



*"Someone is sitting in the shade today because someone planted a tree a long time ago."  
– Warren Buffett*



*2016 Prospective Client*

# CONTENTS

## SUSTAINABILITY & PHILANTHROPY

Page 2

## BEING "FEE-ONLY"

Page 3

## PRACTICE SUMMARY

Page 4

## OUR VALUE PROPOSITION

Pages 5-7

## INVESTMENT & PLANNING EXCELLENCE

Pages 8-9

## LEADER IN TECHNOLOGY

Pages 10-11

## NEW OFFICE & GROWING TEAM

Pages 12-13

## SERVICE LEVELS & PRICING

Pages 14-19

## *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 happy 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 Nation Institutes of Health (NIH) to provide more grant funding that will provide jobs and opportunities for future generations.



**W. Phil Ratcliff**  
President  
rebel Financial LLC



# 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.



NAPFA-REGISTERED  
FINANCIAL ADVISOR

“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.

## 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.

## 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.



# *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 4-9% 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 Qualitative Analysis of Investor Behavior (QAIB), December 31, 2014:						
	Equity Fund	Asset Allocation Funds	Fixed Income Funds	Inflation	S&P 500	Barclays Aggregate Bond Index
Since QAIB Inception	3.69	1.85	0.70	2.80	11.11	7.67
20 Year	5.02	2.53	0.71	2.37	9.22	5.74
10 Year	5.88	2.63	0.63	2.38	7.40	4.55
5 Year	15.21	7.70	2.29	2.08	17.94	4.44
3 Year	10.87	6.26	0.70	2.07	16.18	3.27
12 Months	25.54	13.57	-3.66	1.52	32.41	-2.02

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 research<sup>1</sup> 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----->0-0.75%
- Total-return versus income investing----->0%



## Wealth Management

- Regular rebalancing----->0.35%
- Spending strategy for drawdowns----->0-0.7%



## Behavioral Coaching

- Advisor guidance to help adhere to financial plan----->1.5%

Potential value added

"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.  
 Note: For "Potential value added," we did not sum the values because there can be interactions between the

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.



Further, 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.

\* Data from the 2014 DALBAR "Qualitative Analysis of Investor Behaviour" report.

## 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

Successfully planning for your future requires placing a high degree of trust with your advisor and other trusted professionals. You must share your inner aspirations and divulge information on your most valued possessions. We value this trust that is placed in us and hold sacred our responsibilities to you, our clients, in this relationship.

Our philosophy is to help you find the highest probability path to accomplish any financial goal you may have. Then we help you to stay on track once we identify and implement the plan, as well as adjust your course as life changes over time.

To more efficiently coordinate our research and direct management of your assets' performance, we have invested in top-of-the-line products such as Morningstar Office and iRebal for TD Ameritrade. With these platforms we can give you a more comprehensive and easily understandable summary of your accounts. Read on to learn how our investment resources will benefit you and your goals.



## Morningstar Office

Morningstar is one of the largest third party providers of independent investment research. Morningstar Office is their 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. Morningstar office also supplies our clients with up-to-date information on their investments and on the markets in general.

**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. With this detailed information, we can set specific triggers to ensure our portfolios are within specified parameters; we can keep better accountability of individual manager's performances; and, we can take action with more confidence to effectively protect our clients' portfolios.

**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. We provide customized statements to our clients quarterly (or on-demand at anytime) no matter where their funds are held.



Sample Statement

## 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). This new resource raises the acumen of our account management by increasing our efficiency, lowering potential human error/omission, helping to reduce trading costs, all while considering the various tax consequences. iRebal streamlines our overall account management operations, allowing us to focus more on research and strategy to bring you increased performance and a higher quality





# A Leader in Financial Planning

## rebel Financial Personal Website (rFPW)



As an eRebel, Silver, or Gold 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.

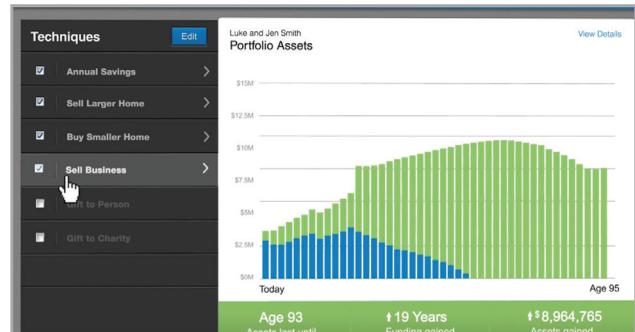
Your rFPW is also our financial planning software, and it's one of the best platforms in the industry, because we can leverage the immense aggregation of data from all of your accounts that are linked to the system. Once we complete your financial plan, it can be updated automatically as things change over time. So, we have a living financial plan that is much more useful and actionable than ever before.



Download our mobile app in the Apple App Store or with Google Play today!

## eMoney and Decision Center

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 Dashboard

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.*

## MoneyGuide Pro

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.



We are one of the few financial planning firms in the country that uses TWO of the best financial planning programs in the industry. By combining MoneyGuidePro with our existing eMoney platform, we have, arguably, the best "cash-flow-based" and "goals-based" financial planning platforms available on the market today.

rebel Financial continues to be at the cutting edge of financial technology and committed to offering our clients the best financial planning capabilities currently available.



## Open Source Investing

**WORK WITH A WIDE VARIETY OF COMPANIES**

We work with TIAA CREF, Fidelity, TD Ameritrade, Jefferson National, Vanguard, 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 YOUR ACCOUNTS ACROSS MULTIPLE 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, serve your individual and employer needs, and then bring it all together under one roof.

## Leading in Technology

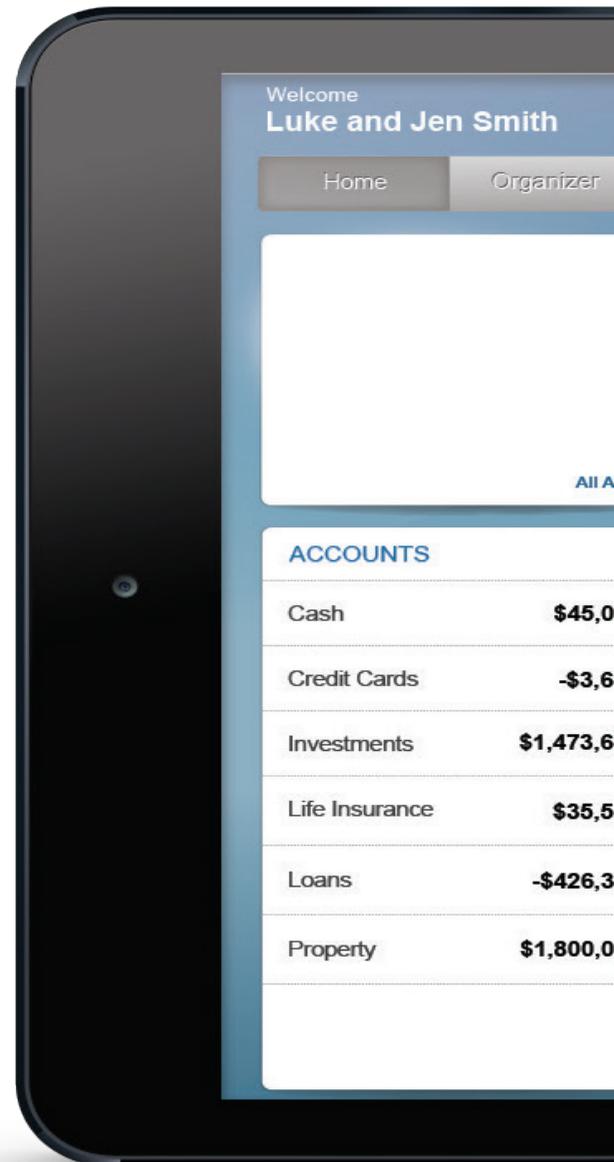
**ACCESS EVERYTHING FROM ONE PLACE**

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 amazing financial plans at the touch of a button. What's more, 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

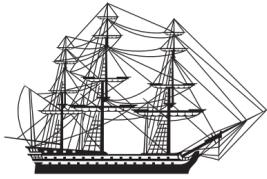
**ANYTIME, 24/7**

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.



# Technology

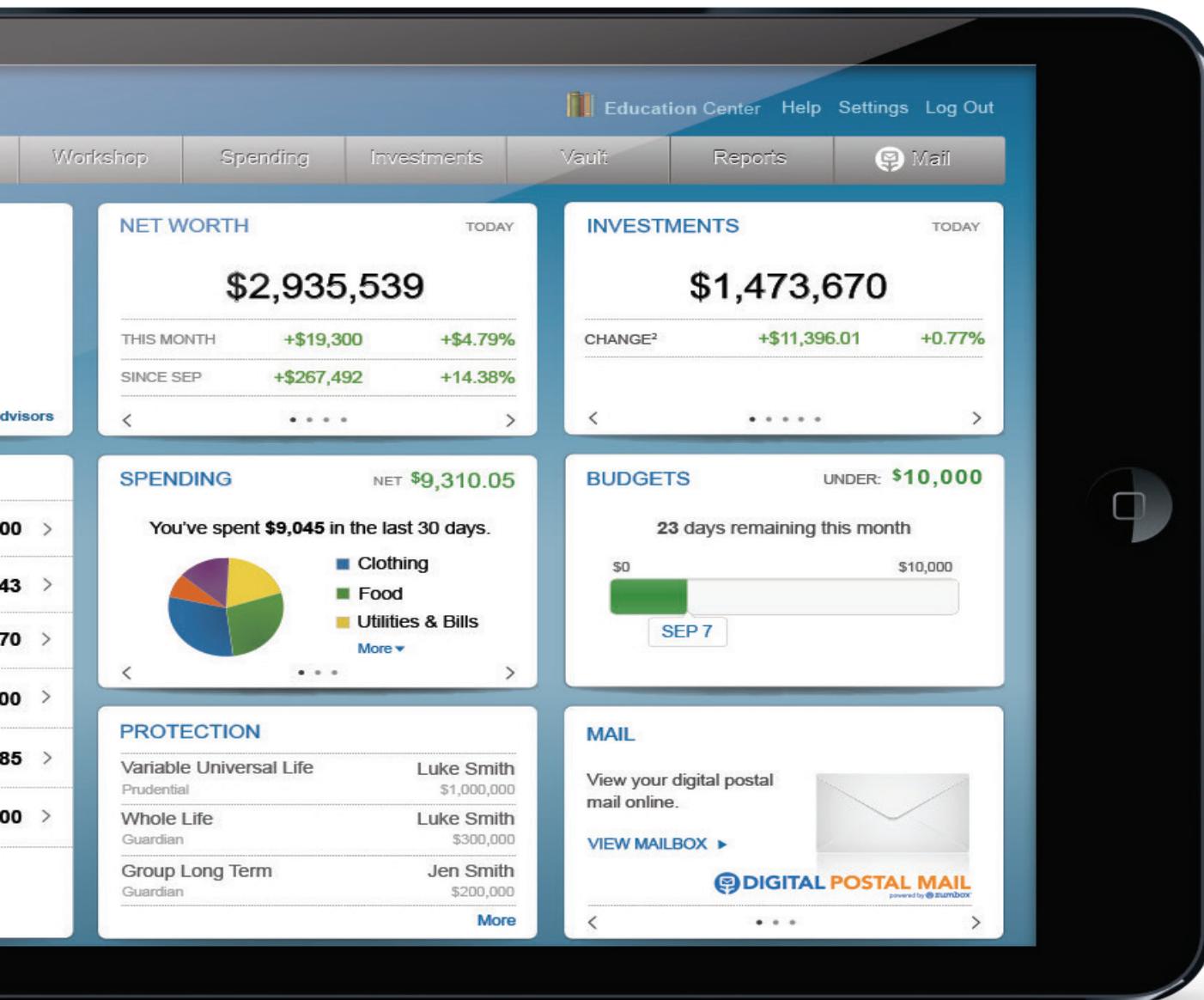
ritrade



Vanguard®

Ameritas® 

Jefferson  National





## *We Live our Brand Every Day*

### Our office now matches our moxy!

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 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 is married to Stephanie Ratcliff, an registered nurse at Nationwide Children's Hospital, and they have four beautiful children.

### 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 at NBBJ in Columbus, Ohio.



### Tony Jones, Support Financial Advisor

Tony has worked in the financial services industry for over 10 years. He specializes in financial planning with an emphasis on health and wellness and working with employer-sponsored retirement plans. Originally from the Chicago area, Tony is married to Susan, and they have five beautiful children. Susan is originally from Columbus and works with the Ohio Bankers League.



### Ryan Zipperian, Marketing & Promotions

Ryan moved to Columbus, OH with his wife and 2 children in the summer of 2015 with a background in mass communications and marketing. Ryan began working for small independent companies in the Columbus area, using his 15 plus years in marketing and promotional strategies, with an emphasis on social media, to gain experience and join rebel Financial's unique vision. Ryan is proficient in social media practices, Adobe Creative Suite, a photographer and videographer as well.



Social Security  
Optimization

\$150

Basic  
Retirement

\$1,000

Pension  
MAX

\$1,500

Personalized  
optimization plan

Detailed custom  
report

Strategy review with a  
support financial  
advisor

Assistance at filing time

SS optimization plan

Simple review of pension  
options

Complete retirement plan  
stress testing

Assignment of an  
associate financial  
advisor

1 data gathering meeting

1 plan delivery & review  
meeting

SS optimization plan

All services from the Basic  
Retirement Plan

Private/Public pension  
optimization

Ability to compare  
multiple retirement  
permutations

Assignment of an  
associate financial  
advisor

# ricing Structure

Complex  
Retirement  
**\$2,500**

Silver  
Financial  
**\$3,250**

Gold  
Financial  
**\$4,000**

SS optimization plan

All services from the  
Standard  
Retirement Plan

401k Net unrealized ap-  
preciation (NUA) testing

Executive benefits  
optimization

Assignment of a  
lead financial  
advisor

1 data gathering meeting

1 draft plan review  
meeting

1 plan delivery & review  
meeting

SS optimization plan

All benefits from the  
Complex Retirement Plan

College/education  
planning

Major purchase, liquidation,  
and cash-flow planning

Risk analysis and  
Survivorship  
Planning

Investment review and rec-  
ommendation

Simple tax planning

Simple estate  
planning/modeling

Assignment of a  
senior financial  
advisor

SS optimization plan

All benefits from the  
Silver Financial Plan

Comprehensive tax  
planning and 1040  
review

Complete estate  
planning

Assignment of a  
senior financial  
advisor

**Robo rebel  
\$0/mo+**

**Simple rebel  
\$40/mo**

**e-Reb  
\$50/m**

**Manage Investments Directly**

**No requirement to hold accounts with us**

**Manage Invest Directly**

**Customized Investment Model**

**Robust planning tools**

**Tax managed/sens lios**

**Super fast and easy to set-up and transfer**

**DIY with advisor "tune-ups"**

**Online access**

**Assignment of support financial advisor**

**Assignment of support financial advisor**

**Access to on financial ad (Virtual adv**

**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/V conferences p**

**Ability to upgrade at any time.**

**Assignment of an financial ad**

**Online docu storage**

+ 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 \$100,000 under our management.

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

# On-Going Client

Model  
no\*

Silver rebel  
\$75/mo\*\*

Gold rebel  
\$125/mo\*\*

Investments  
/

Manage Investments  
Directly

Manage Investments Directly

Positive portfolio

Tax Loss/Gain  
Harvesting

Tax Loss/Gain Harvesting

Access to rFPW

Online access to rFPW

Online access to rFPW

On-going  
advice  
(advisor)

24/7 Access to financial advice

24/7 Access to Financial Advice

Video  
per year

2 OnDemand Meetings Yearly

Unlimited OnDemand  
Meetings

Assignment of an associate  
advisor

Assignment of a lead financial  
advisor

Assignment of a senior  
financial advisor

Management

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

# A Quick Cost Comparison:



Honesty is the first chapter in the book of wisdom.”  
— Thomas Jefferson

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

### Average Wall Street Firm Fee-Based Account:

- Fee Based Management Fee (Accounts under \$1million): ~1.6%/yr.
- Average investment option net Management Fee: ~0.7%/yr.

**Total Average cost to the client: ~2.3%/yr**

### rF Fee-Based Account (through TD Ameritrade):

- Fee Based Management Fee: ~0.7%/yr.
- Average investment option net Management Fee: ~0.6%/yr.  
— From current recommended allocation as of Nov. 14, 2015.

**Total cost to the client: ~1.3%/yr.\***

\* About 43% 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): ~1.6%/yr.
- Average investment option net Management Fee: ~0.7%/yr.

**Total Average cost to the client: ~2.3%/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 Nov. 14, 2015.

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

\* About 45% 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 Nov. 14, 2015.
- 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 Transparency is our Goal



## Robo rebel Fee Schedule *TD Ameritrade*

Asset Base	Fee
\$0.00 - 149,999.99	0.650%
\$150,000 - 249,999.99	0.600%
\$250,000 - 999,999.99	0.500%
\$1,000,000.00 - 1,999,999.99	0.400%
\$2,000,000.00+	0.350%

## eRebel Fee Schedule *TD Ameritrade*

Asset Base	Fee
\$0.00 - 499,999.99	0.700%
\$500,000 - 749,999.99	0.600%
\$750,000 - 999,999.99	0.500%
\$1,000,000.00 - 1,499,999.99	0.400%
\$1,500,000.00-3,499,999.99	3.500%
\$3,500,000.00 - 4,999,999.99	3.000%
\$5,000,000.00 +	2.500%

## All other Custodians *(Only Available to Gold Clients)*

Asset Base	Fee
\$0.00 - 499,999.99	1.400%
\$500,000 - 749,999.99	1.300%
\$750,000 - 999,999.99	1.200%
\$1,000,000.00 - 1,499,999.99	1.100%
\$1,500,000.00-3,499,999.99	1.000%
\$3,500,000.00 - 4,999,999.99	0.750%
\$5,000,000.00 +	0.600%

## NQ & IRA Preferred Custodians

*TD Ameritrade, TIAA CREF, Fidelity, Jefferson National, etc.*

Asset Base	Silver	Gold
\$0.00 - 499,999.99	0.900%	1.200%
\$500,000 - 749,999.99	0.800%	1.100%
\$750,000 - 999,999.99	0.700%	1.000%
\$1,000,000.00 - 1,499,999.99	0.600%	0.900%
\$1,500,000.00-3,499,999.99	0.500%	0.800%
\$3,500,000.00 - 4,999,999.99	0.400%	0.650%
\$5,000,000.00 +	0.300%	0.500%

## University Retirement Accounts

*403b, 457b, & ARP w/TIAA CREF & Fidelity*

Asset Base	Silver	Gold
\$0.00 - 499,999.99	0.700%	1.000%
\$500,000 - 749,999.99	0.650%	0.900%
\$750,000 - 999,999.99	0.600%	0.800%
\$1,000,000.00 - 1,499,999.99	0.500%	0.750%
\$1,500,000.00-3,499,999.99	0.400%	0.650%
\$3,500,000.00 - 4,999,999.99	0.350%	0.550%
\$5,000,000.00 +	0.300%	0.500%



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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](http://www.rebelfinancial.com) or by calling us at (614) 441-9605.