



2018-19 Prospective Client

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What makes a rebel?

A Sustainable Model

SERVING CLIENTS, NOT SHAREHOLDERS

rebel Financial (rF) was started by W Phil Ratcliff in May 2013 to be a small firm that represents and fight for its clients. He did this because he was disillusioned by the blatant and continual profit seeking of most of the large financial and banking institutions that failed to represent the best interests of clients and employees. Our model is sustainable in the respect that we are employee-owned and we will be satisfied once rF reaches an optimum level of client acquisition, which will provide a good standard of living for our employees and our families. We are not driven to infinitely grow and make increasing profit margins for CEOs and shareholders at the expense of our clients and employees.

Dedicated to Philanthropy

GIVING TO HELP OUR COMMUNITY AND PROGRESS HUMANITY

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

OUR NON-PROFIT ORGANIZATIONS

- RIA & Independent Advisors.org
 - Created to help other advisors gain their independence and follow their dreams and 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 will invest primarily in education, research & development, and infrastructure investments in our community and the United States as a whole. We are particularly focused on helping to provide grants for higher education/research while assisting to lobby the National Science Foundation (NSF) and National Institutes of Health (NIH) to provide more grant funding that will provide jobs and opportunities for future generations.



The rF Family

The Fee-Only Difference

The world abounds with examples of people taking advantage of others. Although there are people and even whole societies who would like to think they live in an era of moral/ethical enlightenment, it is still very difficult to know whom to trust when it comes down to your most important assets: your family and your money. With people, it really comes down to trust and judgment of character; but, with money, the law has provided a little more assistance by defining and enforcing Fiduciary standards on certain individuals and entities.



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

This means that we have fewer inherent conflicts of interest and are generally able to provide more comprehensive advice than most other financial companies that are not fee-only. By definition, fee-only financial planners are registered investment advisors (RIA) with a fiduciary responsibility to act in their clients’ best interests. They 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, which means that we have a legal responsibility to look out for our clients’ best interests before our own.

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 transaction recommendations. This model can create significant conflict 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 interest 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 old, 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 all aspects of our organizational structure. If you have any questions, please ask us at any time.



What Makes Us Different



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.



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 the newest technology years before most of our competitors to build your plan with the best available tools.



Focused on people, not profits

We believe that all stake-holders are important! In fact, we believe non-shareholders are more important than the actual shareholders and by putting them before profit motives that we will yield much more reward than money alone.



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 4-7% 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 (%)	Inflation (%)	S&P 500 (%)	Bloomberg-Barclays Aggregate Treasury Index (%)
20 Year	5.29	0.44	2.58	2.15	7.20	4.60
10 Year	4.88	0.48	2.52	1.64	8.50	3.31
5 Year	10.93	-0.40	5.41	1.48	15.79	1.27
3 Year	8.12	-0.05	3.85	1.71	11.41	1.40
12 Month	20.64	1.52	10.08	2.11	21.83	2.31

DALBAR's 24th Annual Quantitative Analysis of Investor Behavior", December 31, 2017.

¹Average equity investor, average bond investor and average asset allocation 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.

Meeting Your Financial Needs

Recent 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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“About 3%”

Source: Francis M. Kinniry Jr., Colleen M. Jaconetti, Michael A. DiJoseph, and Yan Zilbering, 2014. *Putting a value on your value: 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.

Read More below.

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*

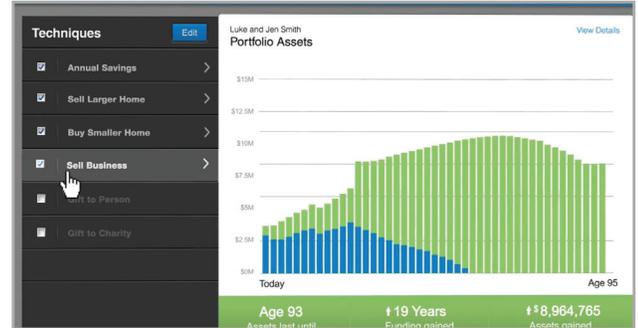
* Data and concepts from Morningstar's research paper "Alpha, Beta, and now... Gamma" by David Blanchett and Paul Kaplan, April 13, 2013.

Innovative Technology

eMoney
Advisor

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. As a client of rebel Financial, you will

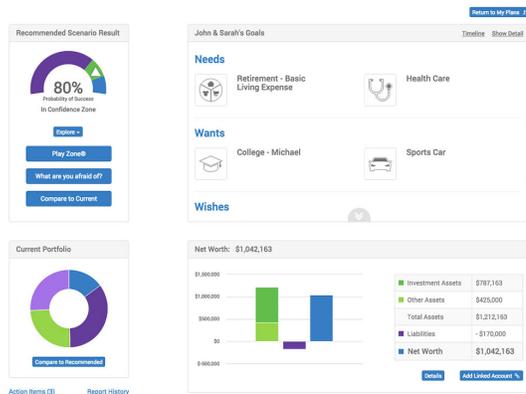
be amazed at how we can show you different scenarios, the effects they could have on your financial future, and the clarity this will provide as you make better decisions. Whether you want to evaluate retirement options, fund children's education, build a solid estate plan, or just review your existing plan(s), all you need to do is enter your data into your rFPW and we'll build your plan for you.



Sample Decision Center Dashboard

We have the expertise and the technology to help you

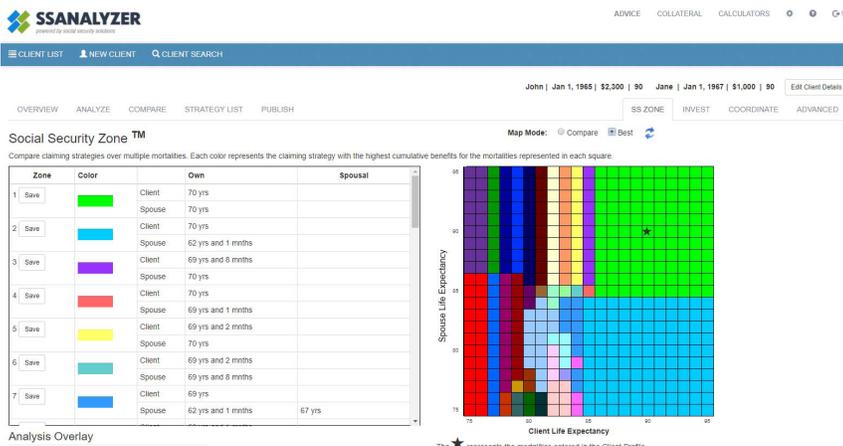
visualize the cost and effect of your financial decisions - not just for today, but throughout your entire lifetime. *Forward thinking is what smart planning is all about. Let's look forward together.*



MoneyGuidePro™

At rebel Financial, we believe in offering our clients the most cutting edge technology and software to give you not only a healthy investment portfolio, but also unparalleled financial planning and the peace of mind that comes with it. That's why

we've introduced MoneyGuidePro online financial planning software to our financial planning arsenal. The Client Planning Portal helps clients determine whether they are on track to meet their goals in retirement. The Probability of Success Meter reminds clients of their current plan results and measures their confidence in achieving their goals.



SS Analyzer

The SSAnalyzer software has the power of published research behind it. It was founded by William Meyer and Dr. William Reichenstein who have 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 SSAnalyzer because it's been validated by research and application.

Leading in Financial Technology

YOUR rFPW

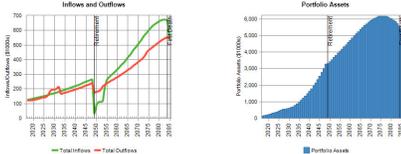
As a rebel Financial client, you will have access to our rFPW, which is an advanced system that allows you to view all of your accounts with us, view accounts with other financial institutions, track spending, build budgets, create/interact with your financial plan, monitor your financial progress over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

Cash Flow

Prepared for John and Joanna Young

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Based upon the levels of income and spending in the Base Facts, your portfolio assets will last through at least 2055 (page 101/100).



RELEVANT FACTS

John's Retirement:	2049 (65)
Joanna's Retirement:	2050 (65)
First Death (John):	2084 (100/99)

LIVING EXPENSES

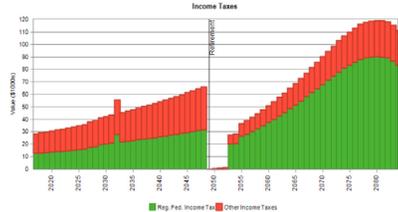
Current:	\$66,000
Retirement:	\$60,000
Advanced Years:	\$70,000
After First Death:	\$60,000
Inflated at:	2.50%
Inflation Rate:	2.50%

Year	Age	Income	Investment	Planned Disbursements	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2017	33/32	\$126,000	\$0	\$0	\$126,000	\$111,602	\$111,602	\$14,398	\$137,902
2018	34/33	128,125	0	0	128,125	110,236	110,236	17,889	156,362
2019	35/34	131,228	0	0	131,228	112,228	112,228	29,000	185,362
2020	36/35	134,611	0	0	134,611	114,660	114,660	42,701	228,063
2021	37/36	137,976	0	0	137,976	117,756	117,756	57,947	286,010
2022	38/37	141,426	0	0	141,426	120,643	120,643	74,703	360,713
2023	39/38	144,961	0	0	144,961	123,684	123,684	93,919	454,632
2024	40/39	148,585	0	0	148,585	127,790	127,790	115,599	570,231
2025	41/40	152,300	0	0	152,300	132,584	132,584	139,845	720,376
2026	42/41	156,108	0	0	156,108	138,172	138,172	166,689	907,065
2027	43/42	160,011	0	0	160,011	144,756	144,756	196,137	1,133,202
2028	44/43	164,011	0	0	164,011	152,344	152,344	228,283	1,401,919
2029	45/44	168,111	0	0	168,111	160,542	160,542	263,139	1,715,058
2030	46/45	172,314	0	0	172,314	169,361	169,361	300,796	2,076,264
2031	47/46	176,622	0	0	176,622	178,814	178,814	341,461	2,487,803
2032	48/47	181,037	0	0	181,037	188,917	188,917	385,248	2,953,555

Income Tax

Prepared for John and Joanna Young

The Income Tax report projects your future Federal, Capital Gains, Dividend, and Other Income taxes.



Year	Age	Gross Total Income	Regular Federal Income Tax	Capital Gains Tax	Other Income Taxes	Total Income Tax	Effective Income Tax Rate
2017	33/32	\$126,000	\$12,753	\$0	\$15,723	\$28,476	22.76%
2018	34/33	128,125	13,050	0	16,116	29,166	22.76%
2019	35/34	131,228	13,348	0	16,518	29,866	22.74%
2020	36/35	134,611	13,641	0	16,921	30,562	22.74%
2021	37/36	137,976	13,939	0	17,325	31,264	22.74%
2022	38/37	141,426	14,242	0	17,730	31,972	22.74%
2023	39/38	144,961	14,549	0	18,136	32,685	22.74%
2024	40/39	148,585	14,861	0	18,543	33,404	22.74%
2025	41/40	152,300	15,178	0	18,951	34,129	22.76%
2026	42/41	156,108	15,499	0	19,360	34,859	22.76%
2027	43/42	160,011	15,824	0	19,770	35,594	22.76%
2028	44/43	164,011	16,153	0	20,181	36,334	22.76%
2029	45/44	168,111	16,486	0	20,593	37,079	22.76%
2030	46/45	172,314	16,823	0	21,006	37,829	22.76%
2031	47/46	176,622	17,164	0	21,420	38,584	22.76%
2032	48/47	181,037	17,509	0	21,835	39,344	22.76%



Home Organizer Goals Spending Investments Vault Reports Help Settings Sign Out

Overview Budgets Transactions Settings

Date Range

This Month ▾

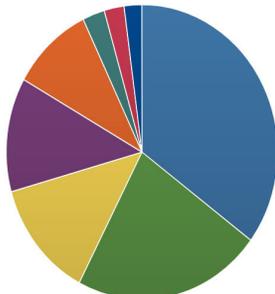
View

Spending by Category ▾

Accounts

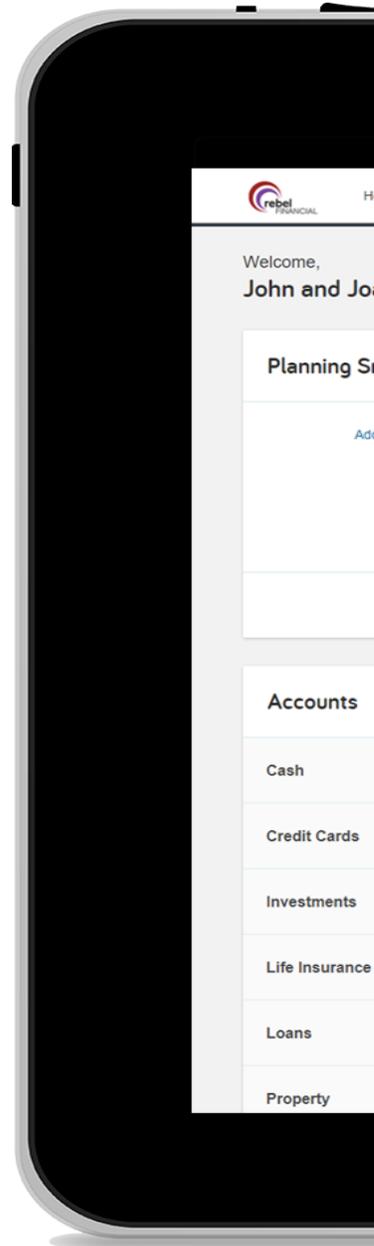
All Accounts ▾ Reset All

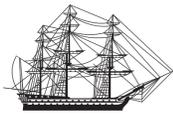
Income: **\$0.22** Expenses: **-\$2,844.56** Net: **-\$2,844.34**



view related transactions

	Spending	Budgets
■ Unclassified	\$1,001.99	--
■ Auto & Transport	\$638.11	\$1,078.00
■ Cash/ATM	\$370.00	\$1,553.00
■ Taxes	\$356.00	--
■ Food	\$275.91	\$287.00
■ Fees & Charges	\$75.00	--
■ Shopping	\$67.78	\$301.00
■ Business	\$59.77	\$500.00
Total:	\$2,844.56	\$3,719.00



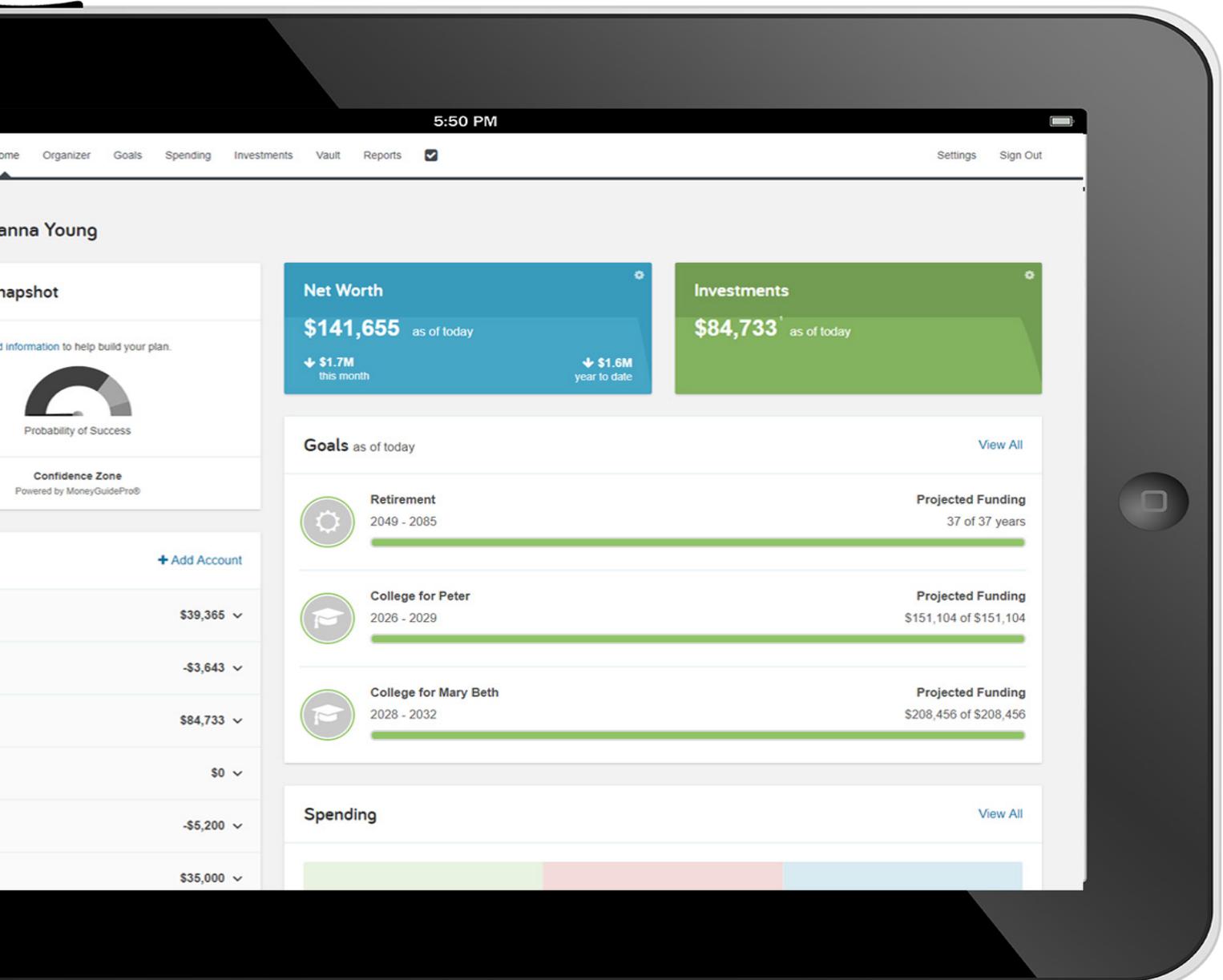


Vanguard®



Jefferson National

Lincoln Financial Group®



5:50 PM

Home Organizer Goals Spending Investments Vault Reports

Settings Sign Out

Anna Young

Snapshot

Information to help build your plan.



Probability of Success

Confidence Zone

Powered by MoneyGuidePro®

+ Add Account

\$39,365

-\$3,643

\$84,733

\$0

-\$5,200

\$35,000

Net Worth

\$141,655 as of today

↓ \$1.7M this month

↓ \$1.6M year to date

Investments

\$84,733 as of today

Goals as of today

View All



Retirement
2049 - 2085

Projected Funding
37 of 37 years



College for Peter
2026 - 2029

Projected Funding
\$151,104 of \$151,104



College for Mary Beth
2028 - 2032

Projected Funding
\$208,456 of \$208,456

Spending

View All



Investment Technology

Scenarios ▾ Data Center

Stress Test - End of Retail: Tech Cuts Jobs Not Growth

Economic Levers 2nd order effects?

Timeframe: Now 3m 6m **1y** 3y 5y

Key Scenario Levers

S&P 500 Current: 2,659.99 Projected: 2,792.99

10Y UST Yield Current: 2.39 Projected: 2.63

Primary Levers

12M T-Bill Yield Current: 1.69 Projected: 1.97

CPI Current: 2.05 Projected: 2.19

EUR Current: 1.18 Projected: 1.15

Oil Current: 58.00 Projected: 58.00

(861K USD) Sample Client Holdings

5.6% +\$47,800

(109,426 USD) SAMPLE CLIENT JOINT TENANTS'

5.4% +\$5,860

(751K USD) SAMPLE CLIENT ROLLOVER IRA*77b4

5.6% +\$41,900

Hide Member Portfolios

Cash Flow for Decision Center

Lifetime Portfolio Value

Assumptions

Assumption	Value	Living Expense
John's Retirement	88 (2023)	Current
John's Retirement	88 (2021)	Retirement
John's Death (John)	86/86 (2060)	Advanced Year
Withdrawal Rate	2.50%	After John Passes
		Index Rate

Stock Sectors

Stock Regions

Investment Activity Graph

Initial Mkt Value: 450,359.42
Final Mkt Value: 865,365.94

Trailing Returns

	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Portfolio Return	5.13	19.25	8.10	10.35	6.71
Benchmark Return	5.04	16.99	7.40	9.02	5.00

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Info
2017	62/62	\$150,000	\$0	\$0	
2018	63/63	153,750	0	0	
2019	64/64	157,500	0	0	
2020	65/65	161,250	0	0	
2021	66/66	141,585	0	0	
2022	67/67	152,794	0	0	
2023	68/68	67,666	0	0	
2024	69/69	58,502	0	0	
2025	70/70	84,290	0	38,808	
2026	71/71	85,890	0	41,611	
2027	72/72	87,522	0	44,614	
2028	73/73	89,188	0	47,832	
2029	74/74	90,887	0	51,280	
2030	75/75	92,621	0	54,973	
2031	76/76	94,390	0	58,846	
2032	77/77	96,194	0	62,929	
2033	78/78	98,037	0	67,248	
2034	79/79	99,917	0	71,805	
2035	80/80	101,835	0	76,641	

Sample UNV Client 6/29/2018

Investment Growth Since Inception

Time Period: 10/17/2013 to 6/30/2018

Performance by Account Since Inception

Time Period: 10/17/2013 to 6/30/2018

Account Number	Beginning Market Value	Additions	Withdrawals	Total Gain after Management Fees	Ending Market Value	Money Weighted Return %	Average Annualized Return %	
SAMPLE CLIENT UNIVERSITY ARP	1234H021	0.00	500,113.53	-921.95	132,265.97	631,457.55	34.04	7.28
SAMPLE ROLI OVER IRA	234560987	0.00	465,548.00	0.00	145,267.98	610,815.98	31.20	5.44

Created Report

Stress Test

You are currently viewing in Present Value

PROBABILITY OF SUCCESS

87%

0% - 49% 50% - 80% 81% - 100%

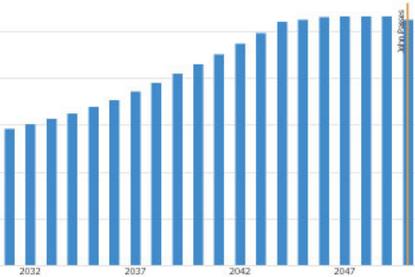
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Financial Planning Programs

Advanced Plan - Dec 2017 with Decision Center (Show Both Future and Present Values)



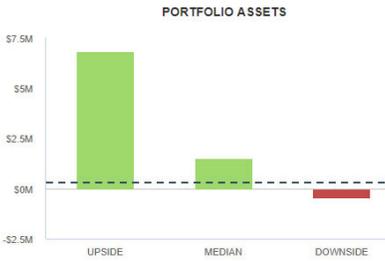
Expenses	\$76,000
Income	\$76,000
Assets	\$76,000
Liabilities	\$66,000
Net Worth	2.60%

Summary

Based upon the levels of income and spending in the Advanced Plan - Dec 2017 with Decision Center, your portfolio assets will last through at least **2060 (age 96)**.

Year	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets (Present Value)	Total Portfolio Assets (Future Value)	
2030	\$150,000	\$191,280	\$3,000	\$194,280	(\$44,280)	\$1,082,640	\$1,056,243	
2031	153,750	236,785	3,075	239,860	(86,110)	1,076,938	1,025,045	
2032	157,594	195,015	3,152	198,167	(40,573)	1,121,008	1,040,967	
2033	161,534	199,405	3,231	202,636	(41,102)	1,168,957	1,059,018	
2034	141,585	146,409	3,312	149,721	(8,136)	1,254,662	1,108,938	
2035	152,794	151,473	3,395	154,868	(2,074)	1,353,469	1,167,093	
2036	0	67,556	125,992	0	125,992	(87,807)	1,330,098	1,191,023
2037	0	58,502	127,583	0	127,583	(69,081)	1,408,330	1,155,882
2038	0	123,098	141,602	24,368	165,970	(42,872)	1,451,054	1,162,300
2039	0	127,501	144,648	24,977	169,625	(42,124)	1,497,263	1,169,659
2040	0	132,136	147,816	25,601	173,417	(41,281)	1,545,626	1,177,914
2041	0	137,020	151,223	26,241	177,464	(40,444)	1,596,356	1,186,980
2042	0	142,167	154,760	26,897	181,657	(39,490)	1,649,885	1,196,860
2043	0	147,594	158,407	27,569	186,000	(38,406)	1,706,291	1,207,061
2044	0	143,223	153,646	28,964	182,610	(39,387)	1,516,355	1,021,456
2045	0	146,505	157,223	29,688	186,911	(40,406)	1,570,771	1,032,303
2046	0	149,522	160,870	30,430	191,300	(41,778)	1,627,615	1,043,571
2047	0	152,476	152,620	0	152,620	(144)	1,689,017	1,062,781

Switch back to Future Value



Percentile	Portfolio Assets
97.5%	\$6,839,6
50.0%	\$1,520,8
2.5%	(\$440,0

DECISION CENTER

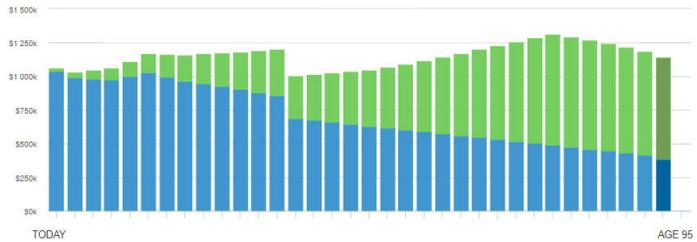
Go to Presentation

Dec 2017

Selected Report
Lifetime Cash Flow

You are currently viewing in Present Value

Switch back to Future Value



ASSETS LAST UNTIL
Age 95

FUNDING GAINED
0 Years

VALUE GAINED
\$753,292

Details by Year: 2050

95 JOHN 95 JANE

	Portfolio Assets	Net Worth
BEFORE	\$385,167	\$759,619
AFTER	\$1,138,459	\$1,512,909
NET	\$753,292	\$753,290

Explore

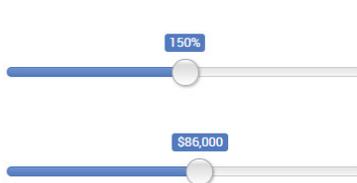
Save or Reset

Explore

Compare

Play Zone® Scenario

Recommended Scenario



Total Spending: \$2,852,372



Total Spending: \$2,549,285



\$ 35,000



\$ 40,000



\$ 14,000



\$ 500,000



\$ 10,000

Average Returns

Flat Fee Pricing Structure

Social Security Optimization	DIY Retirement Plan	Student Loan Repayment Plan	College Selection & Funding Plan
\$100	\$200	\$500	\$1,000
<ul style="list-style-type: none"> Personalized planning strategy Detailed custom report Strategy review with a support financial advisor Assistance at filing time 	<ul style="list-style-type: none"> Guided DIY retirement plan SS module included Probability tested Integrated Playzone that allows you to experiment Ability to review your plan with an rF Support Advisor 	<ul style="list-style-type: none"> Review of all your student loans Testing to determine which repayment option is optimal and whether you qualify for debt forgiveness Optimization plan to outline your strategy implementation Assignment of a Support Financial Advisor 1 plan review and delivery webinar 	<ul style="list-style-type: none"> Review of potential colleges and associated costs Analysis of individual student characteristics and calculation of EFC at each institution Plan creation which includes summary of options, costs, and recommendations Assignment of a Support Financial Advisor 1 data gathering meeting 1 plan delivery & review meeting

Basic Retirement Plan	PensionMAX Retirement Plan	Complex Retirement Plan
\$1,000	\$1,500	\$2,500
<ul style="list-style-type: none"> SS optimization plan Simple review of pension options Complete retirement plan stress testing Assignment of a Support Financial Advisor 1 data gathering meeting 1 plan delivery & review meeting 	<ul style="list-style-type: none"> SS optimization plan All services from the Basic Retirement Plan Private/Public pension optimization Ability to compare multiple retirement permutations Assignment of an Associate Financial Advisor 1 data gathering meeting 1 plan delivery & review meeting 	<ul style="list-style-type: none"> SS optimization plan All services from the Standard Retirement Plan 401k Net unrealized appreciation (NUA) testing Executive benefits optimization Assignment of a Lead Financial Advisor 1 data gathering meeting 1 draft plan review meeting 1 plan delivery & review meeting

Silver Financial Plan

\$3,250

- SS optimization plan
- All benefits from the Complex Retirement Plan
- College/education planning
- Major purchase, liquidation, and cash-flow planning
- Risk analysis and Survivorship Planning
- Investment review and recommendation
- Simple tax planning
- Simple estate planning/modeling
- Assignment of a Senior Financial Advisor
- 1 data gathering meeting
- 1 draft plan review meeting
- 1 plan delivery & review meeting



Gold Financial Plan

\$4,000

- SS optimization plan
- **All benefits from the Silver Financial Plan**
- Comprehensive tax planning and 1040 review
- Complete estate planning
- Assignment of a Senior Financial Advisor
- 1 data gathering meeting
- 1 draft plan review meeting
- 1 plan delivery & review meeting



Become an On-Going Client

rFPW

\$25/mo.

- No requirement to hold accounts with us
- Data aggregation, spending, budgeting tools
- Track accounts and run reports
- Ability to upgrade at any time
- “Pre-Advisor” path

Simple rebel

\$50/mo.

- Robust planning tools
- DIY with advisor “tune-ups”
- Assignment of support financial advisor
- Online document storage
- DIY Retirement included
- Ability to upgrade at any time

eRebel

\$75/mo.*

- Tax managed/sensitive portfolios
- Complete access to the full functionality of the rFPW
- Access to on-going financial advice
- (Virtual advisor)
- 1-2 Web/Video conferences per year
- Assignment of an associate financial advisor
- Online document storage
- DIY Retirement included

Did you know?

We have lowered our prices 5 times in the last 5 years, along with adding many bonuses to our already outstanding services.

The best is yet to come!



Silver rebel

\$100/mo.*

- Manage Investments Directly
- Tax Loss/Gain Harvesting
- Complete access to the full functionality of the rFPW
- 24/7 access to financial advice
- 2 OnDemand Meetings Yearly
- Assignment of a lead financial advisor
- Online document storage
- Management of “held away” assets
- Complete fluidity upgrading to Gold
- DIY Retirement included
- College and student loan planning included



Gold rebel

\$150/mo.*

- Manage Investments Directly
- Tax Loss/Gain Harvesting
- Complete access to the full functionality of the rFPW, MGP built out, and data curated per financial plan so that future reports are accurate.
- 24/7 Access to Financial Advice
- Unlimited OnDemand Meetings
- Assignment of a senior financial advisor
- Online document storage
- Management of “held away” assets
- Comprehensive Financial Planning
- Coordinate with your CPA (Tax prep included with AUM > \$750k)
- Coordinate with your Estate Attorney (Simple estate docs included with AUM > \$1M)
- All Flat-fee planning included



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

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!

* Plus, 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.

Fee Transparency

Fee arrangement – Preferred Custodians

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

Asset Under our Mnmt.	Robo	eRebel	Silver	Gold
\$0.00 - 499,999.99	0.50%	0.70%	0.90%	1.20%
\$500,000 - 749,999.99	0.45%	0.60%	0.80%	1.10%
\$750,000 - 999,999.99	0.40%	0.50%	0.70%	0.95%
\$1,000,000.00 - 1,499,999.99	0.35%	0.45%	0.60%	0.80%
\$1,500,000.00 - 3,499,999.99	0.30%	0.40%	0.50%	0.65%
\$3,500,000.00 - 4,999,999.99	0.25%	0.35%	0.40%	0.50%
\$5,000,000.00 +	0.20%	0.25%	0.30%	0.40%

Fee arrangement – University Retirement Accounts

403b, 457b, & ARP w/TIAA CREF & Fidelity

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

Fee arrangement – 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%

Alternative fee arrangement* – University Accounts

403b, 457b, & ARP w/TIAA CREF & Fidelity

Asset Base	eRebel	Silver	Gold
\$0.00 - 99,999	\$100/mo	\$125/mo	\$200/mo
\$100,000 - 249,999	\$125/mo	\$150/mo	\$225/mo
\$250,000 - 499,999	\$150/mo	\$175/mo	\$250/mo
\$500,000 - 799,999	\$175/mo	\$200/mo	\$275/mo
\$750,000 - 999,999	\$200/mo	\$225/mo	\$300/mo
\$1,000,000 - 1,499,999	\$225/mo	\$250/mo	\$325/mo
\$1,500,000 +	\$250/mo	\$275/mo	\$350/mo

*Where 3rd party fee-billing is unavailable.

Fee arrangement

rF401k, Pension, & NQDC

Asset Base	Annual Fee
\$0.00 - 999,999.99	0.700%
\$1,000,000 - 1,999,999.99	0.650%
\$2,000,000 - 3,999,999.99	0.600%
\$4,000,000 - 6,999,999.99	0.500%
\$7,000,000 - 9,999,999.99	0.450%
\$10,000,000 - 24,999,999.99	0.400%
\$25,000,000 +	0.350%



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You may view all our fee schedules on our website at www.rebelfinancial.com anytime. We are totally transparent and are one of the few firms to publicly post our complete lists of fees and charges.