



PROSPECTIVE CLIENT BROCHURE

2021-1



Prepared For: _____

Date: _____

rebel Financial (rF) was founded to be a social enterprise 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.

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EVENTS

We have several events over the course of the year. Our annual events include golf and sporting clay events. Typically the sporting clay event is held in May, and the golf event in August. These events are always **free for clients**, and non-clients may purchase tickets through our Eventbrite. We also have rebel Rousing events every Friday afternoon. Before COVID-19, clients and friends would gather for activities including Rockband, Jackbox.tv games, Happy Hour, and more!



2020 SPONSORS
REMAX AND STOLLY



Sporting Clays, Golf Scramble, rebel Rousing, Wine & Dine Night, and More!
Stay updated and join our events in person or remotely through Eventbrite.com



Check out our events page!



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 and society effectively. Our motto is "Advisors serving clients, not corporations."



rebel Financial Foundation

The rebel Financial Foundation is 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.

ORGANIZATIONS WE SUPPORT



Kiva

A crowdfunding loan service that helps people across the world achieve their goals through small donations from others. Kiva enables people to start businesses and repay their loans back into the system to make the world a better place.



52 Million Project

Helping people make a difference through a dollar donation. Each person is limited to donating a dollar per week, but the addition of more people doubles the impact. They support various charities in and around the Columbus area.



Speedy Sneakers

A race organizing company that operates at a loss cost, allowing more flexibility for charities and other non-profits looking to do a race fundraiser event.

PROUD MEMBERS OF



THE “FEE-ONLY” DIFFERENCE

WHAT DOES “FEE-ONLY” 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 are generally able to provide less conflicted 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, often placing that agent/broker on the opposite side of the table from you.

WHAT IS A FIDUCIARY FIRM?

We are a fiduciary because we are in the business of providing investment advice. If you pay us for that advice, on any subject, then we are a fiduciary to you and will look out for your best interests first.

Money and finance are some of the most sensitive subjects in almost all societies. It is one area full of countless violations of trust and fidelity. If you are going to accept advice about what you should do with the resources that make all of your other financial goals possible then you should be confident that those professionals will have an obligation to serve your best interests first. We believe in what we do and the advice we provide. We are willing to take responsibility for our actions and the advice that we give to our clients. Additionally, many advisors will try to muddy the water calling themselves “fee-based”. This is not fee-only and they are only fiduciaries sometimes.



EMPOWERING YOUR INVESTMENT FREEDOM

TRADITIONAL, VALUES-BASED, OR THEMATIC

One of the most powerful tools you give us is the responsibility of having discretion over your investment portfolios. While we make the day-to-day decisions on security selection and trading, we want to empower you to make top level decisions on your “style” and risk tolerance so we can better manage your investments per your preferences and values.

TRADITIONAL

- Lowest cost and 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

ESG

- Portfolios that are managed with Environmental, Social, and Good Governance criteria
- Many have out-performed their “traditional” counterparts
- Net fees are comparable to the “traditional” portfolios

ESG ALTERNATIVE ENERGY

- ESG portfolios that try to exclude fossil fuels and are more concentrated in alternative energy: Solar/Hydro/Wind*

*These portfolios can be more volatile due to the increase in alternative investment concentrations

CHRISTIAN VALUES

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

SHARIAH/HALAL

- Muslim faith-based investing style made specifically to avoid haram: Alcohol/Gharar/Tobacco/Riba
- Our partners assist in the calculation of Purification and Zakah

PROTECTION PLUS

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

NEW ERA/SINGULARITY

- Will be open for up to 5-10% net worth.
- Invests in ETFs + stocks of new age tech + new socioeconomic trends
- Considerable volatility: should be aggressive risk tolerance

DIRECT INDEXING

- Via partners like OpenInvest + Vise
- Buy stocks directly via fractional shares
- Vote proxies + per investment style/values
- Could be to any style selection

Regular Investment Style Value-Based Investment Style Check-Box to Indicate Style

BUILDING A BETTER FUTURE FOR YOU

rebel Financial Personal Website (rFPW)

YOUR CONSOLIDATED FINANCIAL DASHBOARD

In 2013, rebel Financial was created to challenge the "Wall Street" status quo of corporate greed through profit maximization. We believe that all companies should be good community actors, running social enterprises that try to better all stakeholders. Our team is dedicated to helping our clients reach their full potential, being a proactive member of our community, all while striving to make the society we live in more inclusive, more socially mobile, and more economically equal.

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.



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.



Professional Excellence

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



Fee-Only and 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.



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 multiple plans under either arrangement that fits your particular need.



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.



Dedicated to Financial Planning

Unlike most other firms that use financial planning as a hook to get roll overs, 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



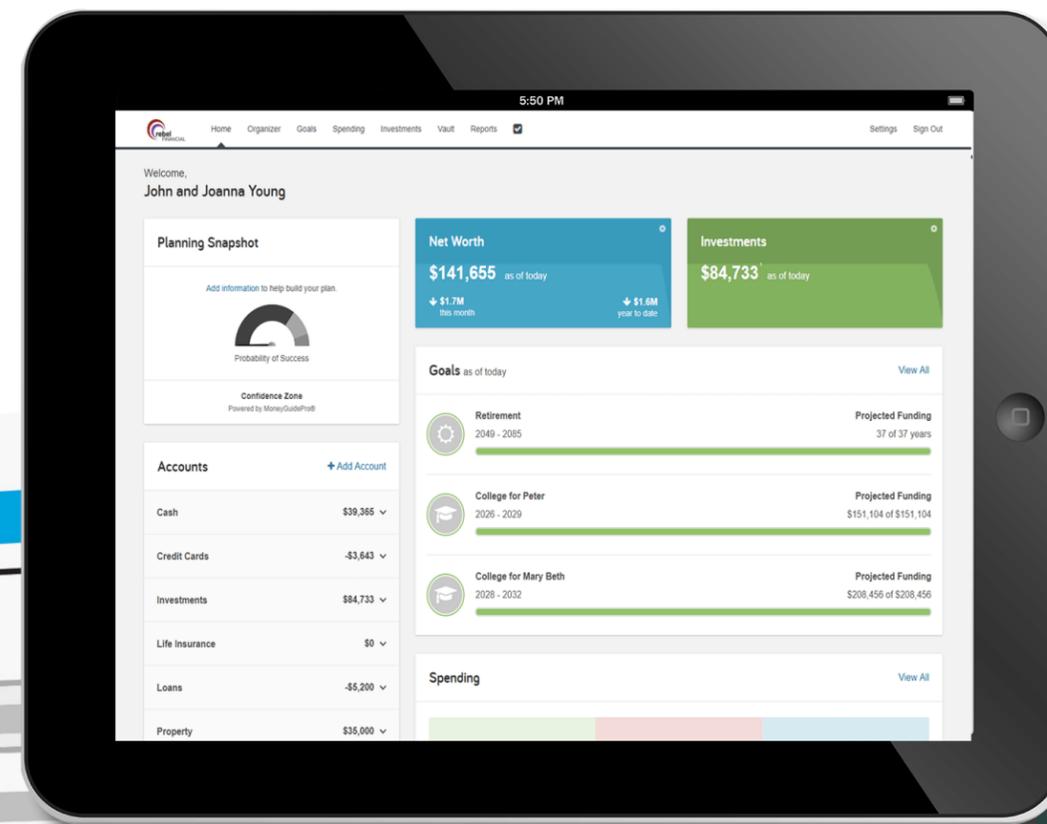
Discretionary Investment Management

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.



Focused on People, Not Profits

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



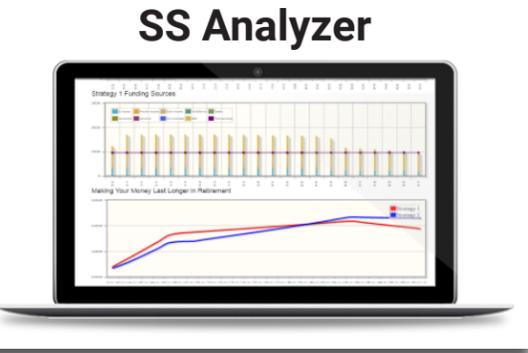


eMoney

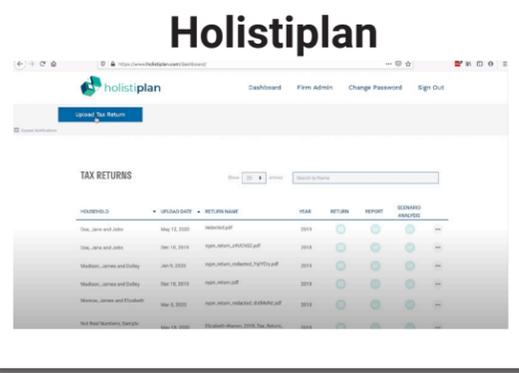
eMoney, which you will come to know as your rFPW, is the backbone of our financial planning endeavors. With the addition of Decision Center, our financial planning is much more dynamic and interactive, rather than the traditional boring and long financial plans of the past. Whether you want to evaluate 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 it out 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.

The SS Analyzer software helps us to model and test ss claiming strategies to find the most optimal claiming strategies for clients. In addition to our primary software, SSA helps us to ensure that our planning clients are optimizing their federal benefits by research and application.



SS Analyzer



Holistiplan

Holistiplan is an advisor software that helps to make the financial planning process both faster and better for every client. The initial plan focuses on tax planning which can help predict future taxes as well. Holistiplan's solution is to use the latest technological advances to read uploaded financial planning documents and generate reports that provide planning opportunities.



HiddenLevers

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.



Riskalyze

Riskalyze is the second risk tolerance solution that we have adopted to help us better serve clients. Riskalyze is a solution that 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.



iRebal for TD Ameritrade

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



Fi360

Fi360 helps financial intermediaries to use prudent fiduciary practices to profitably gather, grow, and protect investors' assets. Fi360 ensures advisors are equipped with the knowledge and tools they need to implement a prudent, scalable investment process so they may grow their business and delight their clients. Every Fi360 solution ends with enabling advisors to put their clients' best interests first.



TradingFront

TradingFront is an efficient, digital platform made to engage clients and prospectives while driving productivity from a unified tech stack built directly into a custodian. TradingFront is integrated with several of our custodians and works to help keep your money stabilized in volatile market times.



Morningstar Office

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.

CUSTODIANS AND MORE

TOOLS AND PARTNERS



Holistiplan is a software that helps make the financial planning process faster, more consistent, and more efficient for each and every client. This software creates PDF tax return reports and can even help predict future taxes.

Everplans is a service to help our clients get a plan in place so that in case something happens to them, their loved ones and trusted advisors have access to all their most important documents and information in one place.



OpenInvest offers value-based solutions to help unlock the true impact of investments. With OpenInvest, we can seamlessly build, manage, and report on ESG-focused portfolios, engaging with clients on a new level.

NEW CUSTODIANS



Recently, Charles Schwab and TD Ameritrade merged companies. Together, they have almost a century of investment knowledge and experience. However, because we want choice and competition, we have added Altruist and Trading Front/Interactive Broker as new custodians.



ALL OTHER SUPPORTED CUSTODIANS



ESTATE PLANNING

EXPANDED SERVICES

Estate planning is an important and often overlooked area of our lifetime planning. It is easy to downplay its significance and to put off actually implementing one and no one likes to think about their own mortality. However, the best time to plan is early and we can help you take care of this as quickly and painlessly as possible.

Benefits of Estate Planning

1. Minimize probate expenses and legal fees.
2. Move your assets to your loved ones quickly, preserve privacy, and ease the process for them.
3. Provide for those that will need your help and possibly protect them from themselves.
4. Prevent misunderstanding between beneficiaries and preserve relationships
5. Plan for your incapacity.
6. Potentially create a multi-generational legacy.

Scan here to go to our Estate Planning site



rF OPTIONS

1 Online

By guiding you through the estate planning process, EP Navigator helps you create high-quality documents that ensure your wishes are accurately carried out.



2 In-Person

Estate planning can be done in person with our local partner state attorney.



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

3 Your Own Attorney

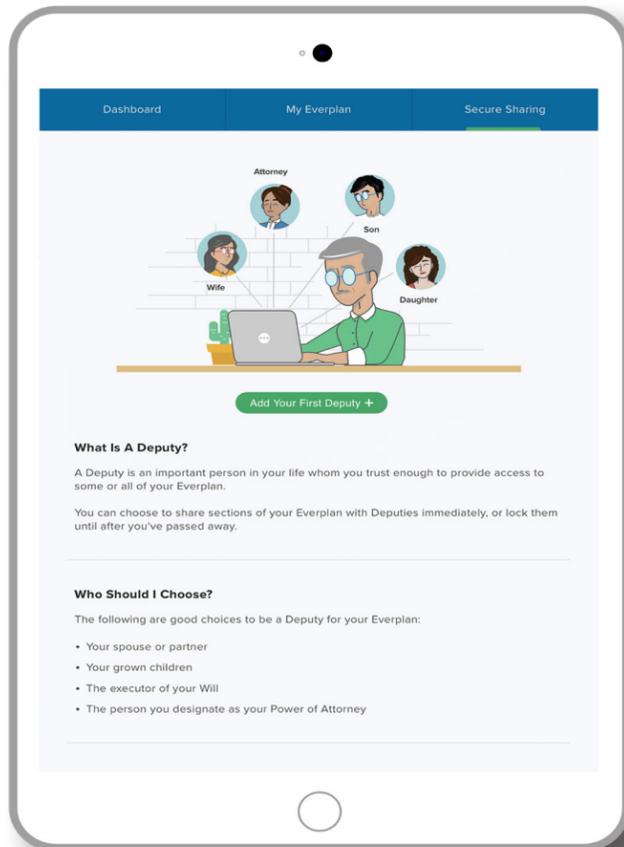
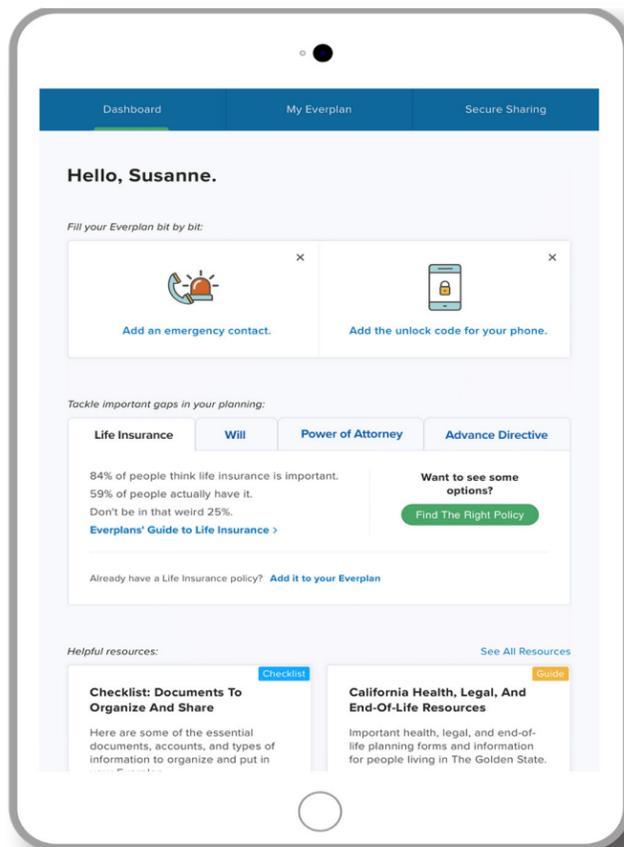
Have an attorney that you already know and love? At your own expense, do your estate planning through them and we will facilitate in any way that we can, update your financial plan with the updated estate information, and electronically organize/store your documents in your rFPW Vault.

Everplans is a service rebel recently added to our Silver and Gold client subscriptions for no additional cost. It comes after the estate planning process is completed. Everplans is an online platform that is secure enough to store your will, life insurance policy, healthcare documents, pet information, digital accounts, and more. Everplans is unique because you have complete control over your portal, with the ability to share information with whomever you want, whenever you want.



Expert Guidance

Sharing



+Please note that rebel Financial does not provide legal advice and nothing on this page should be construed as such. We consult with your/our attorney(s) through the entire estate planning process. You should consult with your attorney or you may ask us for a referral to an attorney in your local community before implementing any estate plan.*

****THIS SERVICE IS ONLY AVAILABLE FOR SILVER AND GOLD CLIENTS**



Tax planning is an important aspect of your financial plan. rebel clients get access to free or reduced pricing for 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 promptly.

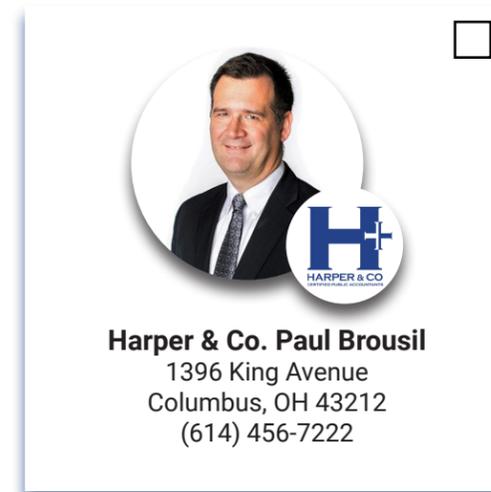
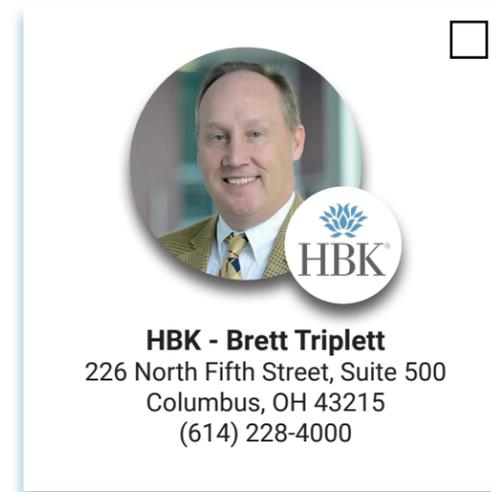
OUR SERVICE

Using our in-house services, GruntWorx, Drake Software, and ProtectionPlus, we work hard to get your returns as quickly as possible. Price varies depending on several variables, including how extensive your tax needs are, how much in assets you have with us, and your level service.



OUR CPA PARTNERS

Use one of our third-party CPA partners to have your taxes done by a CPA professional at a discounted rate. Although not as inexpensive as our in-house, your taxes may be more robust and require the personal touch of a licensed CPA and the firm behind them. Going through our partners may give you the best rate for your required tax needs.



YOUR OWN CPA

You are also able to work with your own personal CPA or Tax Preparer. We are willing to work with any licensed CPA, but this cost is completely absorbed by you.

BECOME A FLAT FEE CLIENT

Student Loan Repayment Plan

\$1500

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

Retirement Plan

\$2500

- SS optimization plan
- Expense and cash flow analysis
- Benefits analysis and 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, and delivery

College Selection & Funding Plan

\$3000

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

Silver Financial Plan

\$4000

- SS optimization plan
- Expense and cash flow analysis
- Benefits analysis and optimization
- Major purchase modeling
- Executive benefits optimization
- “Non-traditional” investment transaction modeling
- College/education planning
- Risk analysis and Survivorship planning
- Investment review and recommendation
- Simple tax planning
- Simple estate planning/modeling
- Assignment of Lead FA
- Up to 4 meetings for data gathering, plan review and delivery

Gold Financial Plan

\$5000

- SS optimization plan
- Expense and cash flow analysis
- Benefits analysis and optimization
- Retirement plan/account analysis and optimization
- Major purchase modeling
- Executive benefits optimization
- “Non-traditional” investment transaction modeling
- College/education planning
- Risk analysis and survivorship planning
- Investment review and recommendation
- Comprehensive tax planning and 1040 review
- Complete estate planning
- Assignment of Lead FA
- Up to 6 meetings for data gathering, plan review, and delivery

BECOME AN ONGOING 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 anytime

eRebel

\$100/mo*

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

Silver rebel

\$150/mo*

- Manage investments directly
- Tax loss/gain harvesting
- Additional planning added to rFPW
- 24/7 access to financial advice
- 1-4 on demand meetings yearly
- Online document storage and sharing
- Student loan optimization included
- Access to “light” financial planning
- Greater credit towards tax and 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 on demand meetings yearly
- Assignment of a Lead FA
- Student loan optimization included
- College selection and funding plan included
- Comprehensive financial planning
- On-going financial plan updates and implementation assistance
- Maximum credit towards tax and estate planning services

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

FEE TRANSPARENCY

PEOPLE BEFORE PROFITS

Preferred Custodians

(TD Ameritrade, TIAA CREF, Fidelity, Nationwide, 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 - 1,499,999.99	0.45%	0.60%	0.80%
\$1,500,000 - 3,499,999.99	0.40%	0.50%	0.65%
\$3,500,000 - 4,999,999.99	0.35%	0.40%	0.50%
\$5,000,000+	0.25%	0.30%	0.40%

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 - 6,999,999.99	0.50%
\$7,000,000 - 9,999,999.99	0.45%
\$10,000,000 - 24,999,999.99	0.40%
\$25,000,000+	0.25%

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 - 1,499,999.99	0.90%
\$1,500,000 - 3,499,999.99	0.75%
\$3,500,000 - 4,999,999.99	0.60%
\$5,000,000+	0.50%

Go to rftax.com
to learn more



What Makes Us Different?

- 1 Core prioritization: Clients, EEs, Community, Country, Humanity, Shareholders
- 2 Social enterprise - B corporation
- 3 Technologically progressive
- 4 Philanthropically motivated



“We walk the talk and we put our resources where our values are.” - Phil Ratcliff



Prospective Client 2021-1

rebel Financial is a Registered Investment Advisor. A more detailed description of the company, its management, and practice 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.

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