CLIENT UPDATE BROCHURE

2021-2

Prepared For:________________________________

Date:__________________

DISCLOSURE: *While anyone can view our brochures, there is a lot of context missing and these are meant to be used in a video conference or meeting with a financial coach or advisor.*

rebel FINANCIAL®

People before profit

THANK YOU

Word of mouth makes our world go 'round and we appreciate you spreading the word. 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 more content, staff, and investment tools for you. 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.

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GROWING RESPONSIBLY AND HIRING AWESOME PEOPLE


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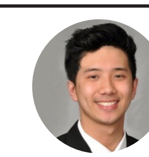
★ **JARED WHITFIELD**
INVESTMENT ASSISTANT

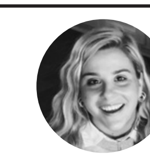

★ **NICHOLAS SHEPARD**
JUNIOR TECH ASSISTANT

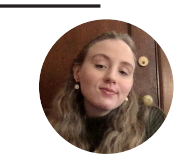
2021 INTERNS

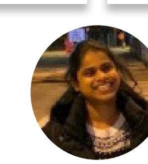

OJ OJEOMOGHA
Financial Planning Intern

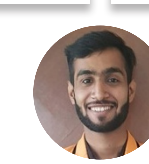

NIKET SHAH
Investment Management Intern


VINNY HOANG
Financial Advisory Intern


OLIVIA DADO
Marketing Intern


KATIE DOHERTY
Financial Advisory Intern


POOJITHA THULLURU
Technology Intern


PERIN SHAH
Technology Intern

☑ Part Of Your Service Team
★ New Hires & Promotions

Scan here to learn more about our Team members

NEW FOR 2021
TOOLS, TECHNOLOGY, AND CUSTODIANS

fp alpha

FP Alpha is an AI-driven comprehensive financial planning solution that enables advisors to provide actionable and personalized recommendations to clients in a scalable, intelligent, and cost-efficient manner, all while remaining complementary to current retirement planning software.

* FP Alpha, FP Alpha, Inc, fpalpha.com/. Accessed 7 Sept. 2021.

Advyzon is a technology hub that helps with portfolio management, client reporting, billing, CRM, growth, and secure document management.

* Advyzon, yHLsoft Inc, www.advyzon.com/main/index.html. Accessed 7 Sept. 2021.

Advyzon

FeeX

FeeX provides the technology for advisors to manage 401(k) accounts on behalf of their clients as part of their overall portfolio without taking custody of the accounts. This allows advisors and investors to work together on a personalized, holistic plan. FeeX will replace our current LastPass process.

* FeeX, FeeX, www.feex.com/. Accessed 7 Sept. 2021.

NEW CUSTODIANS

ONRAMP

TradingFront

choice

InteractiveBrokers

Altruist

CURRENT CUSTODIANS

charles SCHWAB

TIAA CREF

Nationwide

MID ATLANTIC CAPITAL GROUP

Fidelity INVESTMENTS

Vanguard

INVESTMENT STYLES
EMPOWERING YOU TO INVEST YOUR WAY

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
- Beta available for traditional models and values based models coming soon

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
- Emphasis on companies promoting stewardship, family values, and Christ-like integrity
- Attention to screening out companies engaged in alcohol, pornography, gambling, and abortion

SHARIAH/HALAL ☐

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

NEW ERA/SINGULARITY ☐

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

BETA

DIGITALLY ENHANCED PORTFOLIOS ☐

- Can be integrated to almost any other model
- 1-5% crypto allocation depending on risk tolerance and preference
- 50% bitcoin 50% second level digital assets

BETA

TAXES & ESTATE PLANNING*
EXPANDED SERVICES

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 faster.

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 service level.

Drake Software — Professional Tax Solutions

ProtectionPlus — Think Beyond The Return

Learn more online at: rftax.com OR

CryptoTrader.Tax

Now offering crypto/digital assets for tax prep*

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Enrolled Agent
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John Civardi
Associate Paraplanner
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John@rebelfinancial.com

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.

HBK - Christopher Neuman
226 North Fifth Street, Suite 500
Columbus, OH 43215
(614) 228-4000

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

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 because 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.

rF OPTIONS

1 In-Person

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

2 Online

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

3 Your 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.

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

estateplan navigator — smart planning made simple

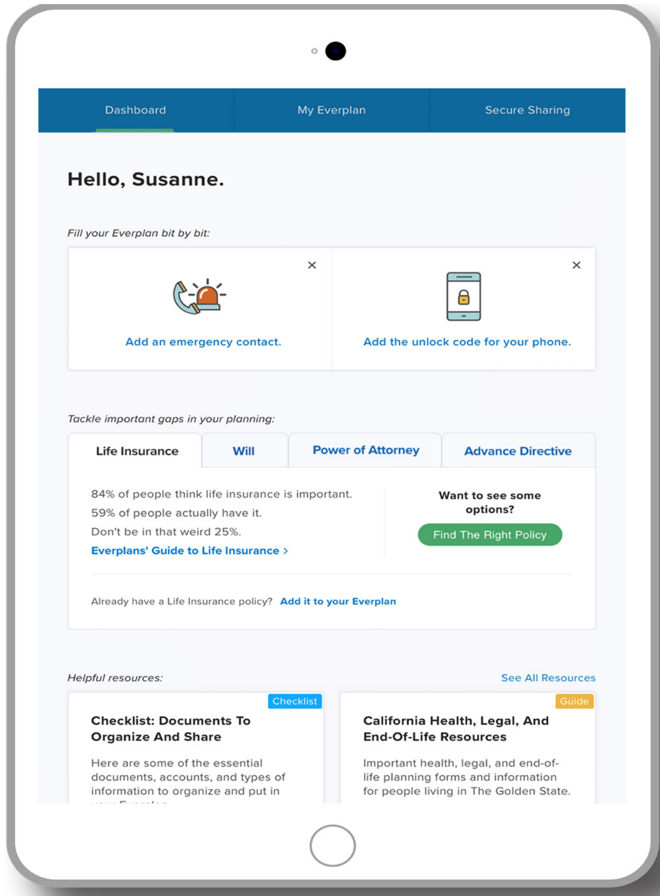
Scan here to go to our Estate Planning site

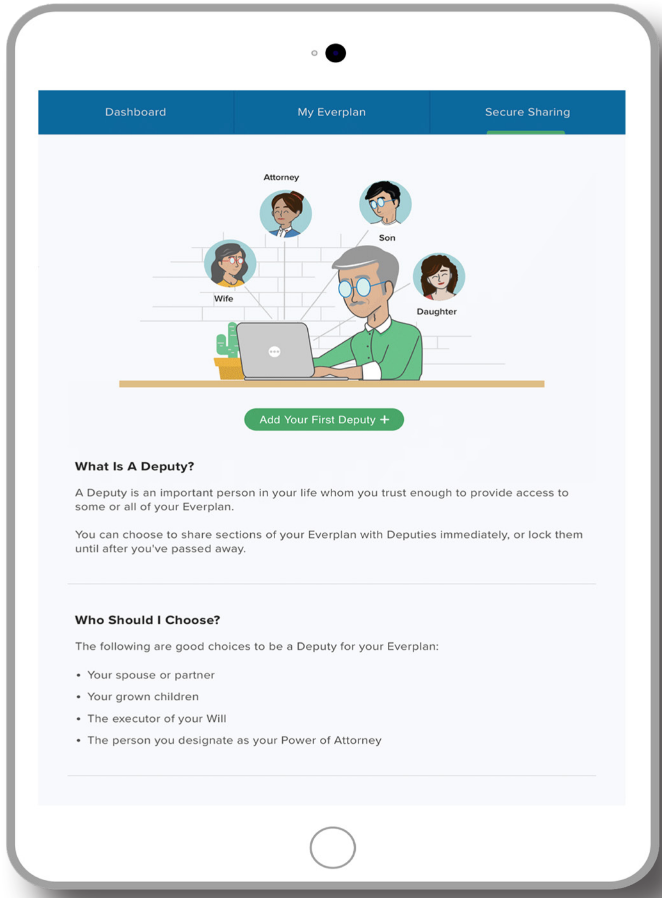
EVERPLANS + **
EXPANDED SERVICES

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.

everplans®

Expert Guidance	Sharing





Everplans, Everplans, www.everplans.com/. Accessed 7 Sept. 2021.

+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**

Scan here to learn more and how to use with rF

FEEX*

EXPANDED SERVICES

We've recently decided to retire LastPass. Instead we've adopted FeeX. FeeX is a service rebel uses that provides the technology for advisors to manage 401(k)accounts on behalf of their clients as part of their overall portfolio without taking custody of the accounts. This allows advisors and investors to work together on a personalized, holistic plan.

*We will be transitioning to FeeX during spring 2022 and after implementation, we will no longer support LastPass. While FeeX will be superior in many ways and was only available to silver and gold clients, it will now be available to all clients and assets managed will be at our normal fee schedule.

Studies show that actively managed 401(k)'s generate 3.3% higher returns per year, net of fees, than accounts without active management. This compounding effect yields up to 76% more wealth over 20 years. * FeeX, FeeX, www.feex.com/. Accessed 7 Sept. 2021.

BUILD MORE WEALTH

Actively managed assets generate 3.3% higher returns per year, net of fees, than non-actively managed assets. For an investor that starts with $200,000, this can translate into an additional $401,531 over 20 years!

HOLISTIC WEALTH PLANNING

Your advisor cannot only see, but actively trade and monitor your 401(k)/ outside assets - enabling them to implement truly holistic planning across all your investable assets.

EFFICIENT TAX MANAGEMENT

Taxes can significantly impact your portfolio. Let your financial advisor balance your assets across tax deferred and taxable accounts.

CONSOLIDATED REPORTING

Receive one comprehensive statement covering all of your account activity and balances.

* FeeX, FeeX, www.feex.com/. Accessed 7 Sept. 2021.

PRICING CHANGES

PEOPLE BEFORE PROFITS

EFFECTIVE JANUARY 2023

GOLD

$3000/yr MIN

Net-Worth	%fee
$0-500k	1.00%
$500k-1m	+ 0.50%
$1m-2m	+ 0.40%
$2m-3m	+ 0.30%
$3m-4m	+ 0.25%
$5m+	+ 0.20%

SILVER

$2000/yr MIN

Net-Worth	%fee
$0-500k	0.80%
$500k-1m	+ 0.40%
$1m-2m	+ 0.30%
$2m-3m	+ 0.25%
$3m-4m	+ 0.20%
$5m+	+ 0.15%

eREBEL

$1500/yr MIN

Net-Worth	%fee
$0-500k	0.70%
$500k-1m	+ 0.35%
$1m-2m	+ 0.25%

Over $2m must be converted to Silver or higher

SIMPLE

$800/yr MIN

Net-Worth	%fee
$0-500k	0.65%
$500k-1m	+ 0.30%

Over $1m must be converted to eRebel or higher

Net-Worth Calculation

+ Accounts
+ Retirement
+ Pension Account Equivalent
+ Home
- Median Home Price
- Mortgage
+ Other RE
+ Business Interests
- Debts
- New Outstanding Tax Liabilities

EXAMPLE 1 SILVER CLIENT

+ $25,000 Roth IRA
+ $120,000 401k
+ $50,000 TIRA
+ $325,000 Home
- $350,000 Median Home

Net Worth = $195k

FEE = $195k x 0.80%

$1560 = $2000 MIN/yr or $167/month*

EXAMPLE 2 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

Net Worth = $2,925,000

FEE = $500k x 1% = $5k
$1m x 0.5% = $5k
$1m x 0.4% = $4k
$425k x 0.3% = $1,275

$15,275/yr
or
$1,273/month*

Per our previous comments, we are still on target for 2023. Starting in mid 2021, you will start noticing changes from us to get ready for our pricing updates.

Many of the services that will be supported, you've already begun to enjoy. Estate planning, Tax planning, College planning, etc... Some services we are considering adding include expanding CPA partners, expanding attorney partners/subsidy, business planning, succession planning, bookkeeping, and bill payment services.

We've now completed our calculator. Please use the scan info below to use the calculator to get a good idea of how the pricing changes will affect you. Ask your advisors if you have any questions.

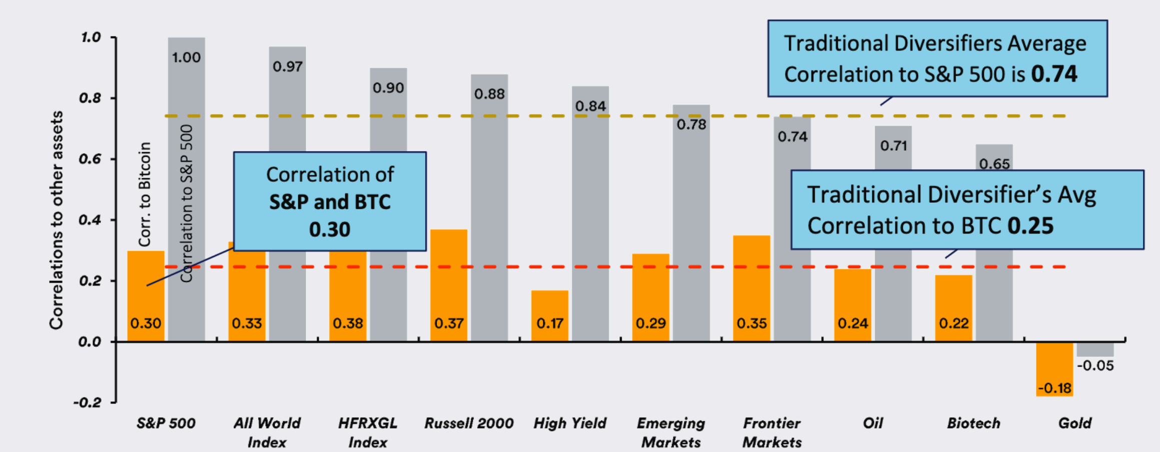
Your projected fee:_______________________

Scan here for our pricing calculator

DIGITAL ASSET ENHANCED PORTFOLIOS

Crypto currency, which should actually be called Digital Assets, are becoming an increasingly important asset class based on the technology of blockchain. Many important industry experts and scholars believe they will become one of most important technological/financial advances of the early 21st century. Additionally, early research and application are demonstrating that Digital Assets may be one of the most important parts of your portfolio's growth over the next 10-25 years. rebel Financial is taking a proactive stance in modern portfolio design by creating portfolios with small allocations to Digital Assets which can potentially increase rate of return by ~0.5% - 2%/year while minimizing overall downside risk through research and disciplined rebalancing. While these assets can be very volatile, we believe that they offer our clients the potential for increased return at a superior risk-to-return ratio. Ask your advisor if you are interested in learning more or utilizing our new Digital Asset Enhanced Portfolios.

Bitcoin's low correlations to other assets could significantly improve portfolio risk characteristics.

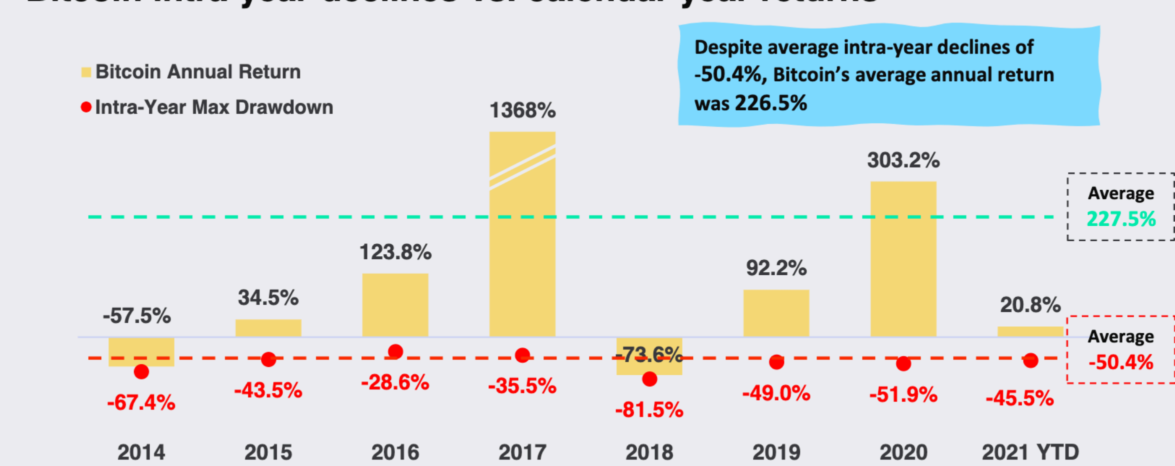


From Dec 31, 2015 to Jun 30, 2021. Data Source: Onramp Research, Bloomberg. The correlations are calculated based on the rolling quarterly returns with daily data frequency of each assets. Benchmarks provided for performance comparison are for informational purposes only. HFRX Global HF Index (HFRXGL): HFR Global Hedge Fund Index. ACWI: MSCI ACWI Net Total Return USD Index. High Yield Index: Bloomberg Barclays US Corporate High Yield Total Return Index. Frontier Markets: the MSCI Frontier Markets 100 Index. Biotech: the S&P Biotechnology Select Industry Index. Emerging Markets: the MSCI Emerging Markets Index.

Please visit www.onrampinvest.com for more info

ONRAMP™ ACADEMY

Bitcoin intra-year declines vs. calendar year returns



As of Jun 30, 2021. Source: Onramp Research and CoinMarketCap. Intra-year drops refer to the largest bitcoin price drops from a peak to a trough during the year. Returns shown are calendar year returns from 2014 to 2020.

Please visit www.onrampinvest.com for more info

ONRAMP™ ACADEMY

"Onramp's Guide To Cryptoasset Markets." Onramp, Onramp Academy, onrampinvest.com. Accessed 7 Sept. 2021.

DIGITAL ASSET ENHANCED PORTFOLIOS

CUSTODIANS

I'd like to be in the digital asset enhanced beta ☐

choice

Backed by Kingdom Trust, Choice offers a single account for all of your investments with no hidden fees, no minimums, and flexible membership options. They've reinvented retirement accounts to give you a choice of how you invest your hard earned savings. Choice can trade via Interactive Brokers and Kraken from a single account.

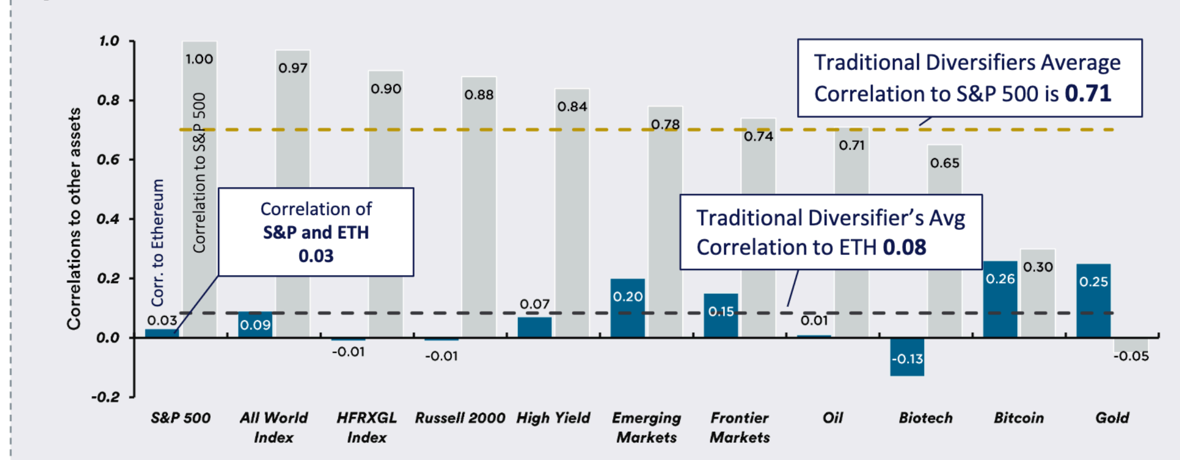
Choice, Kingdom Trust, www.retirewithchoice.com/. Accessed 7 Sept. 2021.

ONRAMP

Onramp Invest is an iPaaS (integration platform as a service) technology company providing access to cryptoassets for registered investment advisors. Our comprehensive cryptoasset management solution will enable advisors to help their clients safely, confidently, and intelligently invest in the new age all within their existing workflows and billing models.

OnRamp, www.onrampinvest.com/. Accessed 7 Sept. 2021.

Ethereum's low correlations to other assets could significantly improve portfolio risk characteristics.



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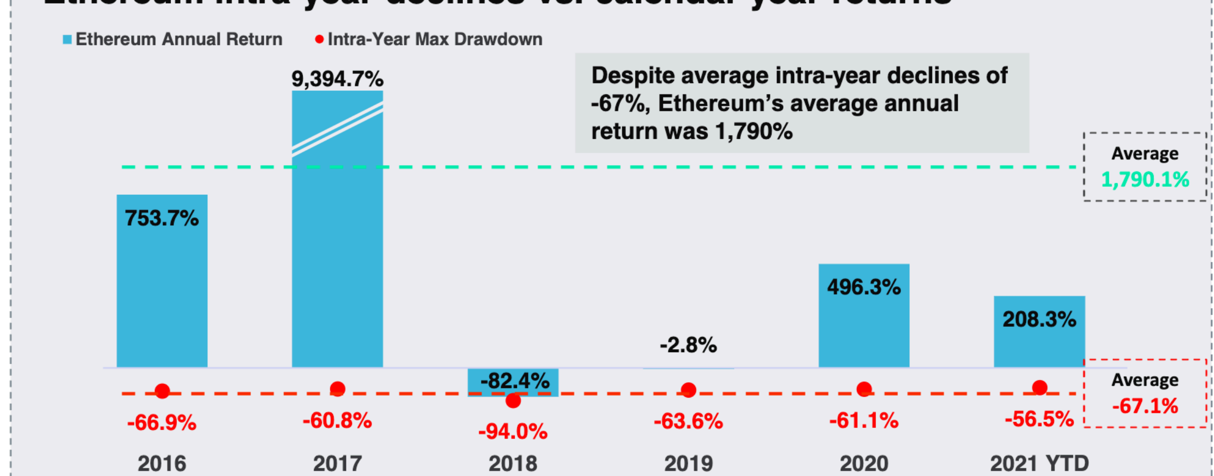
ONRAMP™ ACADEMY

Ethereum intra-year declines vs. calendar year returns



As of Jun 30, 2021. Source: Onramp Research and CoinMarketCap. Intra-year drops refer to the largest etheruem price drops from a peak to a trough during the year. Returns shown are calendar year returns from 2016 to 2020.

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Client Update 2021-2

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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.

People before profit