



"Happiness is not in the mere possession of money; it lies in the joy of achievement, in the thrill of creative effort"
– Franklin D. Roosevelt

2017 Prospective Client

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A Sustainable Model

SERVING CLIENTS, NOT SHAREHOLDERS

rebel Financial (rF) was started by W Phil Ratcliff in May 2013 to be a small firm that represented and fought for its clients. He did this because he was disillusioned by the blatant and continual profit seeking of most of the large financial and banking institutions that failed to represent the best interests of clients and employees. rF's model is sustainable in the respect that we are employee owned and we will be satisfied once rF reaches an optimum level of client acquisition, which will provide a good standard of living for our employees and our families. We are not driven to infinitely grow and make increasing profit margins for CEOs and shareholders at the expense of our clients and employees.

Dedicated to Philanthropy

GIVING TO HELP OUR COMMUNITY AND PROGRESS HUMANITY

We believe in the goodness of mankind and that humanity will continue to evolve and do wonderful and even previously unimaginable things. To that end, we are dedicated to a dual strategy of giving to help people live better lives today while helping to direct human investment to assist humanity to reach its full potential in the years to come.

OUR NON-PROFIT ORGANIZATIONS

- RIA & Independent Advisors.org
 - Created to help other advisors gain their independence and start their own firms to follow their dreams and serve clients/society more effectively.
 - Our motto is "Advisors serving clients, not corporations."
- rebel Financial Foundation
 - Created to help the community that has helped to make us successful. We will invest primarily in education, research & development, and infrastructure investments in our community and the United States as a whole. We are particularly focused on helping to provide grants for higher education/research while assisting to lobby the National Science Foundation (NSF) and National Institutes of Health (NIH) to provide more grant funding that will provide jobs and opportunities for future generations.



W. PHIL RATCLIFF
President and CEO
rebel Financial

Work with a "Fee-Only" Planner/Advisor

The world abounds with examples of people taking advantage of others. Although there are people and even whole societies who would like to think they live in an era of moral/ethical enlightenment, it is still very difficult to know whom to trust when it comes down to your most important assets: your family and your money. With people, it really comes down to trust and judgment of character; but, with money, the law has provided a little more assistance by defining and enforcing Fiduciary standards on certain individuals and entities.

rebel Financial is a "Fee-Only" RIA. What does this mean?

This means that we have fewer inherent conflicts of interest and are generally able to provide more comprehensive advice than most other financial companies that are not fee-only. By definition, fee-only financial planners are registered investment advisors (RIA) with a fiduciary responsibility to act in their clients' best interests. They 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, which means that we have a legal responsibility to look out for our clients' best interests before our own.



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 transaction recommendations. This model can create significant conflict of interest, which can often place your agent/broker on the opposite side of the table from you.

rebel Financial was founded specifically to address these pitfalls in the investment industry and to do things differently from how most financial firms operate. We organized the company to serve the interest of our clients first, while reducing as much bureaucracy as humanly possible.



The National Association of Personal Financial Advisors (NAPFA) is the leading professional association of fee-only financial advisors. NAPFA is distinguished both by the competence of its advisors and by their method of compensation. Part of the annual fiduciary oath NAPFA members sign reads, "The advisor does not receive a fee or other compensation from another party based on the

referral of a client or the client's business." Fee-only advisors help reduce the conflicts of interest inherent in how they get paid and what they recommend.

To emphasize our commitment, rebel Financial has pledged to donate any old, trailing commissions to charity as a token of our pledge to be "Fee-Only."

We pride ourselves on transparency, and, in the spirit of that pursuit, we fully disclose all aspects of our organizational structure. If you have any questions, please ask us at any time.



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

—Martin Luther King, Jr.



Building a better financial future, one plan at a time



Professional Excellence

Financial plans are always completed by Certified Financial Planners (CFP) who all have at least a B.A./B.S., and our firm requires at least 60 hours of continuing education per year for each advisor.



Transparent 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.



Fee-only & 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.



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, and we take personal responsibility rather than asking our clients to rubber stamp every decision to avoid responsibility.



Freedom: Hire us on your Own Terms

Whether you want a one-time fee for advice/plan or want to hire us for the long-term, you are free to choose from multiple plans under either arrangement that fits your particular need.



Cutting Edge Technology

As a smaller company, freed from the bureaucratic gridlock of most large institutions, we implement the newest technology years before most of our competitors to build your plan with the best available tools.

A good Financial Advisor can keep you on track with your investments and your planning



As you can see below, the average investor performs very poorly versus the market averages in every time-frame. In fact, in study after study, the average investor under-performs the markets by 4-7% per year. Under-performing by this margin is catastrophic to long-term accumulation and could very well threaten one's retirement or other financial goals.

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

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.

Meeting Your Financial Needs

Recent Vanguard research¹ shows that your advisor not only adds peace of mind, but also may add about 3 percentage points of value in net portfolio returns over time. What does this mean?

- Your advisor has the ability and the time to evaluate your portfolio investments, meet with you to discuss objectives, and help get you through tough markets. All of these factored together potentially add value to your net returns (returns after taxes and fees) over time.
- With portfolio construction, your advisor can work with you to create a diversified portfolio, while ensuring you don't pay too much for investments or in taxes on investment returns.
- Wealth management entails making regular changes to your portfolio to help reduce risk, and when you're ready to withdraw, you can do it in such a way to help limit the taxes you'll pay.





Quantifying your Advisor's Value

Potential value relative to "average" client experience (in percentage of net return)

Portfolio construction

Suitable asset allocation using broadly diversified mutual funds/ETFs	>0%
Use of low-cost index-based products	-0.45%
Asset location between taxable and tax-advantaged accounts	-0.75%
Total-return versus income investing	>0%

Wealth Management:

Regular rebalancing	-0.35%
Spending strategy for draw downs	-0.7%

Behavioral Coaching

Advisor guidance to help adhere to financial plan	-1.5%
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"About 3%"

Source: Francis M. Kinniry Jr., Colleen M. Jaconetti, Michael A. DiJoseph, and Yan Zilbering, 2014. Putting a value on your value: Quantifying Vanguard Advisor's Alpha. Valley Forge, Pa.: The Vanguard Group.

This research is not an exact science. "About 3%" means advisors can potentially add about 3 percentage points to your portfolio returns over time. This is in comparison with those advisors who are not practicing the above-mentioned principles. For some, advisors may offer much more than that in added value; for others, less. The potential 3 percentage points of return come after taxes and fees. This return is not added over a specific time frame but can vary each year and according to your circumstances. It can be added quickly and dramatically, especially during market declines or euphoria, when you may be tempted to abandon your well-thought-out investment plan. It may be added slowly. It will not appear on the quarterly statement but is real nonetheless.



Furthermore, although every advisor has the ability to add this value, the extent of the value will vary based on your unique situation and the way the assets are actually managed, versus how they could have been managed. Advisor's alpha principles call for advisors to meet your individual needs.



The Details of your Advisor's Value

Keeping Rational:

One of the most important things an advisor will do is ensure clients make rational, rather than emotional, decisions.

Providing Alpha:

Alpha is what an advisor brings to you by helping you select good investments (i.e. - Good returns given the amount of risk you are taking).

Controlling Beta:

Beta is an investment's/ portfolio's sensitivity to market movements. Advisors should balance this attribute to optimize their clients' portfolios.

Providing Gamma:

A relatively new multiple but arguably the most important value a sophisticated Financial Planner will provide to clients. Read More below.

What is Gamma?



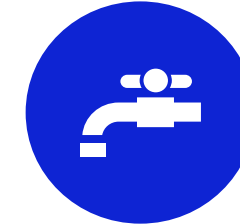
Total Wealth Asset Allocation:

What assets to place in stocks, bonds, real estate, immediate annuities, and balance that with the human capital still left to harvest.



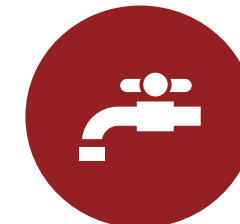
Annuity Allocation:

How much of (and when) accounts values should be converted into guaranteed income given existing Social Security, Pensions, and Immediate Annuities.



Dynamic Withdrawal Strategy:

Income plans that change with the realities of our environment and the individual client.



Asset Location and Withdrawal Sourcing:

Optimizing allocation to assets/investments considering tax treatment and other important characteristics.



Liability Relative Optimization:

Continually understanding and adjusting financial strategies to protect against portfolio failure.

1.2-2%/year potential value.*

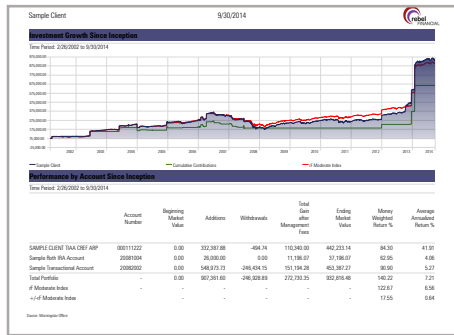
* Data and concepts from Morningstar's research paper "Alpha, Beta, and now... Gamma" by David Blanchett and Paul Kaplan, April 13, 2013.



Delivering Investment Excellence

Morningstar Office

Morningstar is one of the largest third party providers of independent investment research. Morningstar Office is the most complete advisor package that provides us with access to independent and detailed research for over 325,000 stocks, bonds, mutual funds, ETFs, closed-end funds, 529s, offshore funds, hedge funds, and separate accounts.



Helping us monitor client investments: We've used technology to tie Morningstar Office into our direct custodians (TD Ameritrade, Fidelity, and TIAA CREF). Our client's investments/accounts feed directly through Morningstar, allowing us to monitor and manage accounts more effectively.

Providing investment research and market insight: These same systems and their integration with Morningstar's immense research capabilities allow us to provide detailed and customized reporting to our clients at the push of a button.

iRebal for TD Ameritrade

iRebal is a new, state-of-the-art, rule-based rebalancing application developed by TD Ameritrade. Our promise to stay at the cutting edge of investment management led us to implement this advanced technology because it allows us to automatically consider complex permutations of managing your account(s).



Riskalyze is the second risk tolerance solution that we have adopted to help us better serve clients. Riskalyze is 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 toward better investment outcomes.

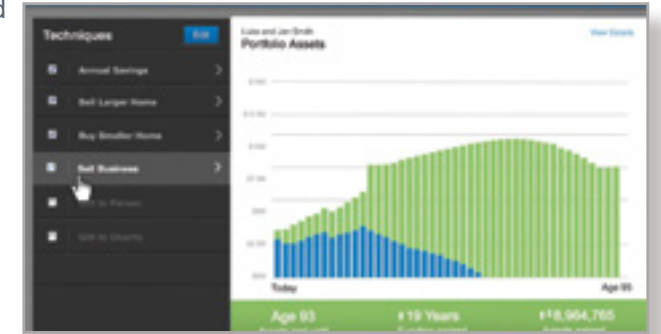


A Leader in Financial Planning



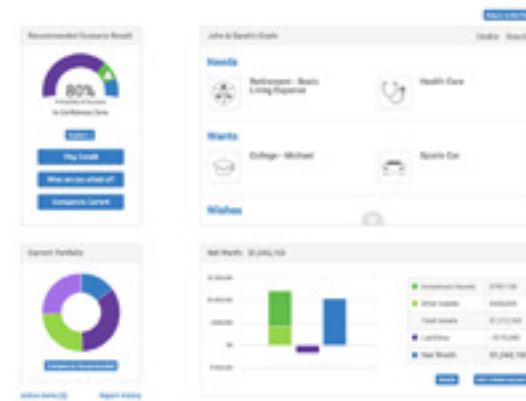
With the addition of 'Decision Center,' our financial planning is much more dynamic and interactive, rather than the traditional boring and long financial plans of the past. As a client of rebel Financial, you will be amazed at how we can show you different scenarios, the effects they could have on your financial future,

and the clarity this will provide as you make better decisions. Whether you want to evaluate retirement options, fund children's education, build a solid estate plan, or just review your existing plan(s), all you need to do is enter your data into your rFPW and we'll build your plan for you.



Sample Decision Center Dash-

We have the expertise and the technology to help you visualize the cost and effect of your financial decisions - not just for today, but throughout your entire lifetime. *Forward thinking is what smart planning is all about. Let's look forward together.*



At rebel Financial, we believe in offering our clients the most cutting edge technology and software to give you not only a healthy investment portfolio but also unparalleled financial planning and the peace of mind that comes with it. That's why we've introduced MoneyGuidePro online financial planning software to our financial planning arsenal. The Client Planning Portal helps clients determine whether they are on track to meet their goals in retirement. The Probability of Success Meter reminds clients of their current plan results and measures their confidence in achieving their goals.



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.

With Income Solver™, clients receive a personalized strategy that includes all of their retirement resources thoughtfully integrated into recommendations on how to most efficiently generate income, including the following elements:



Leading in Technology

Your rFPW

As a rebel Financial client

you will have access to

our rFPW, which is an

advanced system that

allows you to view all of

your accounts with us, view accounts with other

financial institutions,

track spending, build

budgets, create/interact

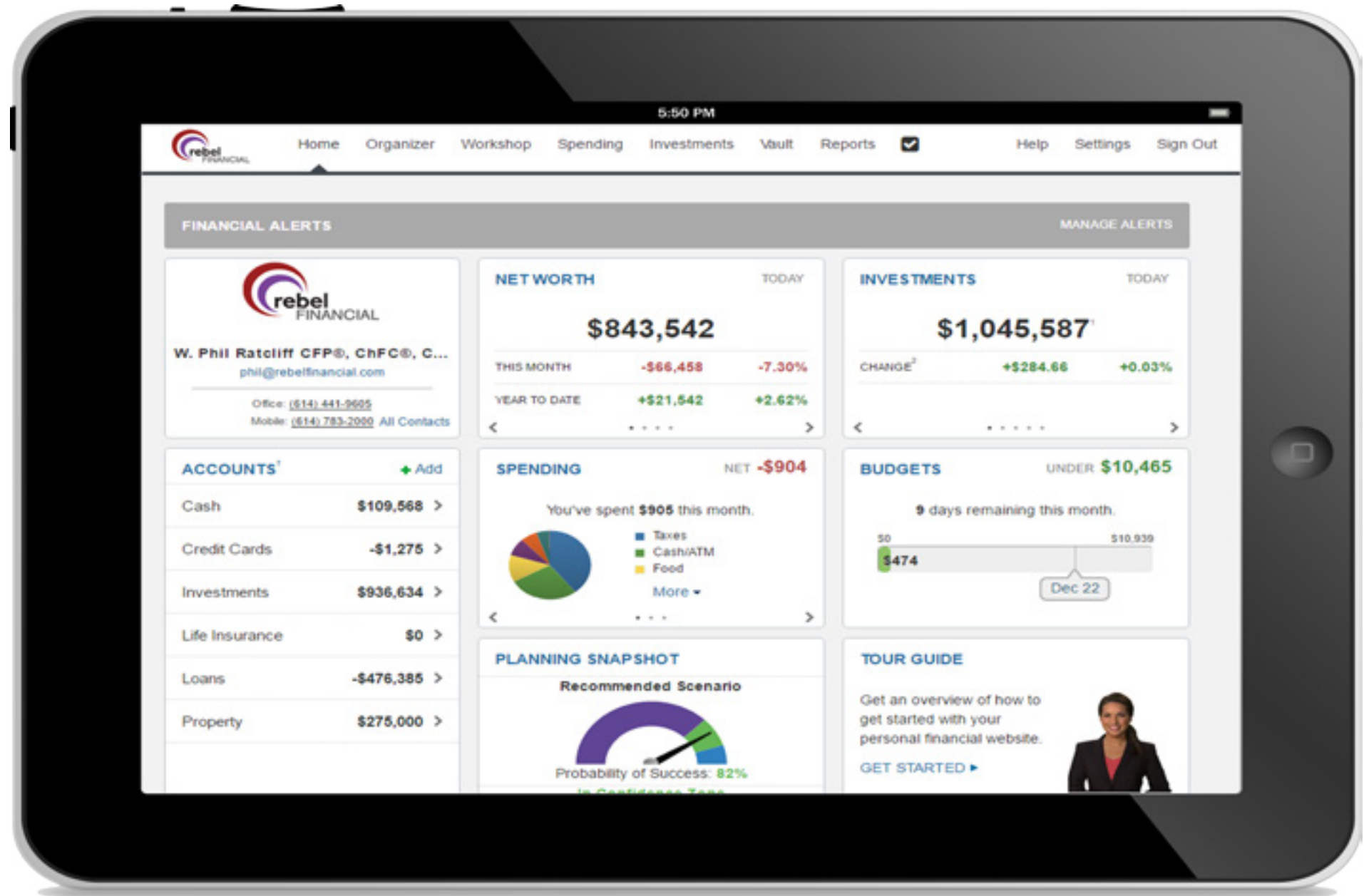
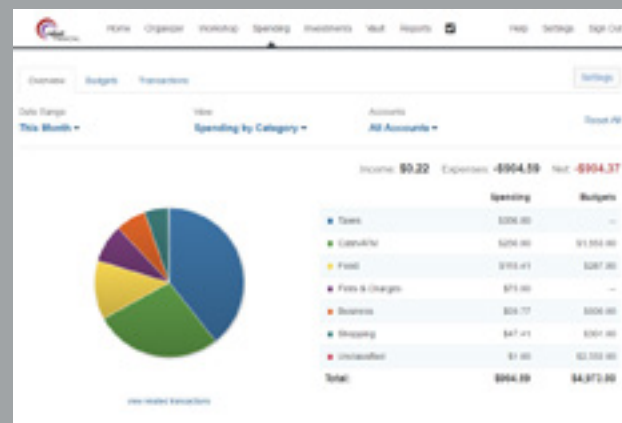
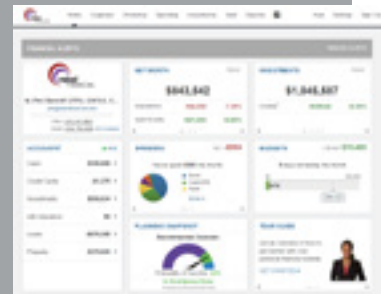
with your Financial

Plan, monitor your

financial progress over

time, store your most important documents, and

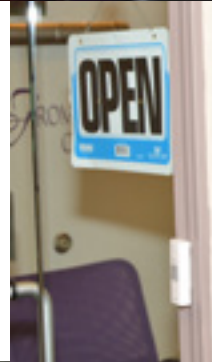
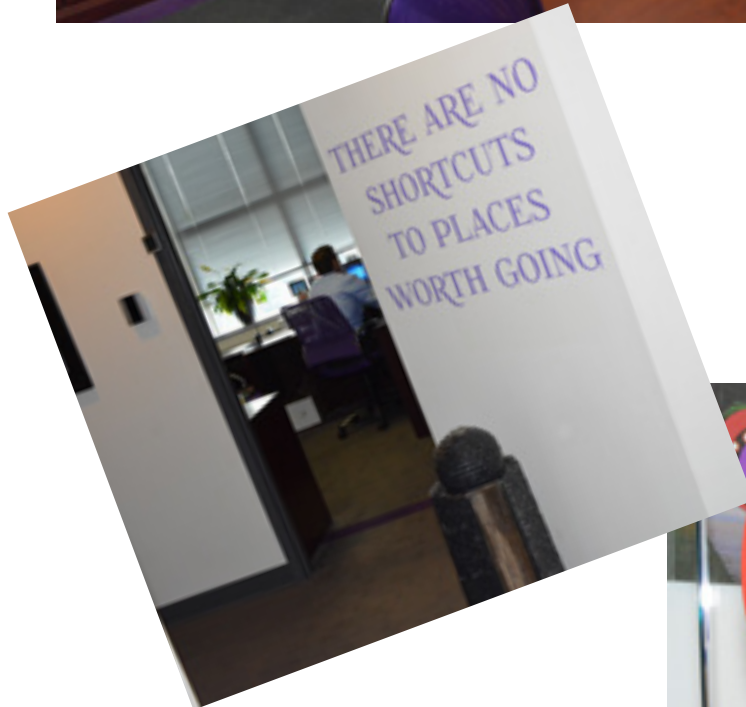
collaborate with us on an on-going basis.





We Live Our Values Every Day

We started rebel Financial to do the right things for all of our stakeholders in an industry that has become consumed by profit maximization. From our choice of a non-traditional name, to our lower case "r", to our very purple logo color, everything reminds us that we are on a mission to look out for the best interests of our clients, employees, our communities, and our society before we worry about making profits. It may seem a little eccentric, but to you and to us it is a constant and bright reminder of who we are and what we stand for. We hope you have the opportunity to see our new office during an appointment soon.



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 an AIF, CFP, ChFC, CLU, is an active member in the Financial Planning Association (FPA) as well as the National Association of Personal Financial Advisors (NAPFA). Phil is married to Stephanie Ratcliff, a RN at Nationwide Children's Hospital, 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, Harper. 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. Recently, Tony earned his CFP certification. He specializes in working with individuals to meet their financial goals. In addition to working directly with individuals, 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.

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



2017 Summer Intern

Flat Fee Pricing Structure

<p>Social Security Optimization \$100</p>	<p>DIY Retirement Plan \$200</p>	<p>Basic Retirement Plan \$1,000</p>	<p>PensionMAX Retirement Plan \$1,500</p> <p>MOST POPULAR</p>	<p>Complex Retirement Plan \$2,500</p> <p>MOST POPULAR</p>	<p>Silver Financial Plan \$3,250</p>	<p>Gold Financial Plan \$4,000</p> <p>BEST VALUE</p>
Personalized optimization plan	Guided DIY retirement plan.	SS optimization plan	SS optimization plan	SS optimization plan	SS optimization plan	SS optimization plan
Detailed custom report	SS module included.	Simple review of pension options	All services from the Basic Retirement Plan	All services from the Standard Retirement Plan	All benefits from the Complex Retirement Plan	All benefits from the Silver Financial Plan
Strategy review with a support financial advisor	Probability tested.	Complete retirement plan stress testing	Private/Public pension optimization	401k Net unrealized appreciation (NUA) testing	College/education planning	Comprehensive tax planning and 1040 review
	Integrated Playzone that allows you to experiment.	Assignment of an associate financial advisor	Ability to compare multiple retirement permutations	Executive benefits optimization	Major purchase, liquidation, and cash-flow planning	Complete estate planning
	Ability to review your plan with an rF Advisor.	1 data gathering meeting	Assignment of an associate financial advisor	Assignment of a lead financial advisor	Risk analysis and Survivorship Planning	Assignment of a senior financial advisor
		1 plan delivery & review meeting	1 data gathering meeting	1 data gathering meeting	Investment review and recommendation	1 data gathering meeting
			1 plan delivery & review meeting	1 draft plan review meeting	Simple tax planning	1 draft plan review meeting
				1 plan delivery & review meeting	Simple estate planning/modeling	1 plan delivery & review meeting
					Assignment of a senior financial advisor	
					1 data gathering meeting	
					1 draft plan review meeting	
					1 plan delivery & review meeting	

Become an On-Going Client

Robo rebel
\$0/mo+

Simple rebel
\$50/mo

eRebel
\$75/mo*



Silver rebel
\$100/mo*



Gold rebel
\$150/mo*

Manage Investments Directly

No requirement to hold accounts with us

Manage Investments Directly

Manage Investments Directly

Manage Investments Directly

Customized Investment Model

Robust planning tools

Tax managed/sensitive portfolios

Tax Loss/Gain Harvesting

Tax Loss/Gain Harvesting

Super fast and easy to set-up and transfer

DIY with advisor "tune-ups"

Online access to rFPW

Online access to rFPW

Online access to rFPW

Assignment of support financial advisor

Assignment of support financial advisor

Access to on-going financial advice (Virtual advisor)

24/7 Access to financial advice

24/7 Access to Financial Advice

Ability to upgrade at any time to a financial planning service level

May combine with Robo rebel and fee is waived if you have more than \$50k with us.

1-2 Web/Video conferences per year

2 OnDemand Meetings Yearly

Unlimited OnDemand Meetings

Ability to upgrade at any time.

Assignment of an associate financial advisor

Assignment of a lead financial advisor

Assignment of a senior financial advisor

Online document storage

Online document storage

Online document storage

Management of "held away" assets

Management of "held away" assets

Complete fluidity upgrading to Gold

Comprehensive Financial Planning

Coordinate with your CPA

Coordinate with your Estate Attorney



+There is currently no monthly subscription, only the fee schedule below.

*Plus, fee schedule below. The monthly fee is waived once you have more than \$250,000 under our management.

“The stock market is filled with individuals who know the price of everything, but the value of nothing.”

—Phillip Fisher

Example 1: eRebel Client with \$100,000 in AUM:

Average Wall Street Firm Fee-Based Account:

- Fee Based Management Fee (Accounts under \$1million): ~1.5%/yr.
- Average investment option net Management Fee: ~0.7%/yr.

Total Average cost to the client: ~2.2%/yr

rF Fee-Based Account (through TD Ameritrade):

- Fee Based Management Fee: ~0.7%/yr.
- Average investment option net Management Fee: ~0.8%/yr.
— From current recommended allocation as of Jan 1, 2017.

Total cost to the client: ~1.5%/yr.*

- * About 32% savings!
- * Plus, you can fire us without changing/transferring custodians. Basically, there are no strings attached...

Example 2: Silver rebel client with a \$550k IRA:

Average Wall Street Firm Fee-Based Account:

- Fee Based Management Fee (Accounts under \$1million): ~1.5%/yr.
- Average investment option net Management Fee: ~0.7%/yr.

Total Average cost to the client: ~2.2%/yr

rF Fee-Based Account (through TD Ameritrade):

- Fee Based Management Fee: ~0.8%/yr.
- Average investment option net Management Fee: ~0.46%/yr.
— From current recommended allocation as of Jan 1, 2017.

Total cost to the client: ~1.26%/yr.*

- * About 43% savings!
- * Plus, you can fire us without changing/transferring custodians. No strings attached here either.

Example 3: Gold rebel University Faculty Member:

Average retirement annuity:

- Mortality & Expense & Other (M&E&O) Charge: ~1.15%/yr.
- Average investment option net Management Fee: ~1.1%/yr.

Total Average cost to the employee: ~2.25%/yr

Retirement Plan with rF (TIAA CREF or Fidelity):

- Mortality & Expense & Other (M&E&O) Charge for TIAA CREF: 0.1%/yr.
— Fidelity does not generally provide annuities so there is no M&E&O charge.
- Average investment option net Management Fee: ~0.42%/yr.
— From current recommended allocation as of Jan 1, 2017.
- Average RIA fee: ~0.8%/yr.

Total cost to the employee: ~1.27%/yr.*

- * About 43% savings!
- * Plus, there are no surrender charges because there are no commissions.
- * Plus, you can fire us without changing plans or transferring funds. Again, there are no strings attached.

Fee arrangement – Preferred Custodians
TD Ameritrade, TIAA CREF, Fidelity, Jefferson National, etc.

Asset Under our Mgmt.	Robo / eRebel / Silver / Gold
\$0.00 - 499,999.99	0.50% / 0.70% / 0.90% / 1.20%
\$500,000 - 749,999.99	0.45% / 0.60% / 0.80% / 1.10%
\$750,000 - 999,999.99	0.40% / 0.50% / 0.70% / 0.95%
\$1,000,000.00 - 1,499,999.99	0.35% / 0.45% / 0.60% / 0.80%
\$1,500,000.00 - 3,499,999.99	0.30% / 0.40% / 0.50% / 0.65%
\$3,500,000.00 - 4,999,999.99	0.25% / 0.35% / 0.40% / 0.50%
\$5,000,000.00 +	0.20% / 0.25% / 0.30% / 0.40%

Fee arrangement – University Retirement Accounts
403b, 457b, & ARP w/TIAA CREF & Fidelity

Asset Base	eRebel / Silver / Gold
\$0.00 - 499,999	0.60% / 0.70% / 1.00%
\$500,000 - 749,999	0.55% / 0.65% / 0.90%
\$750,000 - 999,999	0.50% / 0.60% / 0.80%
\$1,000,000.00 - 1,499,999	0.40% / 0.50% / 0.65%
\$1,500,000.00 - 3,499,999	0.35% / 0.40% / 0.55%
\$3,500,000.00 - 4,999,999	0.30% / 0.35% / 0.45%
\$5,000,000 +	0.25% / 0.30% / 0.40%

Fee arrangement – All other Custodians
(Only Available to Gold Clients)

Asset Base	Fee
\$0.00 - 499,999.99	1.30%
\$500,000 - 749,999.99	1.25%
\$750,000 - 999,999.99	1.05%
\$1,000,000.00 - 1,499,999.99	0.90%
\$1,500,000.00 - 3,499,999.99	0.75%
\$3,500,000.00 - 4,999,999.99	0.60%
\$5,000,000.00 +	0.50%

Alternative fee arrangement* – University Accounts
403b, 457b, & ARP w/TIAA CREF & Fidelity

Asset Base	eRebel / Silver / Gold
\$0.00 - 99,999	\$100/mo. / \$125/mo. / \$200/mo.
\$100,000 - 249,999	\$125/mo. / \$150/mo. / \$225/mo.
\$250,000 - 499,999	\$150/mo. / \$175/mo. / \$250/mo.
\$500,000 - 799,999	\$175/mo. / \$200/mo. / \$275/mo.
\$750,000 - 999,999	\$200/mo. / \$225/mo. / \$300/mo.
\$1,000,000 - 1,499,999	\$225/mo. / \$250/mo. / \$325/mo.
\$1,500,000 +	\$250/mo. / \$275/mo. / \$350/mo.

*Where 3rd party fee-billing is unavailable.

Fee arrangement
rF401k, Pension, & NQDC

Asset Base	Annual Fee
\$0.00 - 999,999.99	0.700%
\$1,000,000 - 1,999,999.99	0.650%
\$2,000,000 - 3,999,999.99	0.600%
\$4,000,000 - 6,999,999.99	0.500%
\$7,000,000 - 9,999,999.99	0.450%
\$10,000,000 - 24,999,999.99	0.400%
\$25,000,000 +	0.350%



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