



# PROSPECTIVE CLIENT BROCHURE\*

2023-1

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”

## BUILDING A FIRM FOR ALL STAKEHOLDERS, NOT JUST SHAREHOLDERS

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. Fiduciary Investment Advisors are required to place their clients interests before their own. Many firms are dually registered and required to be a fiduciary part of the time, so make sure your advisor is a fiduciary all of the time. rebel Financial is always a fiduciary to their clients.

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

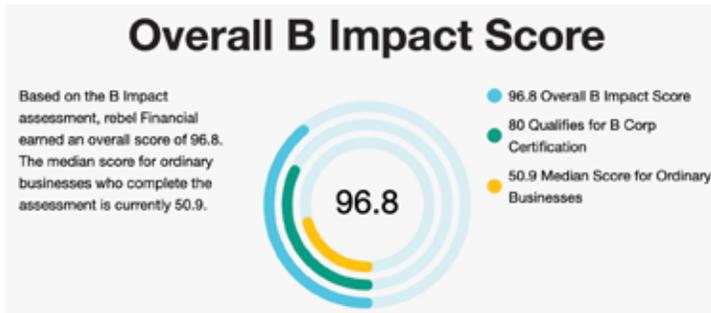
what we do and the advice we provide. We are willing to take responsibility for our actions and the advice that we give to our clients.

# B-CORP™ & CHARITY

## 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



Learn More  
Here

## 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



# 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.



## 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.



## 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.



## 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.

# 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



# INVESTMENT PHILOSOPHY & PROCESS

Investment philosophy provides a clear pathway to get you to achieve your desired goals and aspirations. We believe our unique process of combining relationships, knowledge, and technology helps us choose an investment strategy that works for each individual client. Our investment philosophy of producing a high probability of success with a statistically least amount of risk, helps us attain a more efficient market return for our clients.

## rF's CORE INVESTMENT PHILOSOPHY

01	02	03	04
Consistently implementing low cost investment strategies will 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 can bring in an optimal return, beating the odds 3-7% of under-performance due to human behavioral biases & heuristics.	Active management of a portfolio can add value, but only if the cost is marginally above the index strategy.

## INVESTMENT PROCESS

- 01 PROSPECTIVE MEETING(S) TO DETERMINE FIT WITH rF
- 02 HIRE & SIGN CLIENT rF AGREEMENT
- 03 BUILD OUT YOUR rFPW
- 04 TAKE RISKALYZE TO HELP US UNDERSTAND HOW YOU SEE RISK
- 05 TAKE POSITIVELY TO HELP US KNOW YOU AS A UNIQUE INVESTOR
- 06 TAKE ETHOS TO HELP US UNDERSTAND YOUR VALUES
- 07 ONBOARDING MEETING WITH AN ADVISOR TO TIE IT ALL TOGETHER
- 08 SELECT INVESTMENT STRATEGY TO INCORPORATE ALL THIS WORK TO ACCOMPLISH YOUR FINANCIAL GOALS
- 09 OPEN & FUND ACCOUNTS W/ ANY OF OUR PRIMARY CUSTODIANS
- 10 rF WILL IMPLEMENT YOUR STRATEGY
- 11 IMPLEMENTATION REVIEW W/ YOUR COACH/ADVISOR
- 12 PERIODIC REVIEW & ACCOUNTABILITY MEETINGS 1-4 TIMES PER YEAR

# OUR INVESTMENT TO OPTIMIZE YOUR INVESTMENTS



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 Quantum



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.

TIFIN

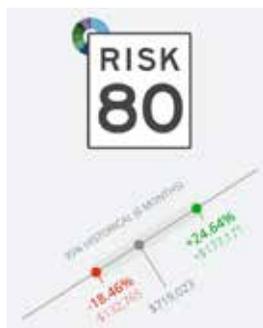
TIFIN builds engaging experiences through powerful AI and investment-driven personalization. They leverage the combined power of investment intelligence, data science, and technology to make investing a more engaging experience and a more powerful driver of financial wellbeing.

\* Tifin, [www.tifin.com](http://www.tifin.com), Accessed 8 June. 2022.



Clearnomics is an easy-to-use software platform that arms wealth advisors with market and economic insights that help clients stay invested. Our technology empowers investment teams to deliver valuable insights quickly and easily, saving significant time and resources and boosting client engagement.

\* Clearnomics, <https://www.clearnomics.com/>, Accessed 23 June. 2022.



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.

1. Pick your core investment. All of our core investments align with our investment philosophy by getting you the best investment with the least amount of risk. Over 80% of your investment return will come from this asset allocation. Choosing between these is mainly a values based proposition and not statistically going to change your risk or rate of return substantially.

## 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

# EMPOWERING YOUR INVESTMENT FREEDOM

TRADITIONAL, VALUES-BASED, OR THEMATIC

2. Choosing a Thematic Addon will change your core investment strategy by 1-5%.

## 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 wise or ethos
- Own individual stocks for a large proportion of portfolio

3. Additionally you can put up to 5-10% of your investable assets into these concentrated strategy.

## 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

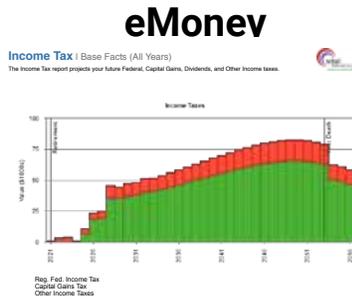
rebel Financial is committed to continual improvement and innovation to give you responsible and timely access to new investment opportunities.



# 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	\$939,285	\$988,118
	After Tax	\$870,170	\$988,118	
Estimated annual income that could be generated (income amount assumes the liquidation of the IRA over the term of the stated period)				
Income for 10 Years at age 90		No Conversion † (Traditional IRA)		Roth Conversion (Taxes from Outside Funds)
		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		No Conversion † (Traditional IRA)		Roth Conversion (Taxes from Outside Funds)
		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.



**Tony Jones**  
Lead Advisor  
Enrolled Agent  
614.852.4259  
Tony@rebfinancial.com



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



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](http://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 + \*\*

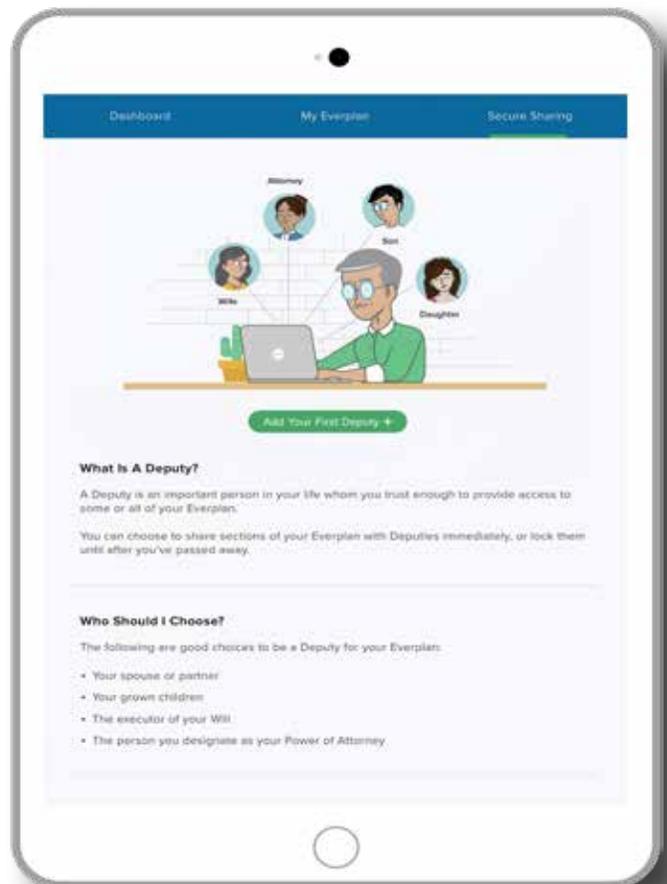
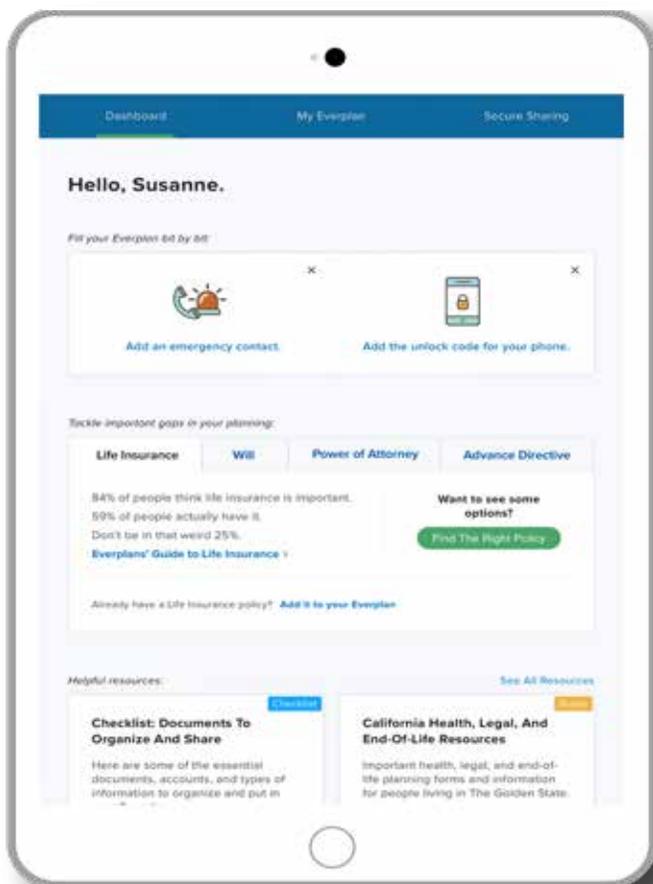
EXPANDED SERVICES

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



## 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**

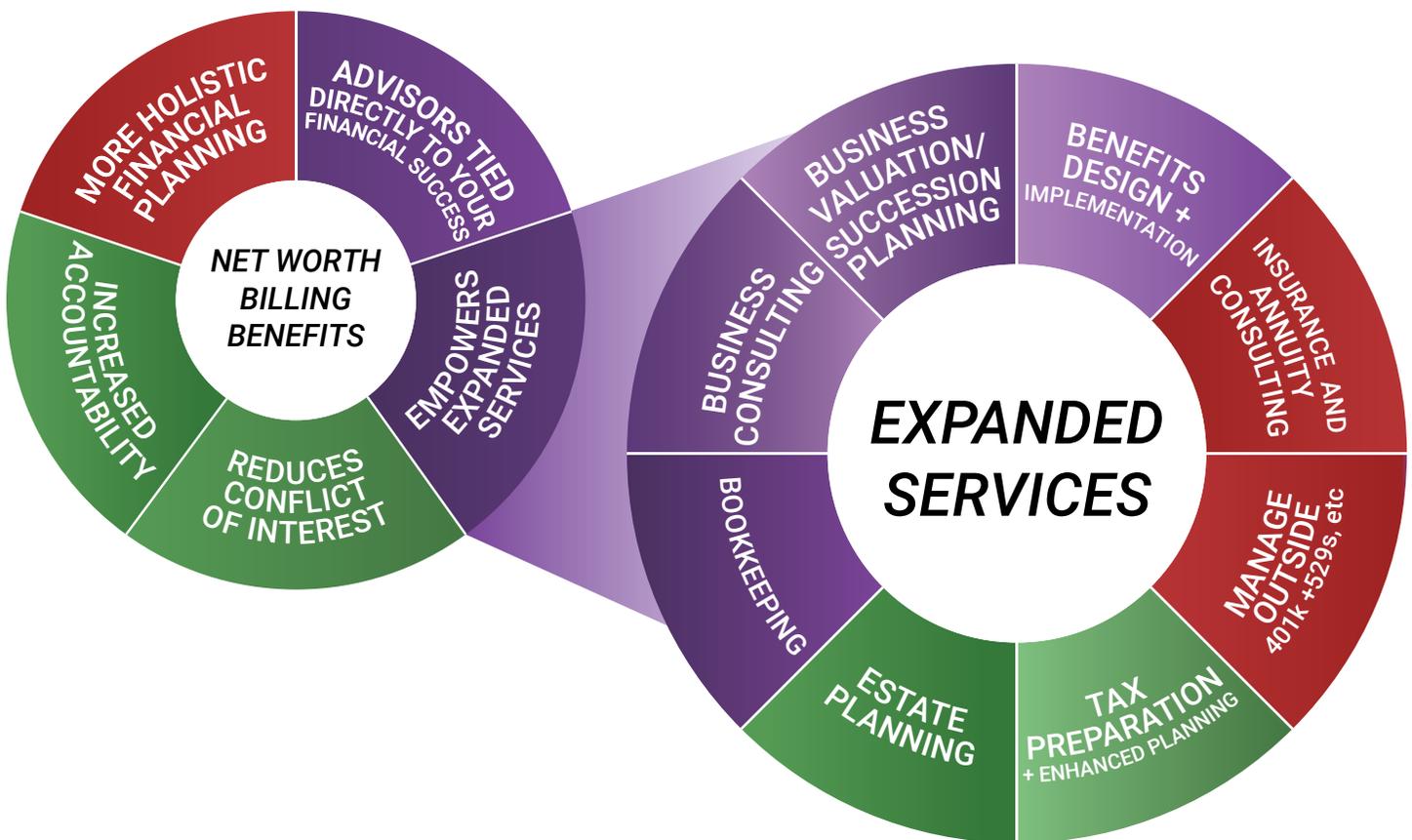
Scan here  
to  
learn more  
and how to  
use with rF



# NETWORTH PRICING

WHY?

rebel Financial is unique in the fact that we use networth pricing versus a AUM (assets under management) or a flat fee. Over the last few years, we have generally gravitated towards aligning our financial interests more wholly with our clients. AUM unfortunately turns financial companys and advisors into asset gatherers to try to get all your money into investment accounts instead of helping you find the best way to grow and protect your money. While it is unusual for a firm to charge this way, there will be a lot more advice and opportunities with rebel Financial than you would get at a traditional asset management firm. Additionally, this is why we include tax preparation, estate planning, and other ancillary services that most other financial advisors/wealth management firms do not provide.



## NET WORTH BILLING ESTIMATOR

We are proud to release our net worth billing calculator where you will be able to enter your information to receive an estimate of your fee with rF. Please visit our calculator by scanning the QR code below.

Scan here  
for our  
pricing  
calculator



# NETWORTH PRICING

GOLD			SILVER		
\$3500/yr MIN			\$2500/yr MIN		
Net-Worth	→	%fee	Net-Worth	→	%fee
\$0-500k	→	1.10%	\$0-500k	→	1.00%
\$500k-1m	→	0.75%	\$500k-1m	→	0.50%
\$1m-2m	→	0.60%	\$1m-2m	→	0.35%
\$2m-3m	→	0.40%	\$2m-3m	→	0.275%
\$3m-4m	→	0.30%	\$3m-4m	→	0.25%
\$4m+	→	0.225%	\$4m+	→	0.165%
eREBEL			SIMPLE		
\$1800/yr MIN			\$900/yr MIN		
Net-Worth	→	%fee	Net-Worth	→	%fee
\$0-500k	→	0.80%	\$0-500k	→	0.725%
\$500k-1m	→	0.40%	\$500k-1m	→	0.35%
\$1m-2m	→	0.275%			
Over \$2m must be converted to Silver or higher			Over \$1m must be converted to eRebel or higher		

## 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 1.00%

\$2500 MIN/yr  
 \$1950 = or  
 \$208/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 1.1% = \$5.5k  
 \$500k x .75 = \$3.7k  
 \$1m x .6 = \$6k  
 \$925k x .4 = \$3.7k

\$18,900/yr  
 or  
 \$1,575/month\*

## Net-Worth Calculation

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

**DISCLAIMER:** This is an estimate only and not a proposal or a quote. Figures may vary by the information you provide. Results might be inaccurate based on user error and/or market/asset value fluctuation(s).



Prospective Client 2023-1

*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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