



People before profits

Brochure Supplement (Form ADV, Part 2B)

William "Phil" Ratcliff

5940 Clyde Moore Dr, Suite C Groveport, OH 43125

(614) 441-9605

rebel Financial LLC

5940 Clyde Moore Dr, Suite C Groveport, OH 43125

(614) 441-9605

Item 1: Cover Page

This brochure supplement provides information about W. Phil Ratcliff that supplements the rebel Financial LLC brochure. You should have received a copy of that brochure. Please contact W. Phil Ratcliff if you did not receive the rebel Financial LLC brochure or if you have any questions about the contents of this supplement.

Additional information about W. Phil Ratcliff is available on the SEC's website at www.adviserinfo.sec.gov.



March 30, 2020

Item 2: Educational Background & Business Experience

Name, Age (Year of Birth)

William Phillip Ratcliff, 39 (1980)

Formal Education

The Ohio State University, Bachelor of Arts – History, 2003

Business Background

rebel Financial LLC, President, 2013 - Present

AXA Advisors, LLC, Financial Advisor, 2006 – 2013

Ameriprise Financial Services, Inc., Financial Professional, 2003-2005

IDS Life Insurance Company, Financial Professional, 2003-2005

Description of Professional Designations

Mr. Ratcliff is a Certified Financial Planner (CFP)[®], a Chartered Financial Consultant (ChFC)[®], a Chartered Life Underwriter (CLU)[®] and an Accredited Investment Fiduciary[®] (AIF[®]).

Certified Financial Planner[™] (CFP)[®]

Issued by: Certified Financial Planner Board of Standards, Inc. located in Washington, DC

Prerequisites/Experience/Education Required: Candidate must complete a CFP Board registered program, or hold one of the following: Certified Public Accountant (CPA), Chartered Financial Consultant (ChFC), Chartered Life Underwriter (CLU), Chartered Financial Analyst (CFA), Ph.D. in business or economics, Doctor of Business Administration, or Attorney's License. A candidate must also pass the (CFP)[®] Certification Examination, meet the work experience requirements (3 years work experience as defined by the CFP Board) comply with the CFP Board's *Code of Ethics and Professional Responsibility (Code of Ethics), Rules of Conduct or Financial Planning Practice Standards (Practice Standards)*. Applicants must agree to abide by the Standards of Professional Conduct. Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Successful candidates receive a certificate and may use the designation on correspondence and business cards.

Continued use of the CFP[®] designation is subject to ongoing renewal requirements. To continue using the CFP[®] designation, 1) an individual must pay an annual certification fee of \$325.00, 2) must complete 30 hours of continuing education every two years and report

continuing education to the Certified Financial Planner Board of Standards, Inc., 3) complete to renew the CFP® certification. The renewal process involves completing a statement disclosing any investigations or legal proceedings relating to professional or business conduct.

Chartered Financial Consultant (ChFC)®

Issued by: The American College

Prerequisites/Experience/Education Required: Candidate must complete 9 courses of which seven are required and two are elective. A candidate must successfully pass the final proctored for each course. To receive the ChFC® designation, you must successfully complete all courses in your selected program, meet experience requirements (Three years of full-time business experience within the five years preceding the awarding of the designation) and ethics standards, and agree to comply with The American College Code of Ethics and Procedures. Successful candidates receive a certificate and may use the designation on correspondence and business cards.

Continued use of the ChFC® designation is subject to ongoing renewal requirements. To continue using the ChFC® designation, 1) an individual must pay a bi-annual PACE Re-certification fee of \$250.00, and 2) must complete 30 hours of continuing education every two years.

Chartered Life Underwriter (CLU)®

Issued by: The American College

Prerequisites/Experience/Education Required: Candidate must complete 8 courses of which five are required and three are elective. A candidate must successfully pass the final proctored for each course. To receive the CLU® designation, you must successfully complete all courses in your selected program, meet experience requirements (Three years of full-time business experience within the five years preceding the awarding of the designation) and ethics standards, and agree to comply with The American College Code of Ethics and Procedures. Successful candidates receive a certificate and may use the designation on correspondence and business cards.

Continued use of the CLU® designation is subject to ongoing renewal requirements. To continue using the CLU® designation, 1) an individual must pay a bi-annual PACE Re-certification fee of \$250.00, and 2) must complete 30 hours of continuing education every two years.

Accredited Investment Fiduciary® (AIF®)

Issued by: The Center for Fiduciary Studies

The AIF Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

Item 3: Disciplinary Information

Legal or Disciplinary Events

No information is applicable for this item for Mr. Ratcliff.

Criminal or Civil Action

There is no material information that is applicable for this item for Mr. Ratcliff.

Administrative Proceeding

No information is applicable for this item for Mr. Ratcliff.

Self-Regulatory Organization Proceeding

No information is applicable for this item for Mr. Ratcliff.

Other Proceeding

No information is applicable for this item for Mr. Ratcliff.

Item 4: Other Business Activities

Investment-related Activities

Mr. Ratcliff is an insurance agent and may be licensed with various insurance companies. In his capacity as a licensed insurance agent, he could offer insurance to the Company's advisory Clients. If the Client elects to purchase insurance products through Mr. Ratcliff as an independent insurance agent, he may earn commissions from the sale of insurance. This may be a potential conflict of interest because he could receive fees for the advice and also receive commissions as an insurance agent for implementing insurance transactions. The Client is not obligated to implement the advice provided by Mr. Ratcliff to implement transactions in his separate capacity as an insurance agent. The firm does not offer insurance products as part of

its activities as a Registered Investment Adviser. While registered as a licensed insurance agent, Mr. Ratcliff has chosen to donate insurance trail fees to charity and is not currently actively engaged as an insurance agent selling new policies to customers.

Mr. Ratcliff does not have any other investment-related activities.

Other Business or Occupation for Compensation

Mr. Ratcliff has no other business or occupation for compensation other than those previously disclosed.

Item 5: Additional Compensation

Economic Benefit

Mr. Ratcliff will occasionally attend training, lunches, continuing education and seminars hosted by investment companies with non-cash compensation/gifts of less than \$100.

Item 6: Supervision

Describe Supervision

For activities of rebel Financial LLC, Mr. Ratcliff is the senior officer and is not directly supervised by anyone. Mr. Ratcliff monitors his advice in an effort to ensure investments are suitable for his individual clients and consistent with their individual needs, goals, investment objectives and risk tolerance.

Name, Title and Telephone Number of Supervisor

Not Applicable – W. Phil Ratcliff, President, (614) 441-9605

Item 7: Requirements for State- Registered Advisers

Additional Information Regarding Disciplinary Events

There are no additional material facts to disclose regarding disciplinary events for Mr. Ratcliff.

Bankruptcy

No information is applicable for this item for Mr. Ratcliff.