

CLIENT UPDATE BROCHURE

2022-2



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.



People before profit

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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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YOUR TEAM:



PHIL RATCLIFF PRESIDENT CRISTINA POVENMIRE SENIOR ADVISOR TONY JONES LEAD ADVISOR JONATHAN BAILEY FINANCIAL COACH



BARRY JAMIESON ASSOCIATE ADVISOR ACIE CLAYBORNE III FINANCIAL COACH HAILEY ROUNTREE OPERATIONS SPECIALIST CATHERINE SMITH ADMINISTRATIVE ASSISTANT JOHN CIVARDI ASSOCIATE PARAPLANNER



RICHARD FLEEMAN CLIENT SERVICE SPECIALIST ALEX LAURENZI MARKETING ASSOCIATE DYLAN ELMORE MARKETING ASSISTANT NICHOLAS SHEPARD TECH ASSOCIATE

2022 INTERNS



JAKE SPLAIN FINANCIAL ADVISORY INTERN COLLIN BOYD FINANCIAL PLANNING INTERN PEYTON CHAPMAN MARKETING INTERN TYLER HOWARD MARKETING INTERN

✓ Part Of Your Service Team

NEW FOR 2022

TOOLS, TECHNOLOGY, AND CUSTODIANS



TIFIN builds engaging experiences through powerful AI and investment-driven personalization. They leverage the combined power of investment intelligence, data science, and technology to make investing a more engaging experience and a more powerful driver of financial wellbeing.
*Tifin, www.tifin.com, Accessed 8 June. 2022.



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.advyzon.com/features Accessed 7 Sept. 2021.



ethos ESG helps you identify what companies you align with and the impact of your investments. Your money can make a difference in the world and ethos helps find creditable sources while providing transparency.



Vise provides technology that will help build "hyper-customized" portfolios. This tool helps to maximize the growth of clients by utilizing a faster, technology-based approach.
*Vise, Vise.com, Accessed 8 June 2022

NEW CUSTODIANS



CURRENT CUSTODIANS



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.

Core Investment Strategy

TRADITIONAL

- Trying to find the best "value" investments for your portfolio
- Reducing costs is an important element along with engineering the best mix of passive to active investments
- This is the default investment category

ULTRA LOW-COST

- New models using low fee and no-fee ETFs
- Net expense ratios ~ 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

FAITH-BASED 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

FAITH-BASED CATHOLIC

- Attention to screening out companies engaged in alcohol, pornography, gambling, and abortion
- Funds like Avie Maria built on widely accepted catholic beliefs

FAITH-BASED BIBLICAL/PROTESTANT

- Emphasis on companies promoting stewardship, family values, and Christ-like integrity
- Investments in Protestant Investment Strategies

2. Thematic Addons

DIGITALLY ENHANCED PORTFOLIOS

- Can be integrated to almost any other model
- 1-5% crypto allocation depending on selected risk tolerance
- ~40% bitcoin 60% second level digital assets index

DIRECT INDEXING

- Beta to start late 2022
- Use integration partners vise or ethos
- Own individual stocks for a large proportion of portfolio

3. Concentrated Thematic Side Strategy*

*No more than 10% may be invested in these strategies

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

DIGITAL ASSET DIRECT (CRYPTO)

- ~ 40% Bitcoin 60% second level digital asset index
- 5% of Investable Assets
- This is a higher risk and more speculative strategy that an investor must be prepared to lose a significant amount of their account

GETTING THE MOST OUT OF rF

Customize even more with Ethos and Vise - COMING SOON



Ethos will help us to align your investments with your values. Whether it be environmental, social, good governance, etc, Ethos will help and provide transparency and accountability beyond purely performance metrics.



Vise uses market, client, and advisor inputs to create utilized individual customized securities and unique investment options while reducing creation time and expanding opportunities for smaller investors than just mutual fund and ETF Strategies.

Are you completing our questionnaires and correspondence?



Make sure you're using your **Riskalyze** portals and taking your questionnaires/check-ins, which help us align your investments with your risk preference.



Tifin will help us get to know your personality and serve you better by getting to know you better without the need to ask.



Advyzon helps us organize your data for better reporting, accountability, presentation of your accounts, and enhanced investment management & rebalancing capabilities.



Earn more with MaxMyInterest



Not only does **MaxMyInterest** help clients earn a higher yield on cash, but Max also helps spread funds across multiple banks, to maximize FDIC insurance coverage.

The average person earns ~0.20% interest on FDIC deposits, but with **MaxMyInterest**, you can **earn up to 2.70%**. Ask your advisor to start an application or start by scanning our QR Code:



GETTING THE MOST OUT OF rF

FP Alpha to leverage AI Planning

FP Alpha has been upgraded so we can do a 1040 tax review, insurance document review, estate planning document review. This service is included for gold clients and we are working to make "light" versions for our other client service levels.



Now offering "held-away" investment management

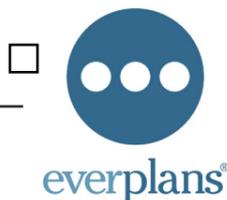
rebel Fjord is powered by Pontera and is a new platform that will allow us to manage your portfolios at traditionally difficult institutions such as work 401(k)s, deferred comp, 529s, etc. This means we will be able to help you build more wealth through holistic planning, tax management, and consolidated reporting.



Try out our calculator to see what rebel Fjord can do for you

Organize your digital estate plan

Everplans is a digital estate organization service rebel added for our Silver and Gold clients. 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.



Take a look at our client corner to see all of the tools and services we have available for you:



EXPANDED SERVICES FOR TAXES & ESTATE PLANNING*

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.



Now offering crypto/digital assets for tax prep*



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



John Civardi
Associate Paraplanner
614.254.6475
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 & Andersen Co., LPA
6740 Avery Muirfield Dr, Suite B
Dublin, OH 43017
(614) 602-6550



Scan here to go to our Estate Planning site

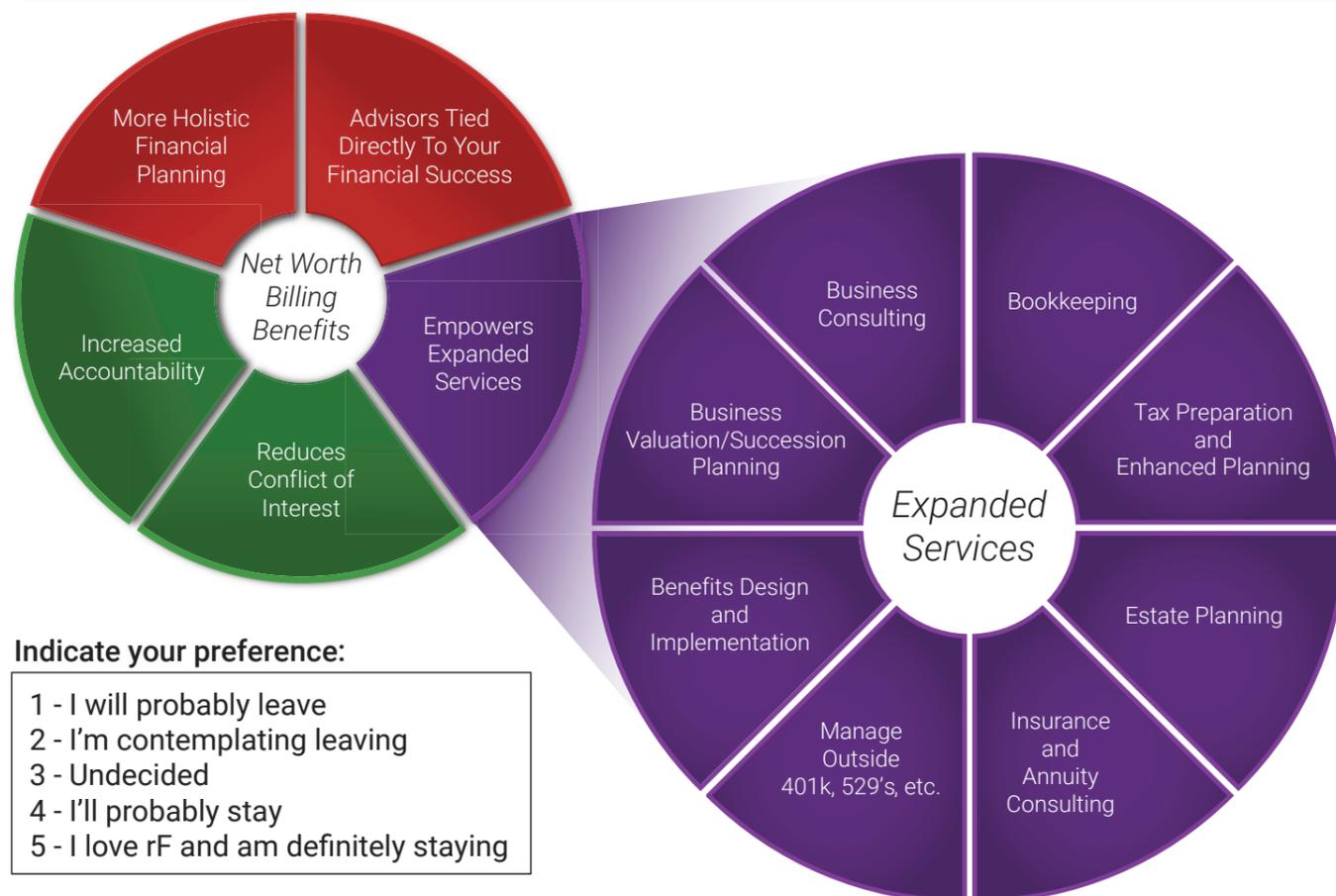


NETWORTH ESTIMATE

NEW NETWORTH ENHANCEMENTS

COMING SOON

<p>Current Traditional AUM Fee</p> <p>\$ _____</p>	<p>New Fee Estimates*</p> <p>Simple: \$ _____</p> <p>eRebel: \$ _____</p> <p>Silver: \$ _____</p> <p>Gold: \$ _____</p>
<p>Current AUM: \$ _____ Current Fee: \$ _____ Current Monthly Fee: \$ _____ Net Worth: \$ _____</p>	



*DISCLAIMER: This calculator is only an estimate of your new fee under rF's new net worth billing system. Inaccurate inputs will produce inaccurate results and pricing is subject to change. rebel Financial is a Registered Investment Advisor. A more detailed description of the company, its management, and practices 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

01 BOOKKEEPING

We will be able to help keep recordings of financial transactions by preparing documents for all transactions, operations, and other business events, coordinate with tax prep, evaluation services, succession planning & consulting.

02 BUSINESS VALUATION

We will be able to help create an estimated value of your business & keep it updated. This will help in business planning, equity plans & succession planning, but will generally require a more rigorous valuation for mergers and acquisitions.

03 SUCCESSION PLANNING

Develop a plan to extract the value out of your business when you're ready to retire or sell in the event of a death or disability as well as to ensure your company survives and you, customers, and EE's are taken care of.

04 INSURANCE/ANNUITY EVALUATION

Compare insurance + annuities to Commission-Free options to determine whether pricing and benefits can be improved, costs reduced, and penalties reduced/waived.

05 BUSINESS CONSULTING/COACHING

Our business consulting services will help you adapt to the changing markets and navigate through potential threats.

06 ALTERNATIVE PLANNING

Alternative planning are non-mainstream investments that might include something like solar, rentals/Airbnb, or side-hustles.

dpl financial partners



rebel Financial is now B Corporation™ Certified

B Corp Certification is a designation that a business is meeting high standards of verified performance, accountability, and transparency on factors from employee benefits and charitable giving to supply chain practices and input materials. In order to achieve certification, a company must:

- Demonstrate high social and environmental performance by achieving a B Impact Assessment score of 80 or above and passing our risk review. Multinational corporations must also meet baseline requirement standards.
- Make a legal commitment by changing their corporate governance structure to be accountable to all stakeholders, not just shareholders, and achieve benefit corporation status if available in their jurisdiction.

- Exhibit transparency by allowing information about their performance measured against B Lab's standards to be publicly available on their B Corp profile on B Lab's website.
-B Lab, www.bcorporation.net, 2022

CMP Financial Planning has joined rebel Financial!

As we welcome Christina Povenmire and Barry Jamieson to the our team, we also welcome CMP clients to the rebel Financial Family. Their specialties in advanced financial planning, special needs planning, and additional financial planning expertise will help our clients even more in their financial journey. Additionally, if you are a CMP client that has joined rebel financial, we want to welcome you and are happy to have you. We hope that all of the new advisors and back office staff that you now have available will add even more value to your existing relationship with Christina & Barry.



GENERAL/IMPORTANT NOTES

1. _____
2. _____
3. _____

INVESTMENT QUESTIONS

1. _____
2. _____
3. _____

FINANCIAL PLAN QUESTIONS

1. _____
2. _____
3. _____

IMPLEMENTATION TO-DOS

- _____
- _____
- _____
- _____

NEXT APPOINTMENT DATE: _____



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