

rF 2020-2
Client Update



Welcome back.

Thanks A Million



Your referrals help us grow!

Word of mouth makes our world go 'round and we appreciate every bit of it. Every referral not only helps us grow, but lets us help another person. Every new client allows us to better ourselves and our firm. You are the reason that we can grow. We hope that you will continue to refer your friends and family to us and review us on Angie's List, Google, and Facebook.

We made a lot of changes this year and we're happy to still have you as part of our rebel family. Even the rebel brand has gone through some changes! We're working on a series of videos, new investment portfolios, new staff, new tech, new everything! We're still the same rebel team that you know and love and there's always one thing you can count on from us: we will always put people before profits.

Angie's list

Google
Reviews ★★★★★

facebook

New Look

New location

It's been a long time coming, but we finally have a new office! We're very lucky to have such awesome friends, family, and clients that helped us grow to get here. Our new office features new rooms dedicated specifically to conferences, appointments, financial planning, and even our weekly rebel-Rousing events!



Same message

You may have noticed that some of our branding has changed. Like we said: new look, same old rebel Financial. We've been working hard on a new series of videos that address what our company is about: investing in a better future.

Make sure you check out our YouTube channel for the full video!



A rebellion is coming!

Continuing To Expand Supporting Services

Tax Planning

Tax planning is a very important aspect of your financial plan. While we still work closely with our partner CPA firms, we strive to continually bring more value and reduce costs to our clients. In this effort, we created an in-house tax service to help more clients have access to great tax preparation and tax planning services.

Our Service

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



Our commitment to clients:

Our commitment to our clients is to prepare returns as accurately and quickly as possible with the least hassle to you. We try to get your return done and filed promptly of submitting your complete information to us so that you can get your refund and/or reduce any anxiety there might be about potential tax liability.

Dates to remember:

- Enrollment is available between June 1st and January 31st.
- Upload your documents into the Vault or deliver them to our office by March 15th.
- Learn more at rftax.com.


Your return will be completed in a timely manner. We will e-file your return(s) and upload your tax documents to your Vault promptly once you approve your draft.


Choose between our in-house services



or Our third-party CPA Partners:

Our CPA Partners:

 HBK – Brett Triplett
226 North Fifth Street, Suite 500
Columbus, Ohio 43215
(614) 228-4000

 Harper & Co. – Paul Brousil
1396 King Avenue
Columbus, Ohio 43212
(614) 456-7222

Estate Planning

Estate planning is an important and often over-looked area of our lifetime planning. It is easy to down play its significance and to put off actually implementing one. The best time to plan is early and we can help you take care of this as quickly and painlessly as possible.

Everyone has an estate plan. The question is, did you choose yours or are you going to let the government take care of the details?

Your Two Options:

Online

Try our new streamlined, online estate planning service through EP Navigator, which is available in almost every state.



We partner with a local estate attorney as well!

In-Person

Our Estate Attorney:

Arenstein & Andersen Co., LPA -
G. Gregory Arenstein
6740 Avery Muirfield Dr, Suite B
Dublin, OH 43017
(614) 602-6550



Benefits of Estate Planning

- **Minimizing your expenses.** When you die without an estate plan, you may be at the mercy of the court. The results are not likely what you would want and it could be costly.
- **Move your assets to your loved ones quickly** and ease the process for them.
- **Plan for your incapacity.** Being incapacitated can be a bigger burden than death on your family. Having a plan will make things easier on you and them.
- **Provide for those that will need your help.**

Enroll Online at:

rebelfinancial.com/planning-specialties/estate-planning



Growing Responsibly

Thanks to all the support from our outstanding staff and amazing clients, our firm has been expanding. We've been able to hire more advisors with in-depth specialties, introduce new software and custodians, and expand our financial planning capabilities. Adding new staff lets each advisor focus on one or two specialties to make sure that you are getting the best advice we can give you. We're also happy to introduce more ways that you can invest your money by expanding our pool of custodians.



New Coach & Paraplanner



Financial Coach
Jonathan Bailey

You all know Jonathan Bailey, but he's moving up as an advisor. He is now a part of our staff

as a financial coach and working towards earning his CFP. After working 5 years as the Office Manager for rebel, Jonathan is ready to serve you in your financial planning needs!



Paraplanner
Acie Middleton

Acie is our newest paraplanner! He graduated from Ohio University with a B.A. in African American

studies and he is a Certified Financial Literacy Educator. We're very excited to have the new perspective on our planning team and we hope that you'll give him a warm welcome.

Technology Upgrades



- Simplifying communications
- Streamlining conversations
- Increasing efficiency
- Making information more accesible
- Sharing channels/projects
- Working with other companies/guests
- One area full of diverse information



- Planning & prioritizing projects/tasks
- Tracking what's important
- Keeping everyone updated & efficient
- Saving time and resources
- Reducing confusion by defining roles & tasks

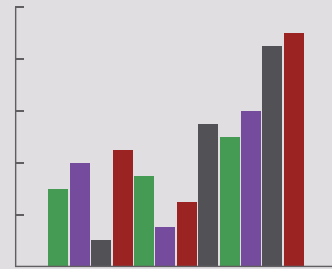


- Personalizing emails & content based on client preferences
- Simplifying marketing automations to make better experiences for prospective clients
- Increasing social media presence & quality
- Campaign building & tracking made easy



- Building & securing compliance documents
- Systemizing oversight & training
- Introducing more controls & accountability
- Building better systems & organization for regulatory oversight
- Building & documenting a safer & more compliant firm for clients

Updates & New Custodians



We're expanding services with Schwab and adding some with others like IB Brokers, Fidelity, Altruist, and Equity Trust. We'll be able to work directly with these awesome companies to better manage your money and investments to ensure a bright financial future. Questions about your options? Make sure to let us know!

Updates

Schwab announces plans to buy TD Ameritrade and USAA Investments.



Prospective New Custodians



Choose Your Investment Style

Empowering our clients with choice, all under our fiduciary insight.

Traditional

- Lowest cost & best investments without regard to other criteria.
- Default Investment Style .

Ultra-low Cost

- New models using low fee and no-fee ETFs.
- Net expense ratios under 0.10% for the entire portfolio.

Protection Plus

- Portfolios built with HY Savings, Bonds, and guaranteed low-fee annuities.
- Increase your protection & potential guarantees while minimizing fees, surrender charges, & keeping your investments under our fiduciary oversight.

Value-Based:

You don't have to sacrifice growth to invest in your values!

ESG

- Portfolios that are managed with special Environmental, Social, & Good Governance criteria.
- Many have out-performed their "traditional" counterparts.
- Net fees are very comparable to the "traditional" portfolios.

ESG Alternative Energy*

- ESG portfolios that try to exclude fossil fuels & are more concentrated in Alternative energy:
 - Solar
 - Wind
 - Hydro
- *These portfolios can be more volatile because of increases in Alternative investment concentrations.

Values-based investing allows a person to invest in their values. We specialize in ESG, Christian, and Halal investments that allow you to invest your money in your religious and/or ethical beliefs. With these strategies, you can invest in a way that aligns with what you believe in most. Because these portfolios are still diversified, you don't have to worry about taking on more risk either. Feel safe in knowing your hard-earned savings are investing in good companies.

Christian-Values

- ~60% Protestant to 40% Catholic
- Very similar to ESG except more emphasis on screening:
 - Alcohol
 - Pornography
 - Gambling
 - Family values
 - Abortion

Halal/Shariah

- Muslim faith-based avoiding Haram:
 - Alcohol
 - Riba
 - Tobacco
 - Garar
 - Pork
- Our partners assist in calculation of Purification and Zakah.

(Ask an advisor for a comparison today!)

Fee Structure Upgrade Coming Spring 2022

Networth Billing

We are changing to Networth billing within the next two years & wanted to transparently inform our existing clients well in advance so that you have time to absorb this info, give us feedback, and make any necessary adjustments.

We are making this change to continue on our path towards becoming a better fiduciary partner to our clients, which means trying to reduce our conflicts-of-interests as well as continuing to improve the quality of our services and advice while still tying our compensation to your over-all financial success.

Our goal in making this change is not to increase profitability, on the contrary many of our clients' primary net-worth is in account values on which we will now be charging a lower fee, but to be able to help our clients with more holistic planning without the conflict-of-interest of keeping your wealth in traditional accounts we can directly manage and/or bill on.

We are open to your comments and feedback as we continue to develop the final version of this change that will be rolled out in Spring 2020. We very much value you, your opinion, & appreciate your help in implementing this challenging change for us.

NetWorth Calculation	Simple rebel	eRebel	Silver rebel	Gold rebel
	min fee = \$800/yr	min fee = \$1500/yr	min fee = \$2000/yr	min fee = \$3000/yr
	<u>NetWorth</u> <u>%fee</u>	<u>NetWorth</u> <u>%fee</u>	<u>NetWorth</u> <u>%fee</u>	<u>NetWorth</u> <u>%fee</u>
+Accounts	\$0-500k — 0.65%	\$0-500k — 0.70%	\$0-500k — 0.80%	\$0-500k — 1%
+Retirement	+	+	+	+
+Pension Account Equivalent	\$500k-\$1m — 0.30%	\$500k-\$1m — 0.35%	\$500k-\$1m — 0.40%	\$500k-\$1m — 0.5%
+Home	+	+	+	+
- median home price		\$1m - 2m — 0.25%	\$1m - 2m — 0.30%	\$1m - 2m — 0.4%
- mortgage			+	+
+ Other RE			\$2m - 3m — 0.25%	\$2m - 3m — 0.3%
+ Business interests			+	+
- Debts			\$3m - 4m — 0.20%	\$3m - 4m — 0.25%
- New outstanding tax liabilities			+	+
	Over \$1m must be converted to eRebel or higher	Over \$2m must be converted to Silver or higher	\$5m+ — 0.15%	\$5m+ — 0.2%

Example1 Silver Client

+ \$25,000 Roth IRA
+ \$120,000 401k
+ \$50,000 TIRA
+ \$325,000 Home
- \$350,000 Median Home
= \$195,000 Net Worth

fee = \$195k x 0.80% = \$1560 => \$2000 min/yr or \$167/month*

Example2 Gold Client

+ \$250,000 JTWROS
+ \$450,000 TIRA
+ \$25,000 Roth IRA
+ \$750,000 STRS Equity
+ \$790,000 Home
- \$350,000 Median Home
- \$200,000 Mortgage
+ \$1,500,000 Business
- \$250,000 Business loan
= \$2,925,000 Net worth

fee \$500k x 1% = \$5k
+
\$1m x 0.5% = \$5k
+
\$1m x 0.4% = \$4k
+
\$425k x 1.3% = \$1,275

fee = \$15,275/yr or \$1,273/month*

*Fees are deducted from accounts where applicable and when possible.

Putting People First

We take pride in supporting all of our clients, partners, friends, and family here at rebel Financial. We go above and beyond to make sure that our community is better than when we found it. These two organizations were founded by rebel's president. Both strive to create a better future for those in our communities.



Our non-profit organization is dedicated to furthering the commitment of our people and government to invest in and develop our future knowledge and technology.



4Advisors was created to assist and educate other advisors on creating/joining independent firms, which are dedicated to serving clients with a fiduciary focus.

Our motto is "Advisors serving clients, not corporations".



Upcoming Events!

Annual Sporting Clays



Annual Golf Scramble



Open House



Paint, Wine & Dine



Sporting Clays, Golf Scramble, Open-House Event, Wine & Dine Night, and More!

Stay updated and join our events in-person or remotely through [eventbrite.com](https://www.eventbrite.com).



rebel Financial is a registered investment adviser. A more detailed description of the company, its management and practices are contained in its "Firm Brochure" (Form ADV, Part 2A), which can be found at www.rebelfinancial.com or by calling us at 614-441-9605.