rebel Financial

2024-1

PROSPECTIVE CLIENT BROCHURE

rebel FINANCIAL®

rF AT A GLANCE

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.

Wealth Management & Networth Difference
rF helps you build and protect your entire networth, not just investment accounts. Most firms will not include services to help enhance cash/FDIC returns, analyze commission free insurance & annuities, optimize rental properties, streamline taxes, complete estate planning, and maximize the value of your business.

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.

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.

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.

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.

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.

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.

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.

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.

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

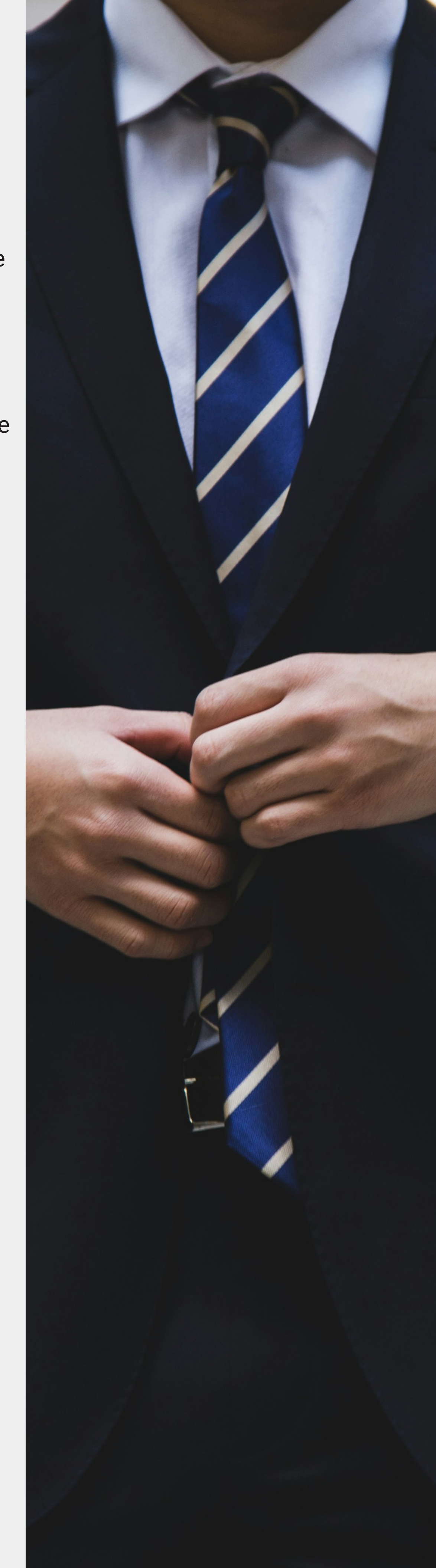
Fee-only financial planners are Registered Investment Advisors (RIAs) with a fiduciary duty to act in their clients’ best interests, not accepting fees or compensation from product sales. rebel Financial, as a fiduciary, always prioritizes clients’ interests over its own, providing less conflicted advice than many non-fee-only firms.

Conversely, commission-based agents/brokers may have conflicts of interest since their compensation depends on specific product recommendations, potentially putting them at odds with their clients’ best interests.

WHAT IS A FIDUCIARY FIRM?

We are a fiduciary, always putting our clients’ interests before our own when providing financial and investment advice. Unlike firms that are only fiduciaries part-time, rebel Financial is always a fiduciary to our clients.

Money and finance are sensitive topics with many trust violations. When seeking advice on your financial goals, you should be confident that your advisor is obligated to serve your best interests. We stand by our advice and take responsibility for our actions.



FINANCIAL PLANNING

All of our advisors are CFP® professionals committed to excellence. Unlike most firms that primarily focus on financial planning, we prioritize actionable outcomes for our clients. While we strive to offer top-tier financial planning, our emphasis on 1, 2, and 3 below, ensures that our clients see real results, not just attractive plans.

WHAT WE DO FOR YOU

1. Personal CFO
We serve as your personal chief financial officer, assisting you with cash flow, taxes, and overall financial management, bringing everything together for you.

2. Intense Implementor
We try to take over as much as we can and do it for you so that it will actually get done instead of creating a plan and not implementing it for you.

3. Fiduciary Advocate
We continuously fight brokers, banks, insurance companies, investment managers, etc.. to get our clients a better deal.

4. Financial Planning
All of our advisors are CFP® professionals. We're your fiduciary advocate. We work for you and not any of these other financial companies and that's why we have multiple custodians to use at your disposal.

Our Holistic Approach To Your Financial Planning Journey

Discover
We will help create a detailed inventory outlining your possessions, their locations, functionalities, and relevant operational details.

Goals
Define your objectives, identify your goals, assess both your capabilities and fears. Explore unforeseen possibilities and opportunities that align with your aspirations and were previously unknown to you.

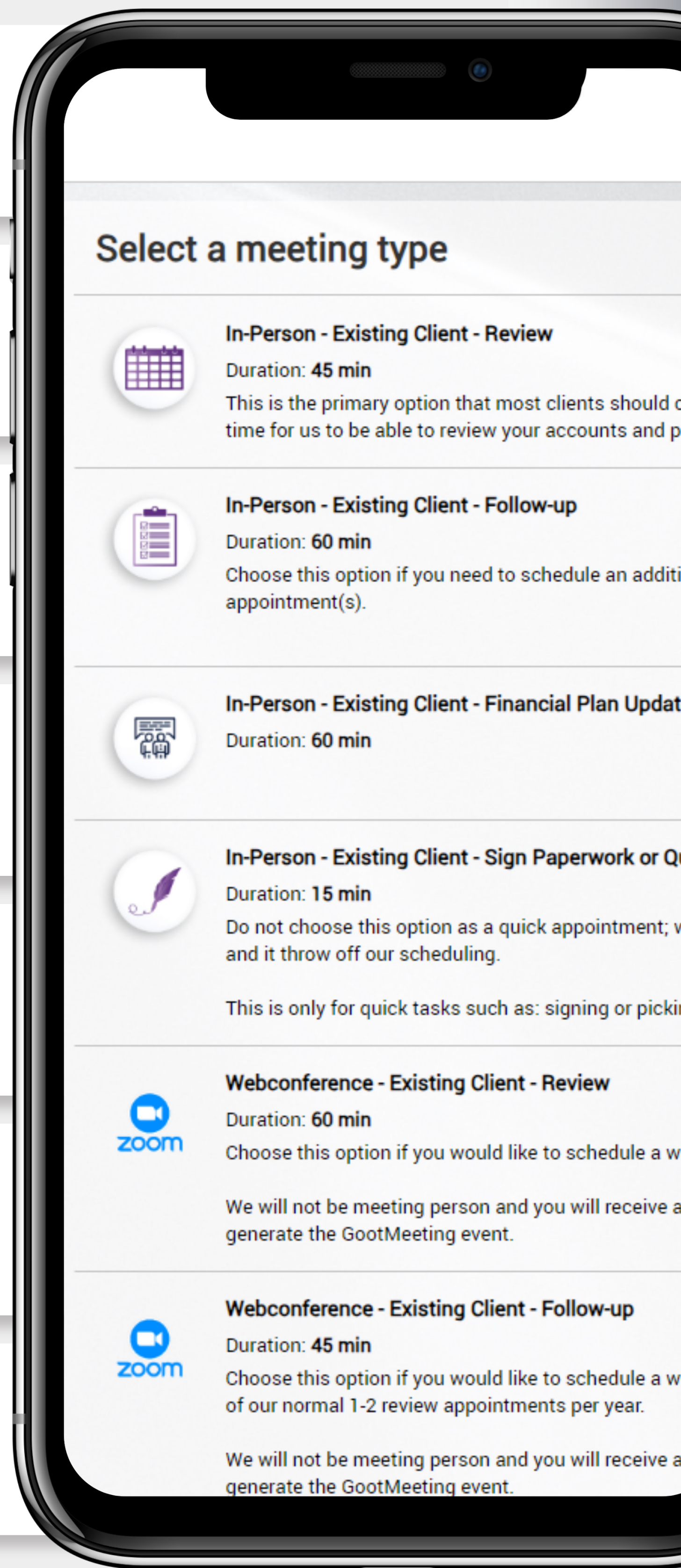
Opportunities
Explore the various combinations of your opportunities and then determine the specific actions you wish to take.

Implementation
We compile a list delineating both your tasks and ours to facilitate the implementation of strategies that transform your financial objectives into tangible realities.

Documentation
We meticulously document and capture snapshots of all pertinent information on your behalf.

Update
We consistently update, implement, and adapt the documentation in tandem with changes in both the external world and your evolving needs

Monitor
We will stay vigilant for any updates and implement necessary adjustments to ensure your financial well-being.

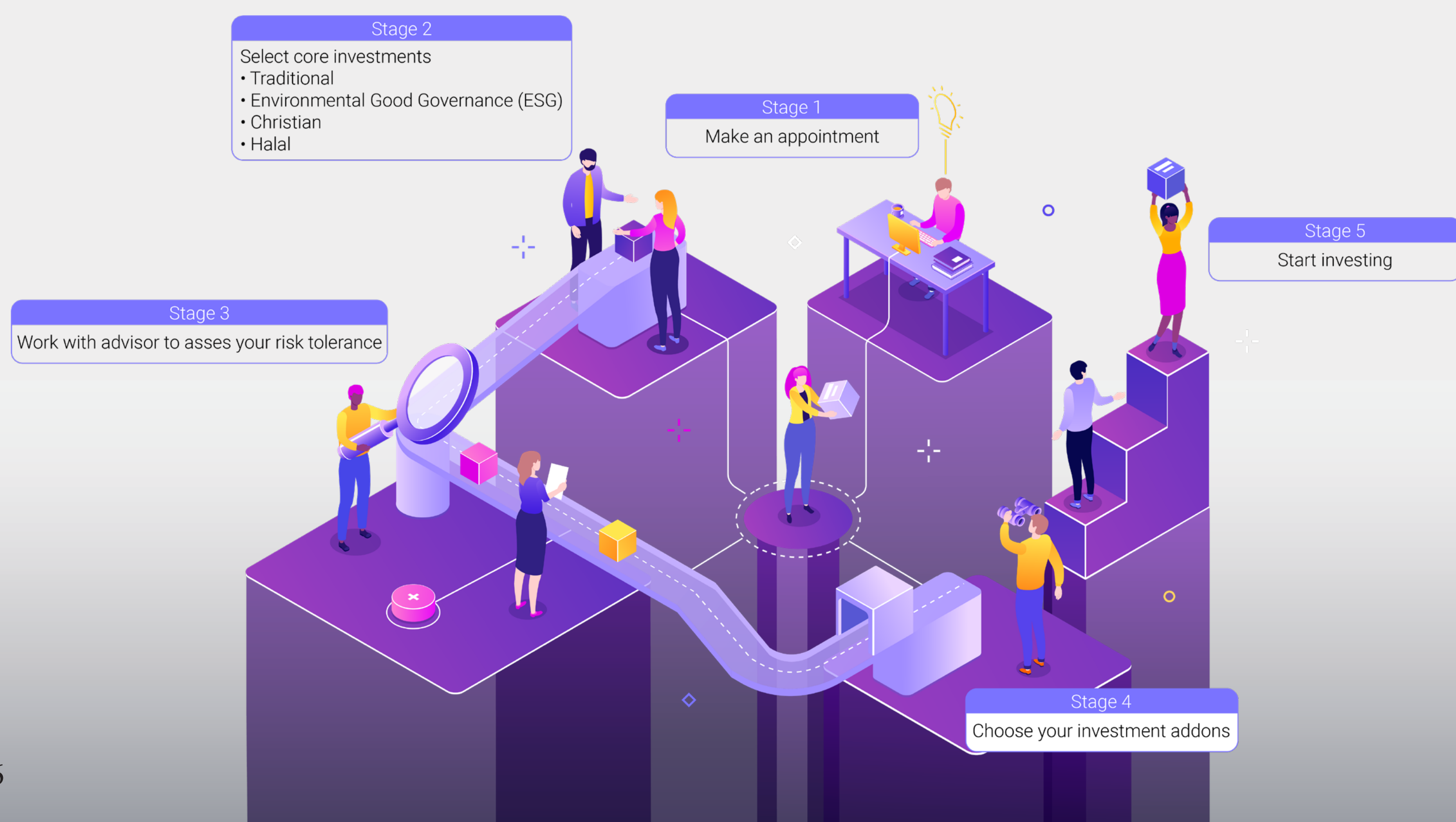


INVESTMENT MANAGEMENT

At rebel Financial, we recognize the enduring value of traditional investment strategies that have proven their worth over time. We understand that effective methods don't need changing, yet we also see the potential for enhancement. By merging these time-honored strategies with cutting-edge technology and capabilities, we offer you greater freedom, choice, and value. We're not afraid to challenge conventional wisdom, providing access to innovative investment opportunities that most traditional firms overlook. Our approach is rooted in aligning with your values and goals, and we're dedicated to responsibly managing your wealth. Whether you're a high net worth individual or just beginning your financial journey, we have the tools and expertise to help you reach your financial objectives.

rF's CORE INVESTMENT PHILOSOPHY

01	02	03	04
Consistently implementing low cost investment strategies could result in more efficient portfolios which will enhance client returns in the long run.	You cannot statistically beat the markets over a long period of time and "chasing returns" can result in significant under-performance.	By building close relationships with our clients, we believe that we can help our clients avoid what some research suggest is a 3-7% underperformance that the average investor has suf-fered over previous decades.	Active management of a portfolio can add value, but only if the cost is marginally above the index strategy.



Advanced Investment Platform

We integrate advanced technologies to create a sophisticated investment platform, offering services that rival those for ultra-high-net-worth clients. Our use of technology and automation makes these services accessible to everyone, continually innovating to match the finest personalized financial managers. Explore our services and connect with your dedicated coach or investment manager during scheduled sessions for more details.

Advyzon

With Advyzon, we easily manage your investment accounts, monitor portfolio performance, and provide timely updates on important financial events.

iRebal

iRebal efficiently manages your portfolio by automatically adjusting holdings based on your desired allocation and risk profile.

Quantum

Quantum helps maintain a balanced portfolio by quickly analyzing your holdings and suggesting trades to align with your investment strategy using advanced algorithms.

ethos ESG

Ethos ESG lets us evaluate a company's environmental, social, and governance practices, offering insights into its long-term sustainability.

magnifi

Magnify identifies investment opportunities aligned with your goals and risk tolerance, helping you achieve objectives while minimizing risk.

rFIP

rFIP (rebel Financial Investment Portal) lets you access your investment accounts, track performance, receive notifications, and stay updated on your financial documents and holdings.

MORNINGSTAR

Morningstar's extensive database allows us to access in-depth reports on individual stocks, mutual funds, ETFs, and more.

YourStake

YourStake assess the sustainability and social impact of investments, ensuring they align with your values and contribute to a better world.

ONRAMP

Onramp simplifies cryptocurrency investing with advanced security and automated reporting, making it accessible to more investors.

TIFIN Personality

A behavioral finance tool helps us understand your goals and risk tolerance, tailoring our recommendations to your financial personality.

Nitrogen

By using a scientific approach to measuring risk, Nitrogen provides an accurate assessment of your risk tolerance and helps us tailor your investment portfolio accordingly.

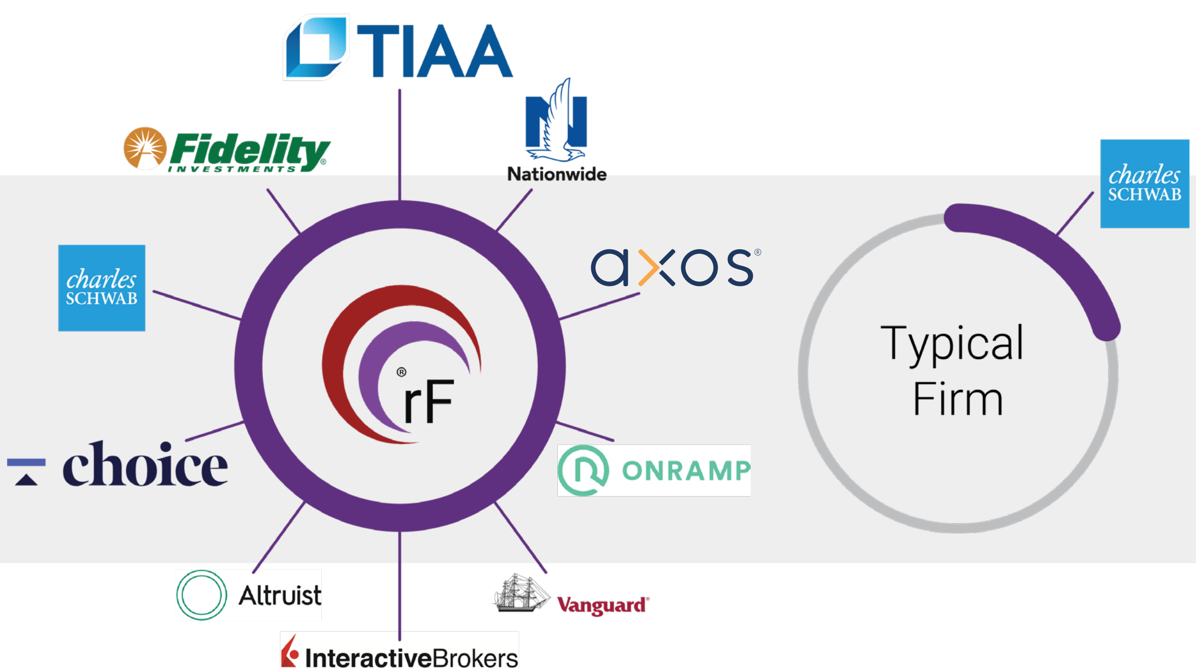
CLEARNOMICS

Clearnomics is an intuitive platform providing wealth advisors with market and economic insights to keep clients invested.

Serving You, Not Business Partners

We offer a wide range of custodians for you to choose from, unlike typical firms with only one. You can designate us as Limited Power of Attorney (LPOA) on your existing accounts or open new ones with any of our custodians.

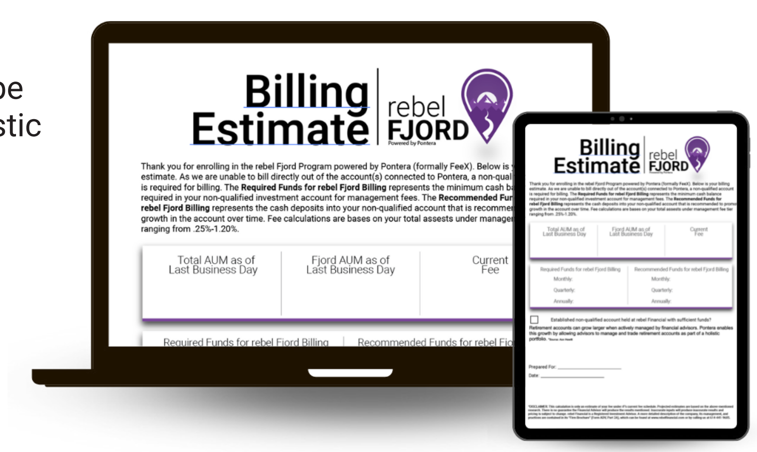
We believe in strategic partnerships, diligently seeking diverse investment partners and vendors. By fostering competition among them, we secure greater value and pricing advantages for our clients. Our approach combines industry knowledge with these partnerships to create a seamless, rewarding experience, delivering better financial outcomes. Experience our client-centric approach, where we continually seek new partners to enhance value and benefits for you.



FJORD = Freedom

Beyond primary custodians, we can manage almost any account that other advisors can't with our rebel Fjord integration. (401k, 403b, 529, HSA, etc.)

rebel Fjord is powered by Pontera and is a new platform that will allow us to manage your portfolios more efficiently. This means we will be able to help you build more wealth through holistic planning, tax management, and consolidated reporting.



Scan To Learn More

Freedom To Invest How You Want

At rebel, we understand that every investor has their own unique style and strategies when it comes to investing. That's why we offer our clients a range of options to choose from when working with us. You can opt for our full-service option where we manage everything for you, or you can choose to take a more hands-on approach and DIY it with our guidance and consultation. And if neither of these options is exactly what you're looking for, we offer a combination of accounts in between option one and two to meet your needs.

Our Investment Options

1

Professionally Managed
We manage your investment portfolio, including allocation, selection, rebalancing, and monitoring. Our team creates a strategy tailored to your financial goals. Rest assured, your investments are in good hands, and we're always here to help.

2

DIY
For a hands-on investment approach, this plan is ideal. With our guidance, you can make your own investment decisions and execute trades. Perfect for experienced investors seeking control while accessing our expertise and resources.

3

Combined
Choose which accounts you want us to professionally manage and maintain control of the accounts that you want to manage regardless of if you use any of our primary custodians. We will still provide detailed reporting and accountability to your DIY accounts and are still available to help you.

Steps To Our Professionally Managed Approach

01 Work with your advisor to understand goals and objectives

02 Use our tools to establish your risk profile

03 Choose your investment profile

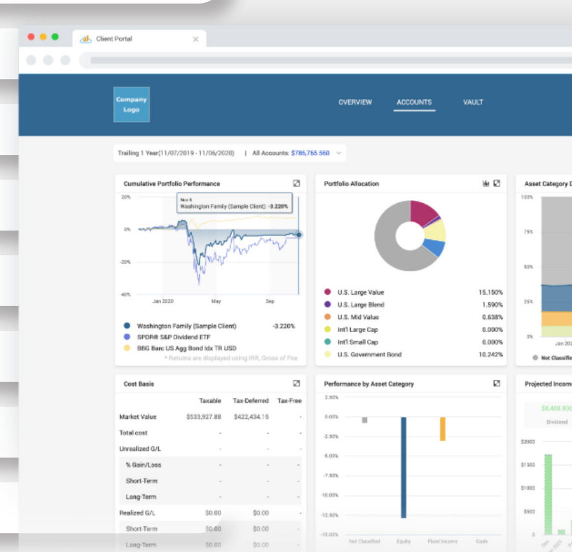
04 Choose your investment addons - optional

05 Choose a thematic concentrated strategy - optional

06 Work with your team to open, fund, transfer, rollover accounts

07 We implement your investment strategy

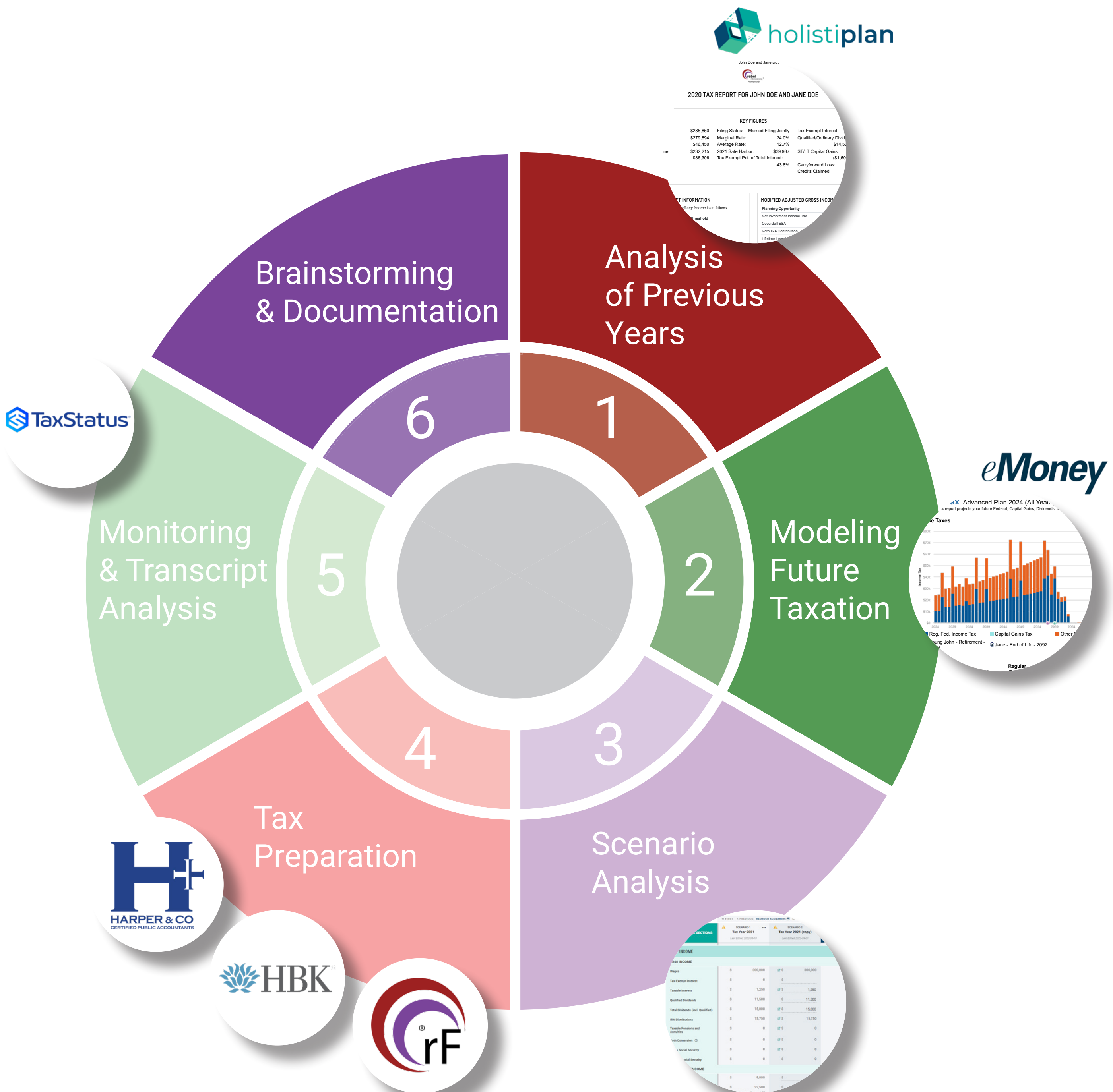
08 We continually watch your accounts and hold meetings



EXPANDED TAX PLANNING

rF ADDITIONAL 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.



TAX PREPARATION

CLIENT SERVICES

Tony Jones
Lead Advisor
Enrolled Agent
614.852.4259
Tony@rebelfinancial.com

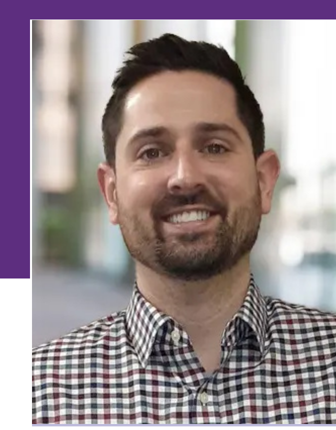
Tax planning is an important aspect of your financial plan. rebel clients get access to free or reduced pricing for tax preparation & planning! Our in-house tax planning service allows our advisors to utilize cutting-edge technology like Drake Software and GruntWorx to get your returns to you faster.

Our Services

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, and what your net worth and service level is.

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.



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ESTATE PLANNING

rF ADDITIONAL 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 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

Online

trust &will

By guiding you through the estate planning process, we will help you create estate documents that could assist your wishes to accurately be carried out.

In-Person

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

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 2022-2024 we will add additional in-person partners.

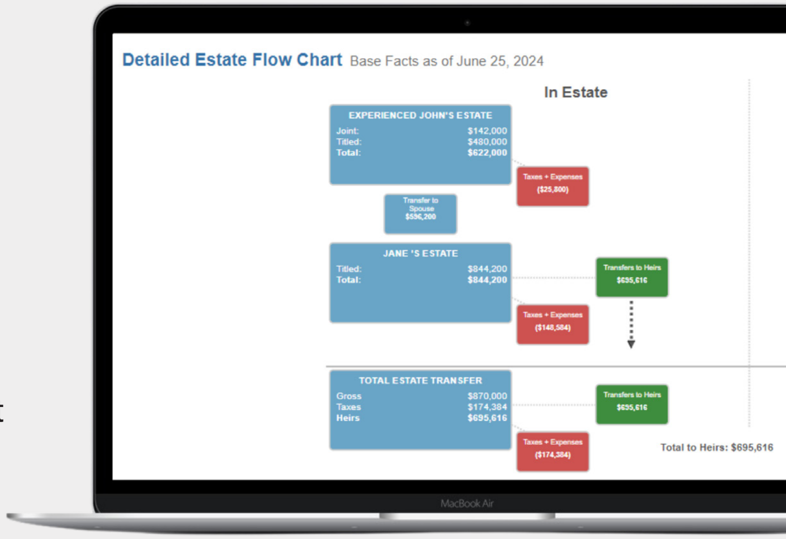
Your Own Attorney

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.

ESTATE MODELING

eMONEY

eMoney Advisor offers a robust financial planning platform designed to enhance the advisor-client relationship. With comprehensive tools for planning, managing, and tracking financial goals, eMoney helps advisors deliver personalized advice and clear insights. The platform includes features for cash flow analysis, retirement planning, and investment tracking, all within a secure, interactive client portal. eMoney's intuitive interface and advanced analytics empower advisors to create detailed, dynamic financial plans, ensuring clients stay on track to meet their financial goals.



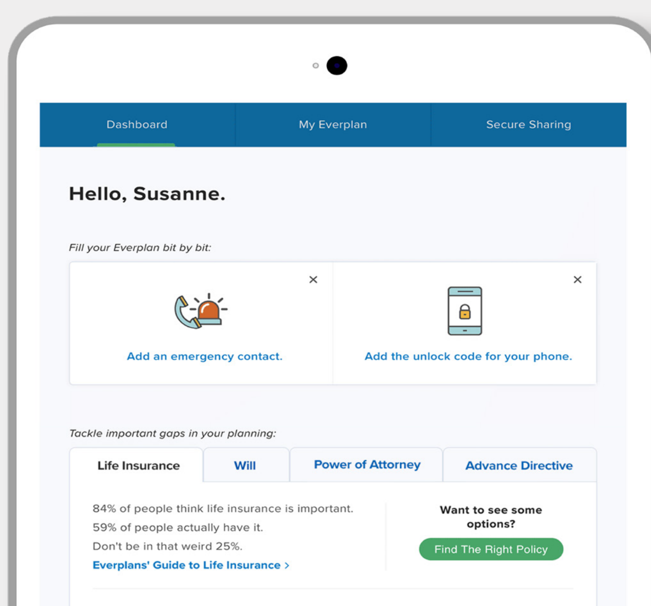
ESTATE ORGANIZATION

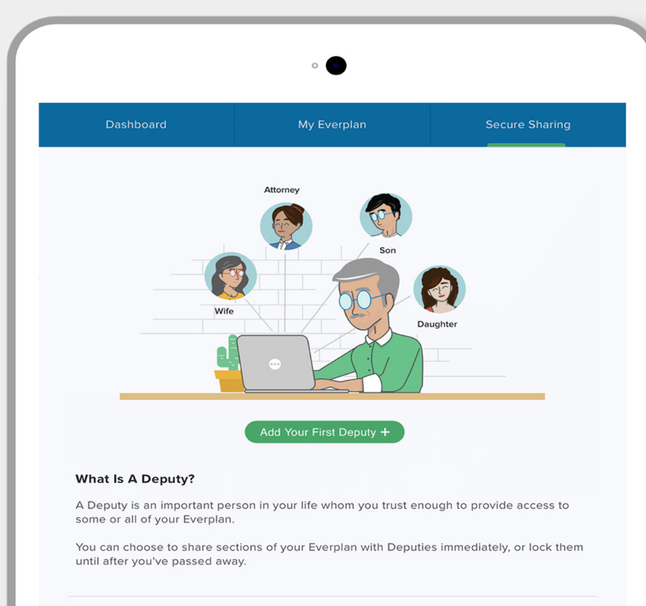
EVERPLANS

Everplans is a service rebel recently added to our Silver and Gold client plans 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





YOUR BUSINESS IS A BEAUTIFUL THING

OPTIONAL

STANDARD MODEL	TRADITIONAL FIRM	rebel FINANCIAL
ADVISORY: INVESTMENT MANAGEMENT	Included	Included
ADVISORY: FINANCIAL PLANNING	Sometimes Included	Included
BUSINESS INSURANCE	Not Included	Partner
TAX PREPARER/CPA	Sometimes Included	Included, Partner
BOOKKEEPER	Not Included	Included
PAYROLL	Not Included	Included
BANKING/FDIC SAVINGS	Not Included	Included
401K/PENSION PROVIDER	Not Included	Included
OTHER BENEFITS/DESIGN IMPLEMENTATION	Not Included	Included
HEALTH INSURANCE	Not Included	Partner
LAWYER	Not Included	Included, Partner
BUSINESS COACH	Not Included	Included, Partner
BUSINESS CONSULTANT	Not Included	Included
VALUATION + SUCCESSION	Not Included	Included

Included Not Included Sometimes Included Partner

COST COMPARISON

Our pricing offers extensive services such as investment management, retirement planning, and tax strategies—all included in one straightforward fee. In contrast, traditional firms often charge additional fees for these essential services, quickly escalating costs. By choosing our all-inclusive approach, you avoid unexpected charges and gain thorough, holistic financial planning that traditional firms usually charge extra for, making our service a smarter and more cost-effective choice for your financial well-being. *For illustrative purposes, the example below is based on our Gold Service Level, while the traditional example reflects an average cost at other firms.*

rebel Financial Example Fees

Cost Breakdown - $2.4m Networth

AUM Fee	$0
Networth Fee	$1,492/mo
Tax Prep	Included*
Bookkeeper	Included*
Payroll	$2000/yr*
Estate Planning	Included*

Price

$19,904/yr

TRADITIONAL FIRM

Traditional Firm Example Fees

Cost Breakdown - $1.2m AUM

AUM Fee	$4880/qr
Networth Fee	$0
Tax Prep	$1500/yr
Bookkeeper	$400/mo
Payroll	$5000/yr
Estate Planning	$2500/yr

Price

$35,220/yr

* All of our services have additional charges, however, rF clients receive a subsidy depending on level of service and networth.

Sources:
https://synder.com/blog/average-cost-of-tax-preparation-by-CPA
https://talo.com/costs/bookkeeping-cost
https://www.completepayrollsolutions.com/blog/outsourced-payroll-cost
https://www.doaneanddoane.com/how-much-does-estate-planning-cost-a-comprehensive-guide

Check Out Our Calculator

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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 or by calling us at 614-441-9605.