



# PROSPECTIVE CLIENT BROCHURE\*

2022-1

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.



Want a guided walkthrough of this brochure? Make an appointment now!



# rebel Financial

WHY WE ARE “rebel”

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.

## THE “FEE-ONLY” DIFFERENCE

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 put our clients interest before our own. We are always a fiduciary when providing financial and investment advice.

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.

# BUILDING A BETTER FUTURE FOR YOU

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.



## Transparent/Progressive 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 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.



## 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.



## 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.



## 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.



## 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.



## Innovative Investment Solutions

We are constantly looking for and implementing new software and technology that will help make the financial process easier and better for our clients.

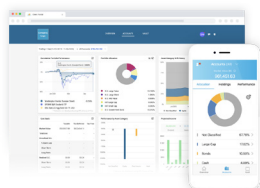


## Team of Professionals

Our team is constantly growing as we strive to provide you with more experience and people ready to help with your financial process.

# INVESTMENT MANAGEMENT

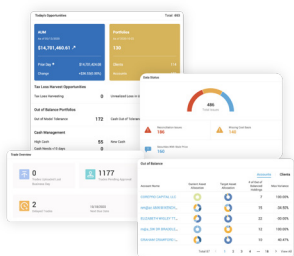
## TOOLS & PARTNERS



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

\* Advyzon, yHLsoft Inc, [www.advzyon.com/main/index.html](http://www.advzyon.com/main/index.html). Accessed 7 Sept. 2021.

## Quantum Rebalancer



Advyzon's Quantum rebalancer provides powerful trading and rebalancing capabilities with eight unique tools that support a variety of different objectives including cash and tax harvesting. Robust model construction capabilities, including the ability to create "models of models" as well as flexible cash and tax management capabilities give us the power to keep portfolios completely in balance and optimized for client goals.

\* Advyzon, yHLsoft Inc, [www.advzyon.com/features](http://www.advzyon.com/features) Accessed 7 Sept. 2021.



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.



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.



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.



Check out  
more of our  
tools



# 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

- Low 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 ~ 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

- All funds managed by Christian financial firms
- 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

## EXISTING MODEL WITH CRYPTO ALLOCATION

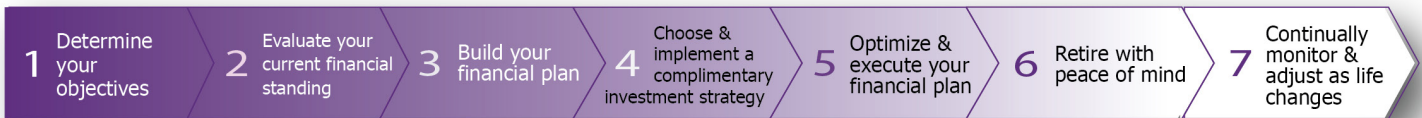
- Can be integrated to almost any other model
- 1-5% crypto allocation depending on risk tolerance and preference
- 50% bitcoin 50% second level digital assets

BETA

# RETIREMENT PLANNING

How will you continue to support yourself and your family in retirement? We can help you plan for your future. Financial planning is a process, and we're here to guide you through each step of the way to ensure that your plan remains dynamic across all stages of life. We have multiple steps to help guide you through your retirement process.

**We'll work with you to create a plan that will evolve as your life changes**



*During the process, we will help you..*

- Set Savings Targets & Asset Allocation**
- Select an Investment Strategy**
- Use Benefits Plans to Their Max**
- Develop an Income Plan**
- Choose a Social Security Claiming Strategy**
- Maximize Your Pension**
- Optimize Your Tax Plan**
- Create a Solid Estate Plan**

**Know when to retire**

**Leave as little to chance as possible**

**Never fear running out of money**

LEARN MORE  
ABOUT WHAT  
WE CAN DO  
FOR YOU



# COLLEGE PLANNING

Even with the options of student loan forgiveness, certain individuals can be denied and left struggling to pay off their well-earned higher education. Having a plan on how to pay for your education, whether you are a current student or a worrying parent, is essential to overcome any student loan debts. The college planning service at rebel Financial can help you make the best decisions for your situation.

College Avg.	FAFSA Only
CDA	\$62,125
Avg GPA	3.75
Avg SAT	1143
Avg ACT	25
Avg Financial Award	\$31,456
Current Student's #	
FAFSA Only	
GPA Unweighted	3.9
SAT	1490
ACT	30
Need at this school	\$14,980

## ENROLLMENT PREP

Through enrollment prep, we will help you determine the right college fit for you, your associated cost, and how everything will be paid.



## IN COLLEGE PAYER

Our in college payer will help generate customized net cost projection while estimating your student debt at graduation, helping with loans, and calculating repayment options, all while building a lifestyle analysis.

### Projected Financial Award

Year	Family Contribution Adjusted	Financial Aid Gap	Self Help	Gift Aid
Year 1	43,681	5,500	8,848	7,500
Year 2	43,681	6,500	9,146	7,500
Year 3	23,841	5,541	26,539	7,500
Year 4	23,841	5,763	27,903	7,500



### Student Loan Summary Analysis

\$110,000	\$9,032	\$100,968	\$8,414
Annual Salary	Projected Total Estimated Taxes	Total Annual Net Income	Projected Monthly Net Income

#### Personal Monthly Living Analysis

Projected Monthly Payment	\$1,107
Personal Saving	\$250
Other Debt Payment	\$150
Medical Insurance	\$500
Rent / Housing	\$1,500
Auto Loan	\$350
Auto Insurance	\$200
Food	\$400
Phone	\$150
Cable / TV	\$200
Entertainment	\$600
<b>Total Expense</b>	<b>\$5,407</b>
<b>Cash Flow</b>	<b>\$3,007</b>

## STUDENT LOAN REPAYER

Our student loan repayer will help manage your debt structure, tax filing status and adjusted gross income. Whether you are looking for help while in college or out of college, our student loan repayer will help you make informed decisions.



## WE ALSO PLAN/MANAGE...

- 529 College Savings Plan
- Coverdell Education Savings
- Other Investment Vehicles



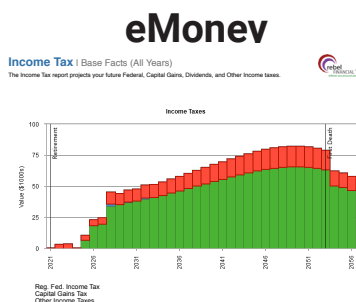
LEARN MORE ABOUT OUR COLLEGE PLANNING



# TAX PLANNING

## CLIENT 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.



eMoney is our primary financial planning software. We use eMoney to make high level calculations and analyze different potential financial paths. For example, what impact 25 years in the future could a Roth conversion or donor advised fund make on your net worth? We use eMoney because of the attention it shows towards taxes. The platform allows us to model out both the potential future benefit of specific strategies and short term tax ramifications of those decisions.

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



## Roth Conversions

Amounts accumulated at age 90

		No Conversion † (Traditional IRA)	Roth Conversion (Taxes from Outside Funds)
	Before Tax	\$939,295	\$989,118
	After Tax	\$870,170	\$989,118

Estimated annual income that could be generated (income amount assumes the liquidation of the IRA over the term of the stated period)

		No Conversion † (Traditional IRA)	Roth Conversion (Taxes from Outside Funds)
Income for 10 Years at age 90	Before Tax	\$136,966	\$144,086
	After Tax	\$126,887	\$144,086
	Today's Dollars	\$70,789	\$80,384
Income for 30 Years at age 90	Before Tax	\$79,685	\$83,828
	After Tax	\$73,822	\$83,828
	Today's Dollars	\$41,184	\$46,767

Roth conversions can be a prudent, sound, financial planning strategy to maximize net worth. Roth conversions happen when distributions are taken from a Traditional IRA and placed into a Roth IRA. Funds distributed are taxable as income to the recipient in the year they are distributed. However, any growth that results in the Roth IRA is normally tax free. This can be a great tax arbitrage strategy for retired clients who have not started taking RMDs (required minimum distributions) or have unexpected years of extremely low taxes.

Holistiplan is a tax planning solution 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.

## Holistiplan



## 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.



# TAX PREP

## CLIENT SERVICES

Taxes impact nearly everyone. Whether you are a 25 year old sales executive or 68 year old retired professor, our tax team can help. Tony Jones, our Enrolled Agent is also a Financial Advisor, meaning you get the benefit of someone skilled in both tax preparation and tax arbitrage strategies.

## 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.



**DrakeSoftware**  
Professional Tax Solutions

**ProtectionPlus**  
Think Beyond The Return



**Tony Jones**  
Lead Advisor  
Enrolled Agent  
614.852.4259

Tony@rebelfinancial.com



**John Civardi**  
Associate Paraplanner  
614.254.6475  
John@rebelfinancial.com

**CryptoTrader.Tax**

Now offering crypto/digital assets for tax prep\*

## 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 increased expertise 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

Learn more online at:  
**rftax.com**

**OR**



## YOUR OWN CPA

You are also able to work with your own personal CPA, but this is the most expensive option. We are willing to work with any licensed CPA, but this cost is completely absorbed by you.

# 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 estate documents that could assist your wishes are accurately carried out.



### 2 In-Person

Estate planning can be done in person with our local partner state attorney. Our primary Estate Attorney relationship is with Arenstein and Anderson. However, in 2022-2023 we will add additional in-person partners.



**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.

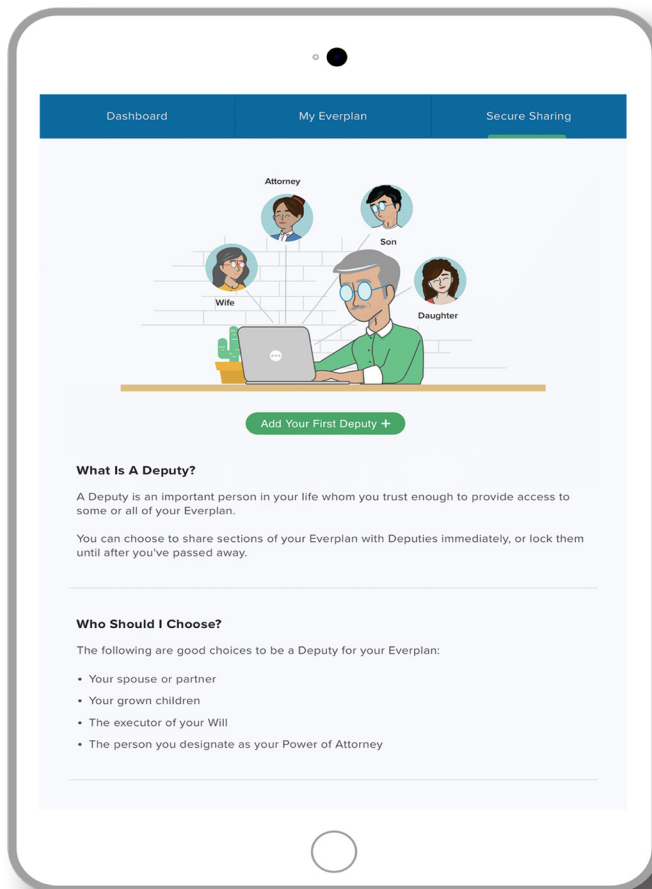
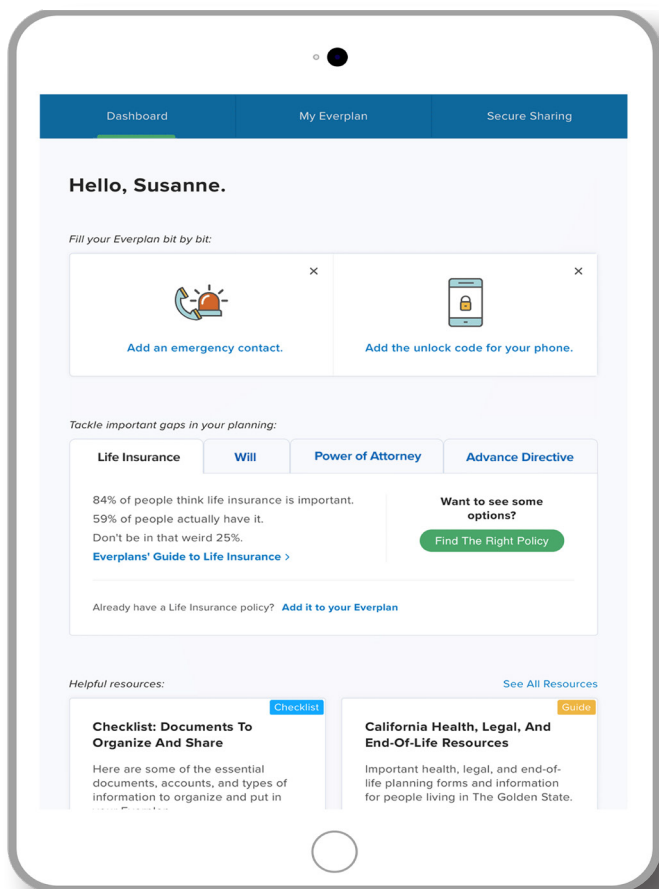
# EVERPLANS + \*\*

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.



## 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**



# rF DIFFERENCE

## WE ARE JUST BUILT DIFFERENTLY and we think it makes all the difference in the world.

1. Core prioritization: Clients, Employees, Community, Country, Humanity, and Shareholders
2. Social enterprise - B corporation (in progress)
3. Technologically progressive
4. Philanthropically motivated



## CONSTANTLY INNOVATING FOR CLIENTS



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.

## CONSTANT UPGRADES + BETA'S

NEW  
NOW

### 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/](http://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/](http://www.onrampinvest.com/). Accessed 7 Sept. 2021.

### CryptoTrader.Tax

CryptoTrader.Tax integrates directly with your favorite cryptocurrency platforms to make it easy to import your historical transactions. Whether you're trading, mining, staking, or earning interest, you'll be able import your transactions and calculate your taxes with ease.

CryptoTrader.Tax, Coin Ledger, Inc, CryptoTrader.Tax. Accessed 16 Sept. 2021.

## FUTURE TO COME

1. Direct Indexing partners like Vise, buying stocks directly via fractional shares, and vote proxies + per investment style/values
2. Artificial intelligence review insurance and estate plans
3. Artificial intelligence quickly and accurately model proposed legislation
4. Much more to come!



# REBELUTION

We are starting a “rebellion” to change the way Financial Services empowers people to take control of their future. We want to help people do more with what they have while helping them accumulate more than what they would have had. Furthermore, we want to empower these people to use their resources as a way to ensure corporate leaders are acting with our values in mind.

We believe that everyone should be able to have access to a financial advisor, no matter their income level. By pursuing your values, and with the support of an advisor, YOU have the power to create a better society while reaching your financial goals.

## How YOU Can Make A Difference



Learn more about the rebellion here



# GIVING BACK

## NON-PROFITS AND EVENTS

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



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."



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



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.



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.



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.



Zidashi helps people in developing countries become or retain being an entrepreneur. This allows for small lending to be done through peer to peer micro lending

## PROUD MEMBERS OF



# CURRENT PRICING

ON-GOING

## Gold rebel Comprehensive Planning

\$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 & assistance
- Maximum credit towards tax and estate planning services

## Silver rebel

Lead Advisor, Light Planning and Investments

\$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

## eRebel Associate Advising

\$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

## Simple rebel Entry level, Financial Coach

\$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

### 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%

### 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%

Learn more  
about our  
ongoing  
pricing





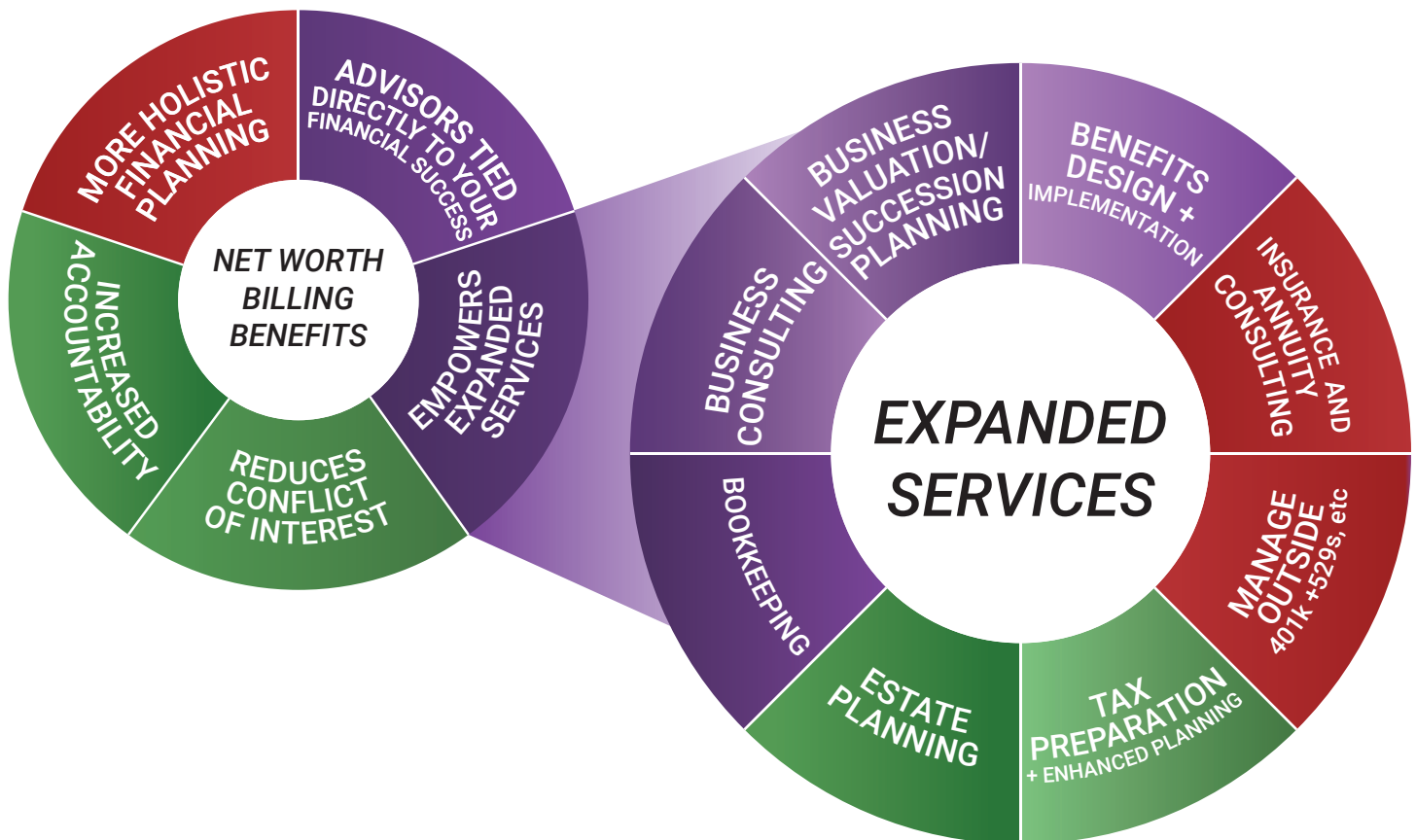
# FUTURE PRICING

## NET WORTH BILLING EXPLANATION

Starting in mid 2022, be looking for our changes as we gear up for our pricing updates. These updates will officially roll out in 2023.

Many of the services that will be supported, our clients have already begun to enjoy. Estate planning, tax planning, college planning, etc... Some services we are considering adding include expanding CPA partners, expanding attorney partners/subsidiary, 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.



## NET WORTH BILLING ESTIMATOR

We are proud to release our net worth billing calculator. You will be able to enter your information to receive an estimate on our billing updates. Please visit our calculator by scanning the QR code below.

*DISCLAIMER: This is an estimate only and not a proposal of a quote. Figures may vary on the inputs you provide. Results might be inaccurate.*

Scan here  
for our  
pricing  
calculator



# FUTURE PRICING

SCHEDULES + EXAMPLES

## 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%

↓

\$2000 MIN/yr  
 \$1560 = 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\*

*Prospective Client 2022-1*

*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 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](http://www.rebelfinancial.com) or by calling us at 614-441-9605.

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