



"What counts is not necessarily the size of the dog in the fight - it's the size of the fight in the dog."

Dwight D Eisenhower





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Welcome & Thank You for your Consideration

Why we named our company

rebel Financial (rF): rebel Financial was founded to do things differently from how most financial firms operate. We organized the company to focus on serving clients first and worry about making a profit last. This is totally opposite of most traditional financial firms and it is our fundamental rebellion: That we work for you, first.

Organization and Structure:

We pride ourselves on transparency and in that spirit, we fully disclose all aspects of our organizational structure. rF is a Registered Investment Advisor (RIA) in the State of Ohio that has the ability to work with anyone, in any state, in the U.S. Our company is also a Limited Liability Corporation (LLC) incorporated in the State of Ohio. All shares of rebel Financial LLC are owned by its founder, W. Phil Ratcliff.

Why Small is Better:

We protect you from most of the risks associated in working with a small firm so that you may benefit from the agility and freedom that being small affords us. We can:

- Reduce bureaucracy and inefficiencies.
- Pass savings on to customers more quickly.
- Quickly adapt to industry and market changes for our clients.
- Implement technological solutions more quickly and efficiently.
- More easily provide our clients with transparency.

Doing the "Right Thing":

We stand for what we believe are the ethical obligations of our profession for our clients and consumers in general. We believe that:

- Anyone that gives any investment or planning advice should be held to a fiduciary standard.
- All fees and charges should be fully disclosed and easily understood by clients.
- Fraud and other "White Collar" crimes should have stricter and more stringent punishments.

Target Goals:



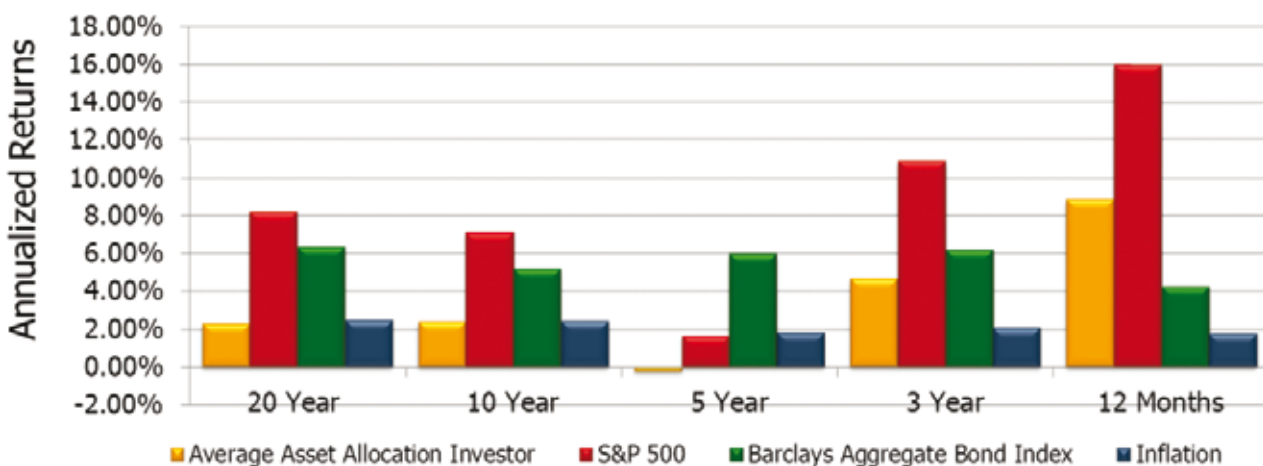


Why work with a Financial Advisor?

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

The average investor performs very poorly over time: As you can see below, the average investor performs well below the market averages in every time-frame. In fact, in study after study, the average investor under-performed the markets by ~3-6%/yr.

Asset Allocation Funds vs Comparative Indices
(For period ending December 31, 2012)



* Data from the 2013 DALBAR "Qualitative Analysis of Investor Behavior" report, April 2013.

How we bring value to our clients:

Keeping Rational

One of the most important things an advisor will do is keep their clients making 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 willing to take).

Controlling Beta

Beta is a portfolio's sensitivity to market movements. Advisors should balance individual investments to optimize their clients' portfolios risk/reward dynamics.

Providing Gamma

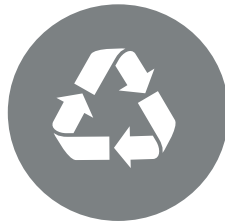
A multiple that tries to evaluate a competent and attentive advisor's value to their clients using the criteria highlighted below.

More about Gamma: What is it?



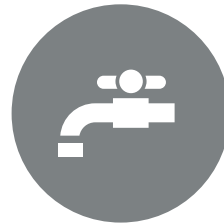
Total Wealth Asset Allocation:

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 (and when) to put into guaranteed income considering: 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.

1.4-2.0%/yr
Estimated Value of Gamma.*

***Services above must be performed on a continual basis.**

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



Why work with an Independent Registered Investment Advisor?



We are a fiduciary to you:

You should be confident that your financial advisor has 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.

*The SEC has tried to pass a fiduciary standard for over 25yrs without success. Why won't most financial companies/advisors look out for your interests first?



Plainly disclosing our conflicts of interests:

Since we are a fee-based firm that has no broker/dealer affiliation, our compensation and revenue structure is very transparent. In this way, we remove most conflicts of interest that plague other broker/dealers and investment firms.

*Note, no system can completely remove conflicts of interests, so we constantly strive to disclose any remaining conflicts of interest with clients on a continual basis.



We use discretion to manage your investments and financial plan:

We have the ability to manage your accounts at any time, in any way. This may sound like a risk, but it is really the only practical way that your investments are actually going to be managed because most financial advisors without discretion do not have the time to actually call/email every client every time they should be managing your assets so the end result is that it doesn't get done.



Peace of Mind:

Many firms try to scare potential clients from doing business with Independent Registered Investment Advisors by insinuating that it may be dangerous to do business with a small company.

Actually, the opposite can be true because we can hold our clients's funds with multiple custodians such as TD Ameritrade, Fidelity, TIAA CREF, etc. In this way, we may actually be able to provide a greater level of diversification for our clients than a large proprietary firm.

Employers where we can manage your retirement:



Cleveland Clinic



Qualifications:

Dedicated to excellence and knowledge

Why trust us to give you financial advice and help you make some of the most important and complex decisions of your life?

We have over 10 years of personal experience in the financial industry, an extensive educational background, certifications from highly respected organizations in the financial planning community, and a dedication to continually upgrading that knowledge over time so that we can offer you high caliber advice.

Education:

Phil studied Military History and Computer Science at The United States Military Academy at West Point where he was in the top 10% of his class. He graduated with a Bachelor of Arts in History from the Ohio State University in 2003. Later, he studied towards his Master's in Business Administration through Webster University, which was about two-thirds completed when he put it on hold to work on his financial practice and earn his Certified Financial Planner (CFP®) Designation & Chartered Financial Consultant (ChFC®) Designation. He has subsequently transferred his MBA credits to the American College to apply towards a Phd in financial planning through the American College, in Bryn Mawr, PA, which he hopes to complete by the end of 2017.



Certifications:



01

Certified Financial Planner – CFP®: Most people think all financial planners are “certified,” but this isn’t true. Anyone can call himself a “financial planner.” Only those who have fulfilled the certification and renewal requirements of CFP Board can display the CFP® certification marks, which represent a high level of competency, ethics and professionalism. CFP Board’s Standards of Professional Conduct require CFP® professionals to look out for your interests above their own.



02

Chartered Financial Consultant – ChFC®: Your Chartered Financial Consultant® has completed the most extensive educational program required for any financial services credential. Each ChFC® has taken eight or more college-level courses on all aspects of financial planning from The American College, a non-profit educator with the highest level of academic accreditation.

Want a better way to invest and plan for your future?

Open Source Investing:

WORK WITH A WIDE VARIETY OF COMPANIES:

We work with TIAA CREF, Fidelity, TD Ameritrade, and just about any other company that is open and non-proprietary to give you maximum freedom with your investments.

Bringing it all Together:

WE CAN DIVERSIFY YOU ACROSS COMPANIES:

Don't want all your eggs in one basket? No problem, we are one of the few investment firms in the country that can use multiple custodians, while serving your individual investment & employer plan needs, and then bring it all together under one roof.

Leading in technology:

ACCESS EVERYTHING FROM ONE PLACE:

Access everything you have from our Personal Website (rFPW.biz). This is also our financial planning software and it is among the best that the financial planning industry has to offer. We can build and update comprehensive financial plans at the touch of a button. What's more, is that our data stays up-to-date, so when your life changes it has never been easier to update your financial plan to reflect the new realities.

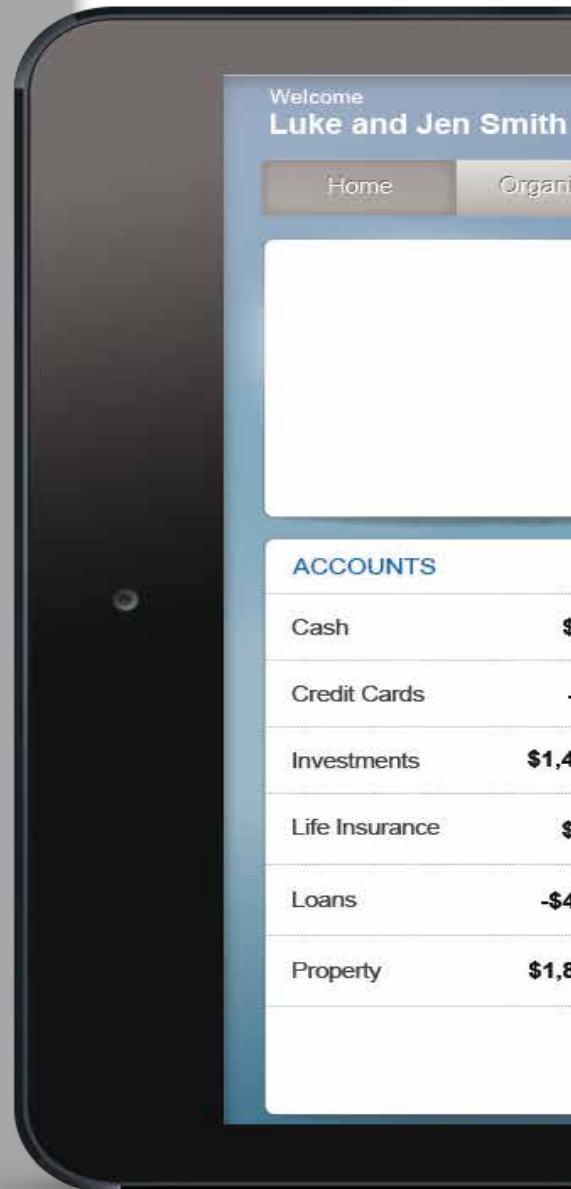
Access from anywhere:

ANYTIME, 24/7:

Use a Mac, a PC, an iPhone, an Android device, or any tablet. We're here for you and ready to serve with the latest applications and devices.



Am





Leading in Technology:

eritrade

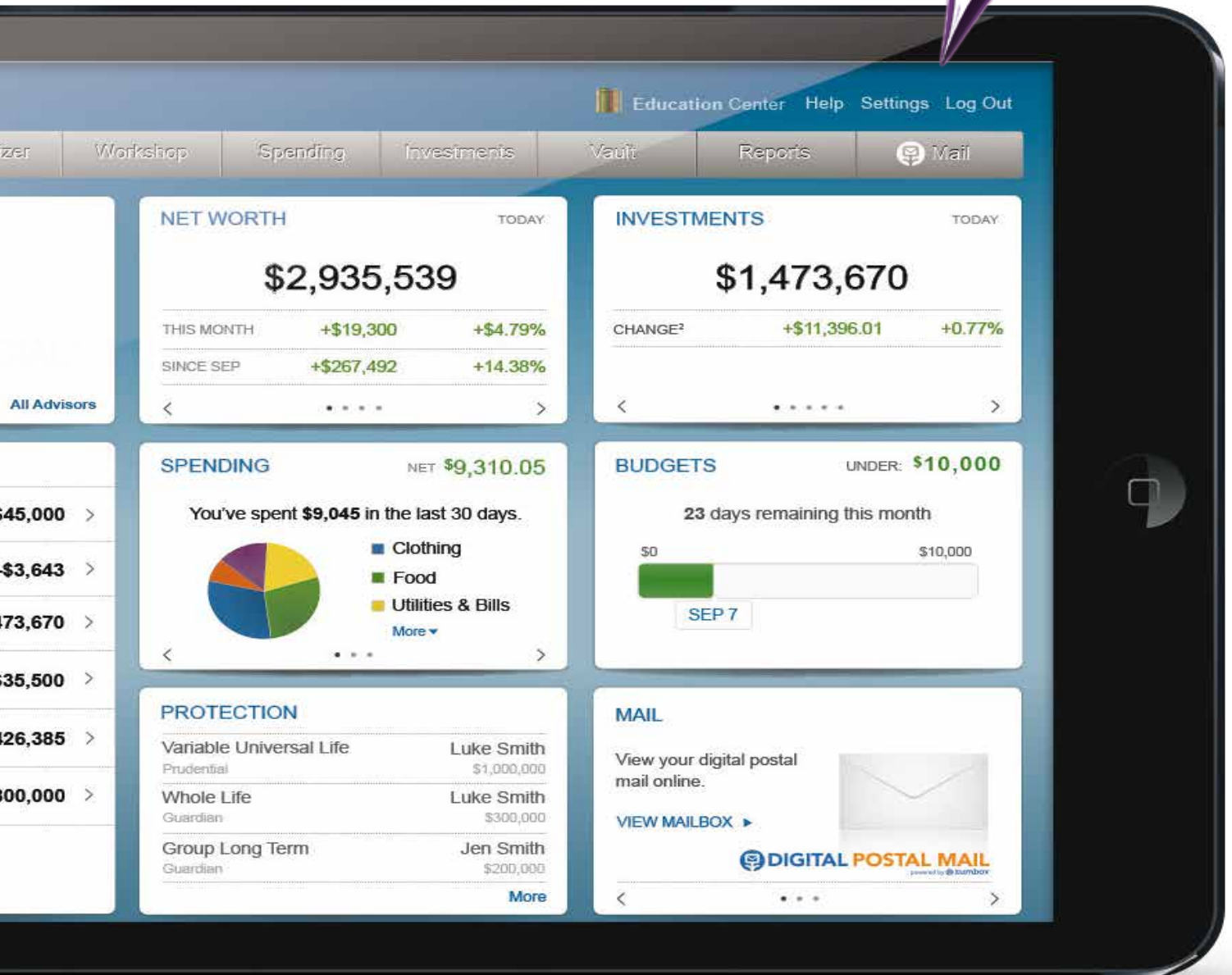
FINANCIAL SERVICES



FOR THE GREATER GOOD™

Fidelity

INVESTMENTS





A quick cost comparison.

How about getting everything we already talked about and saving ~25% in costs over the industry average?

Example 1: 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 Faculty member: ~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: ~0.75%/yr.
- Average RIA fee: ~0.8%/yr.
- Total cost to the Faculty member: ~ 1.6%/yr.
 - * About a 30% savings.
 - * Plus, there are no surrender charges because there are no commissions.
 - * Plus, you can fire us without changing plans or transferring funds. Basically, there are no strings attached...

Example 2: Retired client with a \$750k IRA:

Average Wall Street Firm Fee-based Acct:

- Fee Based Management Fee (Accounts under \$1million): ~1.8%/yr.
- Average investment option net Management Fee: ~0.7%/yr.
- Total Average cost to the client: ~2.5%/yr

rF Fee-based Acct. (through TD Ameritrade):

- Fee Based Management Fee (Accounts under \$1million): ~1.1%/yr.
- Average investment option net Management Fee: ~0.45%/yr.
 - * From current recommended allocation as of Feb 18, 2014.
- Total cost to the client: ~ 1.55%/yr.
 - * About a 38% savings.
 - * Plus, there are no surrender charges because there are no commissions.
 - * Plus, you can fire us without changing or transferring custodians. Basically, there are no strings attached here either.

You may view all of our fee schedules on our website at www.rebellfinancialllc.com anytime. We are totally transparent and publicly post our complete lists of fees and charges.



A Sustainable Model:

SERVING CLIENTS, NOT SHAREHOLDERS:

Disillusioned by the blatant and continual profit seeking of most of the large financial and banking institutions, W Phil Ratcliff started rebel Financial (rF) in May 2013. We view the large corporate finance and banking institutions as unsustainable because they have to continually produce greater and greater profit margins until, at some point, they must sacrifice clients' and/or employees' well-being to satisfy shareholder demands. rF's model is more sustainable in that we only have one shareholder and Phil will be happy once rF reaches a certain level of assets under management, which will provide a good standard of living for him, his employees, and his family. We are not driven to infinitely grow and make increasing profit margins for corporate executives and shareholders at the expense of our clients and employees. We work for our clients via our one shareholder rather than for our shareholders via our clients.

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 investment to assist humanity in reaching it's 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.
- rebel Financial.org
 - Created to help the community that has helped to make us successful. We will primarily invest in education, research & development, and infrastructure investments in Columbus, the State of Ohio 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 government to give the National Science Foundation (NSF) and National Institute of Health (NIH) greater funding to provide more grants that will provide jobs and opportunities for future generations.
- Singularity Financial.org
 - Coming soon: This organization will take the majority of the profits from rF's sister company, Singularity Financial, to give/invest towards research and development that will progress the coming technological singularity.



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rebel Financial LLC 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.rebelfinancialllc.com or by calling us at (614) 441-9605.