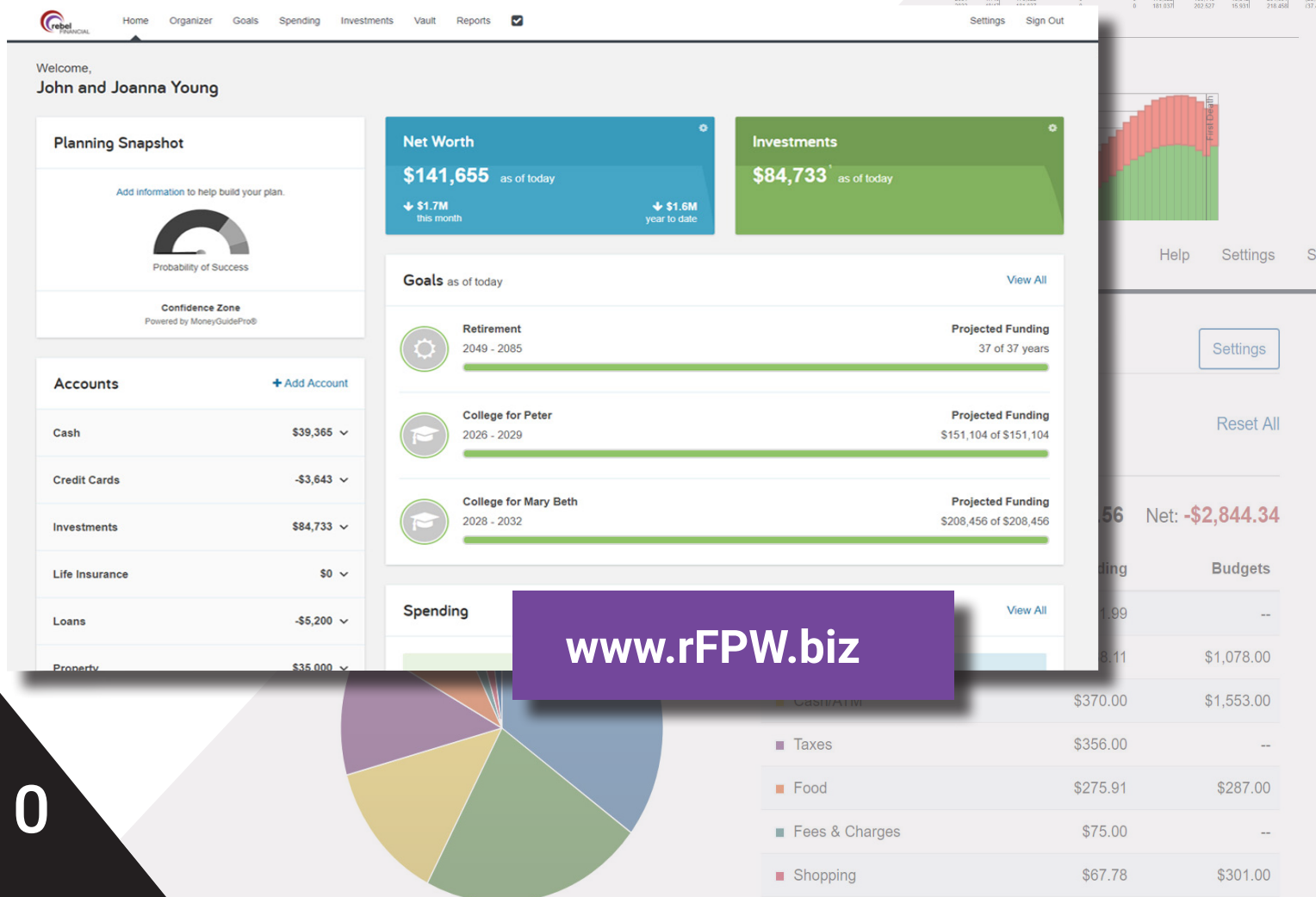
The SS Analyzer software has the power of published research behind it. It was founded by William Meyer and Dr. William Reichenstein who has written more than a dozen articles published in esteemed journals, like the Journal of Financial Planning and the Financial Analyst Journal. You can count on the accuracy of the SS Analyzer because it's been validated by research and application.

rebel Financial Personal Website (rFPW)

Your Consolidated Financial Dashboard

As a rebel Financial client, you will have access to our rFPW, which is an advanced system that allows you to view all of your accounts with us, view accounts with other financial institutions, track spending, build budgets, create/interact with your financial plan, monitor your financial progress over time, store your most important documents, and collaborate with us on an on-going basis.

The Dashboard



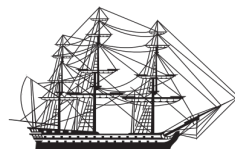
Wide Variety of Custodians



Ameritrade



Nationwide



Vanguard

Coming Soon



Altruist



EQUITY
ADVISOR SOLUTIONS®

Become a Flat-Fee Client

Student Loan Repayment Plan

\$1,500

- Review of student loans
- Repayment analysis
- Testing for student loan forgiveness
- Strategy outline & implementation
- Assignment of a Support Financial Advisor (FA)
- Up to 3 data gathering, plan delivery, & review meetings

College Selection and Funding Plan

\$3,000

- Review of colleges & costs
- Analysis of individual student characteristics
- Calculation of EFC & Optimization
- Plan creation with recommendations
- Assignment of a Support FA
- Up to 6 data gathering, plan delivery, & review meetings

Retirement Plan

\$2,500

- SS optimization plan
- Expense & cashflow analysis
- Benefits analysis & optimization
- Retirement Plan? Account Analysis & Optimization
- Major purchase modeling
- Optional executive benefits optimization
- Optional "non-traditional" investment transaction modeling
- Assignment of Associate FA
- Up to 3 meetings for data gathering, plan review, & delivery

Silver Financial Plan

\$4,000

- SS optimization plan
- Expense & cashflow analysis
- Benefits analysis & optimization
- Retirement Plan/Account Analysis & Optimization
- Major Purchase modeling
- Executive benefits optimization
- "Non-traditional" investment transaction modeling
- College/education planning
- Risk analysis & Survivorship Planning
- Investment review & recommendation
- Simple tax planning
- Simple estate planning/modeling
- Assignment of Lead FA
- Up to 4 meetings for data gathering, plan review, & delivery



Gold Financial Plan

\$5,000

- SS optimization plan
- Expense & cashflow analysis
- Benefits analysis & optimization
- Retirement Plan/Account Analysis & Optimization
- Major Purchase modeling
- Executive benefits optimization
- "Non-traditional" investment transaction modeling
- College/education planning
- Risk analysis & Survivorship Planning
- Investment review & recommendation
- Comprehensive tax planning & 1040 review
- Complete estate planning
- Assignment of Lead FA
- Up to 6 meetings for data gathering, plan review, & delivery



Become an On-Going Client

Simple rebel

\$50/mo.*

- Manage Investments Directly
- Access to rFPW
- Robust planning tools
- DIY with advisor “tune-ups”
- Assignment and access to a Financial Coach
- Ability to upgrade at any time

eRebel

\$100/mo.*

- Manage Investments Directly
- Tax managed/sensitive portfolios
- Access to rFPW
- More access to on-going financial advice & (Virtual advisor)
- 1-2 Web/Video conferences per year to review goals
- Online document storage & sharing
- Assignment of a Support FA
- Discounted planning services
- Ability to upgrade/downgrade service level

*Plus, fee schedule. The monthly fee is waived once you have more than \$250,000 under our management.



Did you know?

We have lowered our prices 5 times in the last 5 years, never increased prices on existing clients, along with adding many bonuses to our already outstanding services.

Silver rebel

\$150/mo.*

- Manage Investments Directly
- Tax Loss/Gain Harvesting
- Additional Planning added to rFPW
- 24/7 access to financial advice
- 1-4 OnDemand Meetings Yearly
- Assignment of an Associate FA
- Online document storage & sharing
- Management of “held away” assets
- Student Loan Optimization included
- Access to “light” financial planning
- Greater credit towards tax & estate planning services
- Complete fluidity upgrading to Gold



Gold rebel

\$250/mo.*

- Manage Investments Directly
- Tax Loss/Gain Harvesting
- Complete access to rFPW, and data curated per financial plan so that future reports are accurate.
- 24/7 Access to Financial Advice
- Unlimited OnDemand Meetings Yearly
- Assignment of a Lead FA
- Access to Senior FAs, as needed
- Student Loan Optimization included
- College Selection & Funding Plan included
- Comprehensive Financial Planning
- On-going financial plan updates & implementation assistance
- Maximum credit towards tax preparation & estate planning services



Fee Transparency

Preferred Custodians

(TD Ameritrade, TIAA CREF, Fidelity, Jefferson National, etc.)

AUM	Simple/ eRebel	Silver	Gold
\$0.00 - 499,999.99	0.70%	0.90%	1.20%
\$500,000 - 749,999.99	0.60%	0.80%	1.10%
\$750,000 - 999,999.99	0.50%	0.70%	0.95%
\$1,000,000.00 - 1,499,999.99	0.45%	0.60%	0.80%
\$1,500,000.00 - 3,499,999.99	0.40%	0.50%	0.65%
\$3,500,000.00 - 4,999,999.99	0.35%	0.40%	0.50%
5,000,000.00 +	0.25%	0.30%	0.40%

All Other Custodians

(Only available to Gold clients)

Asset Base	Fee
\$0.00 - 499,999.99	1.30%
\$500,000 - 749,999.99	1.25%
\$750,000 - 999,999.99	1.05%
\$1,000,000.00 - 1,499,999.99	0.90%
\$1,500,000.00 - 3,499,999.99	0.75%
\$3,500,000.00 - 4,999,999.99	0.60%
5,000,000.00 +	0.50%

rF401k, Pension, & NQDC

Asset Base	Annual Fee
\$0.00 - 999,999.99	0.70%
\$1,000,000 - 1,999,999.99	0.65%
\$2,000,000 - 3,999,999.99	0.60%
\$4,000,000.00 - 6,999,999.99	0.50%
\$7,000,000.00 - 9,999,999.99	0.45%
\$10,000,000.00 - 24,999,999.99	0.40%
25,000,000.00 +	0.25%

University Retirement

(403b, 475b, & ARP w/ TIAA CREF & Fidelity)

AUM	eRebel	Silver	Gold
\$0.00 - 499,999.99	0.60%	0.70%	1.00%
\$500,000 - 749,999.99	0.55%	0.65%	0.90%
\$750,000 - 999,999.99	0.50%	0.60%	0.80%
\$1,000,000.00 - 1,499,999.99	0.40%	0.50%	0.65%
\$1,500,000.00 - 3,499,999.99	0.35%	0.40%	0.55%
\$3,500,000.00 - 4,999,999.99	0.30%	0.35%	0.45%
5,000,000.00 +	0.25%	0.30%	0.40%

*Universities without fee billing pay via monthly deduction from paypal with a 10% discount.

Questions? Call us
at (614) 441-9605

Quick Cost Comparison

Example 1: eRebel Client with \$100,000 in AUM

Average Wall Street Firm Fee-Based Account:

- Fee Based Management Fee (Accounts under \$1million): ~1.4%/yr.
- Average investment option net Management Fee: ~0.7%/yr.

Total Average cost to the client: ~2.1%/yr

rF Fee-Based Account (through TD Ameritrade):

- Fee Based Management Fee: ~0.7%/yr.
- Average investment option net Management Fee: ~0.8%/yr.
 - From current recommended allocation as of Jan 1, 2017.

Total cost to the client: ~1.5%/yr.*

* About 29% savings!

* Plus, you can fire us without changing/transferring custodians. Basically, there are no strings attached.

*

Example 2: Silver rebel client with a \$550k IRA

Average Wall Street Firm Fee-Based Account:

- Fee Based Management Fee (Accounts under \$1million): ~1.4%/yr.
- Average investment option net Management Fee: ~0.7%/yr.

Total Average cost to the client: ~2.1%/yr

rF Fee-Based Account (through TD Ameritrade):

- Fee Based Management Fee: ~0.8%/yr.
- Average investment option net Management Fee: ~0.46%/yr.
 - From current recommended allocation as of Jan1, 2017.

Total cost to the client: ~1.26%/yr.*

* About 40% savings!

* You can fire us without changing/transferring custodians. No strings attached here either.

Example 3: Gold rebel University Faculty Member

Average retirement annuity:

- Mortality & Expense & Other (M&E&O) Charge: ~1.15%/yr.
- Average investment option net Management Fee: ~1.1%/yr.

Total Average cost to the employee: ~2.25%/yr

Retirement Plan with rF (TIAA CREF or Fidelity):

- Mortality & Expense & Other (M&E&O) Charge for TIAA CREF: 0.1%/yr.
 - Fidelity does not generally provide annuities so there is no M&E&O charge.
- Average investment option net Management Fee: ~0.42%/yr.
 - From current recommended allocation as of Jan 1, 2017.
- Average RIA fee: ~0.8%/yr.

Total cost to the employee: ~1.27%/yr.*

* About 43% savings!

* Plus, there are no surrender charges because there are no commissions.

* Plus, you can fire us without changing plans or transferring funds. Again, there are no strings attached.

Client Perks

Tax Planning

rebel clients get access to free or reduced pricing tax preparation & planning!

Our in-house tax planning service allows our advisors to utilize cutting-edge technology like Drake Software and GruntWorx to get your returns to you faster.

Choose between our in-house services



or

Our third-party services



Estate Planning

To complete your financial planning, we assist in estate planning for our rF clients!

Use our trusted Estate Attorney firm, Arenstein & Andersen, or utilize our new advisor assisted online program, EP Navigator.

Online anywhere with EP Navigator



or

Choose between in-person with A&A in Ohio



Arenstein & Andersen Co., LPA

You have access to one of the most wholistic planning packages in the Industry!



Training New Advisors & Paraplanners with specialties

Our goal is to have advisors with diverse specialties because we believe that we can better serve you and your evolved needs as your life changes.

Some of our specialties include:

- ESG investing
- Retirement Planning
- College planning
- Estate planning
- Tax planning
- University employee needs
- Stock options & Executive compensation



What Now?



Join now

Ready to join now? We'll get you started on the right financial path.



Start a free trial

Visit rebelfinancial.com/free-trial to start putting us to the test!



Contact us

Call us at (614)441-9605 or email us at support@rebelfinancial.com



rebel Financial is a registered investment adviser. To get a more detailed description of the company, its management and practices, view our (Form ADV, Part2A) and Disclosures, which can be found at www.rebelfinancial.com or by calling us at 614-441-9605.