2017 Firm Update

CONTENTS

Reaffirming our dedication to you!

- Truly Independent Financial Firm
- All Certified Financial Planners (CFP®)
- We Are Fee-Only; No kickbacks
- Always a Fiduciary to Clients
- Staying Ahead with the Latest Technology

"Every man must decide whether he will walk in the light of creative altruism or in the darkness of destructive selfishness."

-Martin Luther King,

Updated Value Proposition

Most investors under-perform the markets significantly

See for yourself what the actual performance has been compared to the benchmarks:

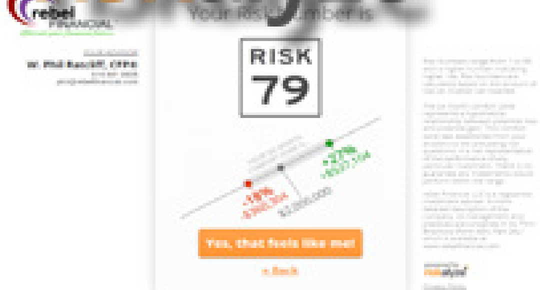
DALBAR Quantitative Analysis of Investor Behavior (QAIB), December 31, 2015:						
	Equity Fund[1]	Asset Allocation Funds[1]	Fixed Income Funds[1]	Inflation	S&P 500	Barclays Agg. Bond
Since Inception	3.66	1.65	0.59	2.60	10.35	6.73
20 Year	4.67	2.11	0.51	2.20	8.19	5.34
10 Year	4.23	1.89	0.39	1.88	7.31	4.51
5 Year	6.92	3.28	0.10	1.58	12.57	3.25
3 Year	8.85	3.81	-1.76	1.07	15.13	1.44
12 Months	-2.28	-3.48	-3.11	0.95	1.38	0.55

[1]Average equity investor, average bond investor and average asset allocation investor performance results are calculated using data supplied by the Investment Company Institute. Investor returns are represented by the change in total mutual fund assets after excluding sales, redemptions and exchanges. This method of calculation captures realized and unrealized capital gains, dividends, interest, trading costs, sales charges, fees, expenses and any other costs. After calculating investor returns in dollar terms, two percentages are calculated for the period examined: Total investor return rate and annualized investor return rate. Total return rate is determined by calculating the investor return dollars as a percentage of the net of the sales, redemptions and exchanges for each period.

INCOME SOLVER

Income Solver™ is a unique income modeling software that go well beyond most financial planning softwares by helping us to solve for ideal income distribution models. In concert with our eMoney and MoneyGuide Pro financial planning software, the addition of Income Solver to our planning software propels us to the forefront of the financial planning industry.

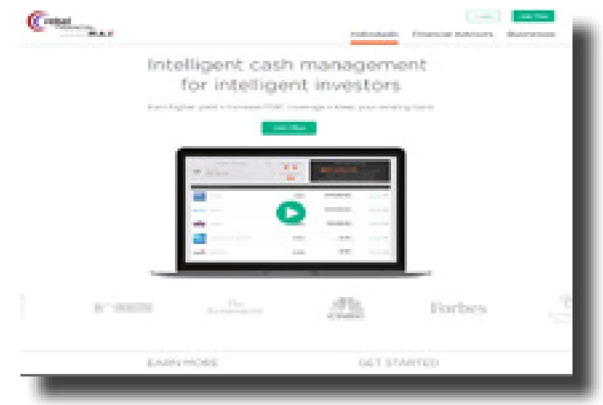
riskalyze



Riskalyze is the second risk tolerance solution that we have adopted to help us better serve clients. Riskalyze is a an awesome new cloud based solution which 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 you and guide you torward better investment outcomes.

New valuable services

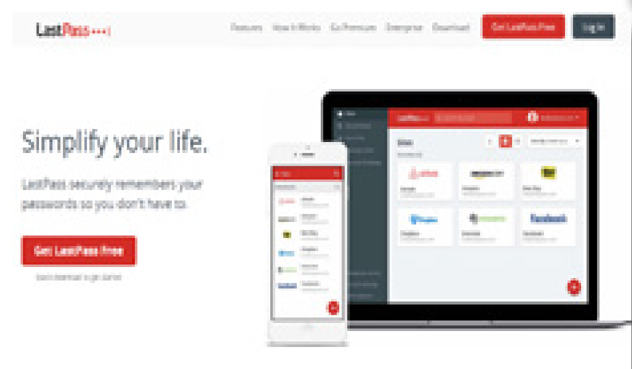
Max-My-Interest simply helps link your existing checking account to multiple online savings accounts that may offer a higher yield, and then optimizes the allocation of cash among these accounts, automatically. Click the link under the Client Resources tab on our website to give it a try!



Nest Egg Guru offers a new way to obtain meaningful answers to two of the most common and important financial planning questions – "How much will I have saved at retirement?" and "How long will my retirement nest egg last after I retire?"

This tool uses non-standard methods of calculation that differ from most financial planning calculators, while still utilizing rigorous academic research, and is another way we are innovating to search for solutions to common client problems by looking from fresh perspectives.

LastPass ****



If you haven't used this service (available to Gold and Silver clients) then you may be missing out on an important service that you're entitled to.

LastPass will allow you to share your account login information securely with us so that we can help you manage "held away" accounts (like your 401k or 529 account(s)) more effectively without us having to know your password.*

**Please note that you may not share accounts in which we could withdraw funds and/or share anything that would effectively give us custody in any way shape or form.*

Connecting with the community

Using the latest in videography to connect in great new ways:

Participating in local industry trade shows:

Company events and sponsorships to connect with clients, the community and support great causes:

Communicating with great content

Weekly LiveStream!
Every Friday | 11a.m.

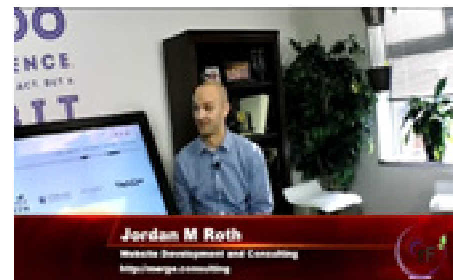
rebel Financial Weekly Livestream

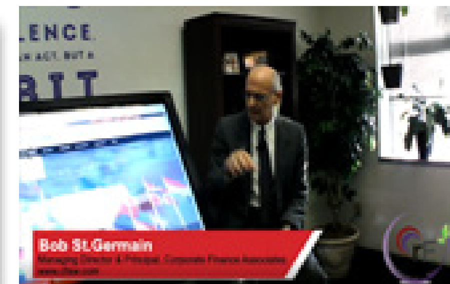
Join us every Friday at 11:00 a.m. for this special segment in which rebel Financial president Phil Ratcliff interviews community leaders, industry luminaries, and tackles stories that can help you towards a brighter financial future.

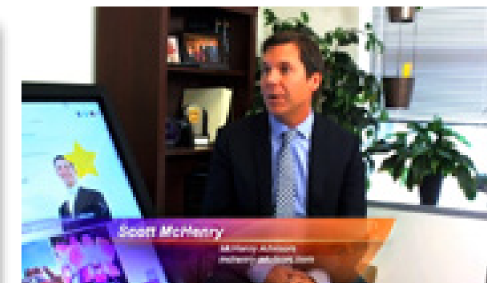
facebook

livestream

YouTube





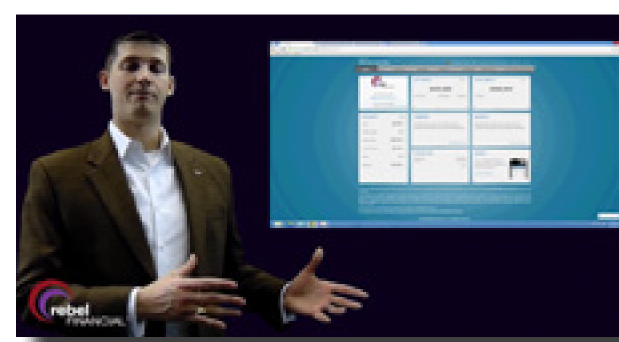


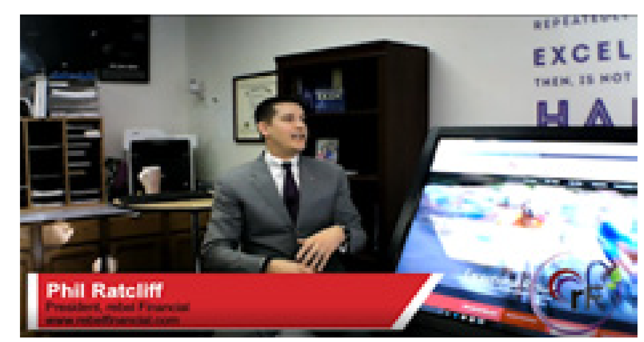
Vestorly

Professionally curated content featuring:

The Economist · Forbes · WSJ · CNBC · CNN

Customized Quarterly Investment Updates:





While we are working to continue to expand our services and partners, below are our current strategic partners that are tied into our systems officially and qualifiy for "free services" if you qualify under our Gold rebel program:

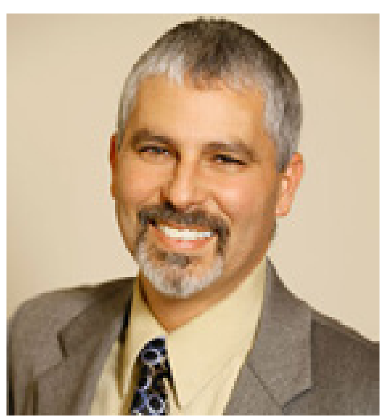
Business Partners

Accounting:

HBK
CPAs & Consultants

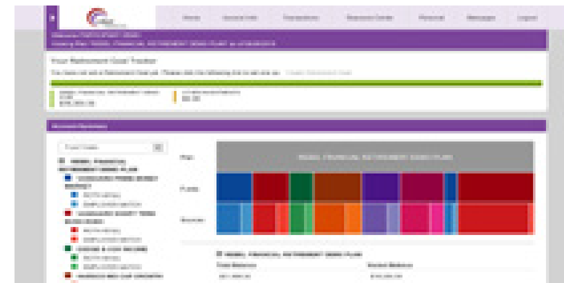
Paul Brousil
226 North Fifth Street, Suite 500
Columbus, OH 43215
(614) 228-4000
pbrousil@hbkcpa.com

Estate Planning:

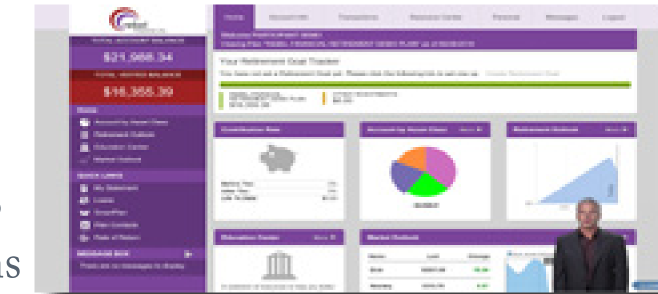


Greg Arenstein
5131 Post Road, #350
Dublin, OH 43017
(614) 602-6550
greg@aacolpa.com

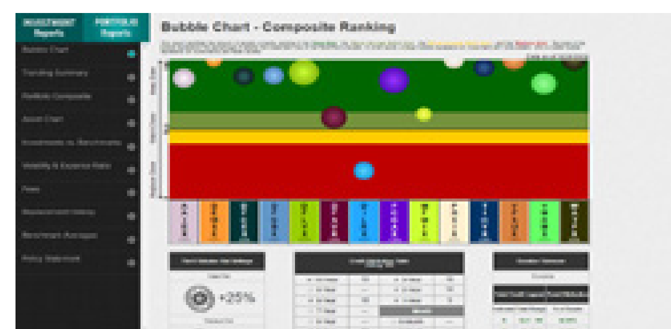
Arenstein & Andersen Co., LPA



We have built one of the best 401k platforms in the industry, and we are proud to share it with you. We specialize in serving small to medium plans: from start-up to $25,000,000.



We can help design and implement almost any kind of retirement plan and bundle all applicable services together to reduce costs. We are one of the few firms to offer these plans as a 3(38) fiduciary and we would welcome the opportunity to help any business that you may know to build a better retirement plan with a firm that truly cares about their business and employees.



Visit our website:
www.good401k.com

Meet our Growing Team

W. Phil Ratcliff, President

Phil served in the US Army for 8 years and has been a financial advisor for over 13 years. He started his career at American Express Financial Advisors in 2003, then moved to AXA Advisors for 7 years before founding rebel Financial LLC in 2013. Phil holds a CFP, ChFC, CLU, is an active member in the Financial Planning Association as well as the National Association of Personal Financial Advisors. Phil is married to Stephanie Ratcliff, a RN at Nationwide Children's Hsopital, they have 5 beautiful children, 3 dogs and 3 cats.

Jonathan Bailey, Office Manager

Jonathan is originally from Huntsville, Alabama but has recently made his home in Columbus, Ohio. He is married to Erin Bailey, who is originally from Columbus, Ohio and works as a marketing specialist for NBBJ downtown, and they also have a beautiful daughter. He lives a very active lifestyle stemming back from his days playing college basketball at The University of Montevallo in Alabama. Jonathan is a very charismatic and outgoing individual who strives to make the most out of life.

Tony Jones, 401k Specialist

Tony has worked in the financial services industry for more than 10 years, having first started his career as a financial advisor in 2005. He specializes in working with individuals to meet their financial goals. In addition to working directly with individual, he also works with small and medium-sized organizations to manage their retirement plans and the ensuing needs of the participants. He also has experience in the manufacturing and retail industries.and retail industries.

Ryan Zipperian, Marketing & Promotions

Originally from Huntington, WV and a graduate from Marshall University in Radio/Television Production Management, Ryan began his career working in radio in 2001 as an on-air DJ. Through the years, Ryan learned more about the digital realm, particularly during the social media boom in the early 2000's. In 2009, Ryan moved from an on-air position to Digital Content Director, handling several website marketing strategies and social media campaigns.

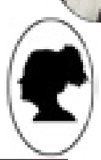
Allie Ratcliff, Chief Morale Officer

Allie is our extremely adorable service animal. She is often seen in the office wagging her tail and looking for a good petting. When seeing Phil, she may also join your meeting for support!

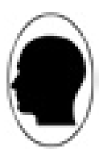
Brenden May
2016 Summer Intern

Grace Albers
2016 Summer Intern

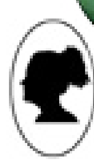
William Martinez
2016 Fall Intern



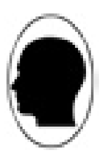
2017 Spring Intern



2017 Summer Intern



2017 Summer Intern



2017 Summer Intern

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Reviews & Referrals

Google REVIEWS
Click to read more or rate and write your own review

Google is fast becoming our top source of new clients and reviews through Google are probably the most important aspect of our recent success. If you have already written us a review we want to thank you so much for helping us to get the word out and helping some of our new clients to find us. If you haven't written us a review, we will resend you the review link and we would very much appreciate your candid review about how we're doing!

2015 Angie's list SUPER SERVICE AWARD

Angie's List is helping us to build a great online reputation. As a matter of fact, we won their Super Service Award for 2015 and we are looking like we're on track to do it again in 2016. If you have written a review for us here, thanks so much again! If you haven't please consider doing so more people can find us and find out what it's like to have a great firm that looks out for their best interests first. Actually, Angie's list is now free so it's a great time to give it a try to see if there is any way they might be able to connect you with other great service providers like rF.

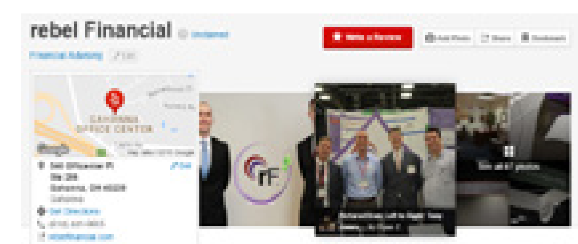
Thumbtack

Thumbtack is a newer form of online quoting system that we have engaged lately to bid on jobs for prospective clients looking for financial advice. One of the main cmponents we are lacking with our profile are customer reviews. Since this is a new endeavor for us, it would help if some of our existing clients would review us on this medium to let prospective new clients that are looking to hire us get an idea of what they can expect from us.

Thumbtack PROFESSIONAL SINCE 2014

yelp

If you use Yelp then you're probably looking for a good restaurant in your area. However, over the past couple years, Yelp has also become a destination for individuals looking for reputable local businesses to help them with financial services. rebel Financial has joined Yelp and we are working hard to show prospective clients what we can do for them and that we'd be a great choice as their financial planning firm. If you use Yelp please give us a short review and help us help more people!



New Client Referral Program

We are continuing our referral incentive to existing clients. When you refer anyone who becomes a new client, you will receive a gift card ($250 - Gold, $150 - Silver, $100 - eRebel, & $50 - Simple/Robo rebel).

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Gahanna, OH 43230
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Fax: 614-441-4150
www.rebelfinancial.com

2017 Firm Update

rebel Financial is a registered investment adviser. 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.