



rF 401K & Pension Plans



Liberate Your Financial future...

www.good401k.com



“Someone is sitting in the shade today because someone planted a tree a long time ago.”

- Warren Buffett

CONTENTS

3/ Our passion for retirement planning.

4-5/ Major obstacles you and your employees face.

6-7/ Services we provide for you & your participants.

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10-11/ Investment line-up and model portfolios.

rebel FINANCIAL

TOTAL ACCOUNT BALANCE
\$21,988.34

TOTAL VESTED BALANCE
\$16,355.39

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- Account by Asset Class
- Retirement Outlook
- Education Center
- Market Outlook

QUICK LINKS

- My Statement
- Loans
- SmartPlan
- Plan Contacts
- Rate of Return

MESSAGE BOX

There are no messages to display

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Welcome PARTICIPANT DEMO
Viewing Plan "REBEL FINANCIAL RETIREMENT DEMO PLAN" as of 09/28/2016

Your Retirement Goal Tracker
You have not set a Retirement Goal yet. Please click the following link to set one up. [Create Retirement Goal](#)

REBEL FINANCIAL RETIREMENT DEMO PLAN \$16,355.39 | OTHER INVESTMENTS \$0.00

Contribution Rate

Before Tax: 0%
After Tax: 0%
Life To Date: \$0.00

Account by Asset Class More ▶

: \$3,059.21

Retirement Outlook More ▶

\$0 Jan Today

Education Center More ▶

A collection of resources to help you better understand your retirement plan and the

Market Outlook

Name	Last	Change
Dow	18307.64	79.34
Nasdaq	5310.78	5.07

Dow Jones Indust 29



We are passionate about your retirement!

At rebel Financial, we are passionate about helping our clients succeed! It saddens us to see so many retirement plans that are not designed or utilized in a fashion that will allow them to blossom into their full potential. We want to change that for you!

Generally, we can improve plan design, decrease fees, and/or engage participants to do more for themselves. Furthermore, we serve our clients as fiduciaries, which means we look out for you and your participants' interests, ahead of our own.

We very much believe in doing the "right thing" for our clients and continually innovating our way toward better retirement outcomes for our clients. We hope you'll join us and that we can help you and your participants towards a brighter retirement future!



W. Phil Ratcliff
President, rebel Financial



Tony Jones
401K Specialist, rebel Financial



THE THREE MAJOR PROBLEMS



Fees are too high on smaller plans:

***And/or many plan design features aren't available until a plan reaches a specific AUM.**



Participants significantly under-perform the market.



Participants are not getting the advice they need:

***Many are failing to participate.**

***Most are failing to save adequately.**

***Many are failing to choose appropriate tax preferences.**

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.

THAT WE CAN HELP YOU SOLVE

What is the value an advisor can bring?

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%

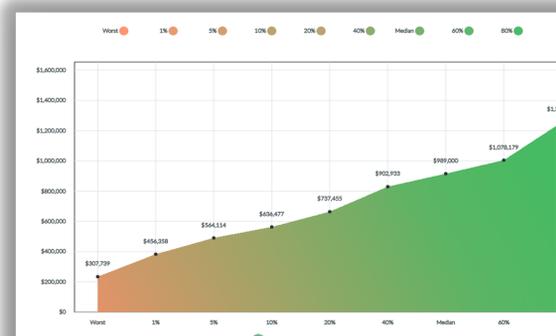
“About 3%”

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.

Examples of some of the tools we use:



Riskalyze is a fun, interactive tool that helps us identify your participants risk level while helping them to identify their own preferences more effectively. Furthermore, we are working to make it more interactive to help track changes to investor perceptions on an on-going basis so that we can identify and then try to positively impact investor behavior at critical time periods, which is a major factor that leads to the aforementioned under-performance.



A great new tool that is helping us to make it simple and fast for participants to identify if they are saving appropriately while showing them how much income they can expect to generate in retirement. Unlike many other “calculators” on the market this has significant research that incorporates complex calculations built into a simple to use data entry screen which we hope will lead to participants making better retirement/savings decisions.

SERVICES - EMPLOYER FOCUSED

Plan Design Services

We consult with you at plan implementation and on-going throughout the life of your plan to help you



build the best plan for your business and employees. We understand that these objectives may change over time which is why we're always collaborating with our plan sponsors to adapt their plans as their needs change.

Fiduciary Review & Certification

We review and certify every plan we take on. If we feel that a plan sponsor is doing something on a plan that we cannot certify then we will not take that plan on as a client. We truly believe in serving the best interests of our plan sponsors and every participant. Therefore, if there is something that violates that ethical "line in the sand" then we would forego any potential economic benefit (no matter how large); We believe that doing the "right thing" has no monetary price tag.



Open Architecture

We are truly open-architecture/built-from-scratch:



- We use no proprietary funds.
- There are no fund restrictions.
- We offset all mutual fund revenue.
- Any piece of our plan infrastructure can be replaced if it is no longer in our clients' best interests.

A Fiduciary Partner

ERISA provides a "safe harbor", which limits a plan sponsor's fiduciary liability where a qualified investment manager is appointed.



A full delegation under ERISA section 3(38) represents the highest level of investment liability transfer possible under ERISA and rebel Financial specifically accepts this fiduciary status in writing for our plan sponsors.



Plan Monitoring & Benchmarking

We will help you to understand how well your plan is doing compared to your peer group and your industry as well as continually collaborating with you to devise new strategies to improve your plan, and eventually, make it one of the best in your peer-group/industry.



SERVICES - PARTICIPANT FOCUSED

Enrollment and Educational Meetings:

We provide enrollment meetings and educational seminars to help your employees get the most out of your retirement plan so that they can succeed. A properly funded and invested retirement account, over an average employee's career, should contain more than three times more in growth than principle!



to help your employees get the most out of your retirement plan so that they can succeed. A properly funded and invested retirement account, over an average employee's career, should contain more than

three times more in growth than principle!

Ability to speak/meet with a CFP®:

Unlike most financial brokers/insurers, we are a financial planning company at heart and we build great retirement plans that try to help your participants practically succeed. We provide Certified Financial planners (CFP®) that can help your employees when they have questions or need support that they just don't receive from the 1-800# of most providers.



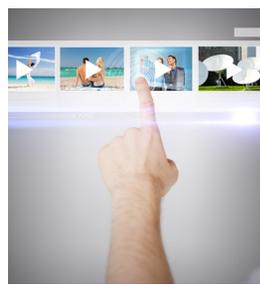
Professionally Managed Model Portfolios:

We provide our professionally managed, model portfolios to your employees. These are managed in much the same way as we manage our individual high net worth clients' accounts and they are specific to your plan. What's more, we don't charge extra for this service and offer it as an additional benefit to our plans.



Quarterly Market Update Videos:

As an addition to our model portfolios, we produce quarterly videos that explain what happened over the quarter and what we did to manage your participant's investments. This helps to reinforce why your participants are invested the way that they are so they can stay invested and actually realize the great long-term investment returns that allude most investors.



Discounted Financial Planning Services:

Financial planning is our specialty and we have streamlined our processes and technology so we can provide great financial planning services at lower prices to help more people. Even so, we will further discount any of your employees' planning fees with us by 50% of the fee their account generated within the plan.



UTILIZING THE LATEST TECH/TOOLS

Building a plan that keeps your employees engaged and on track:

rebel FINANCIAL

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Life To Date:	\$0.00

Account by Asset Class : \$3,059.21

Retirement Outlook

Market Outlook

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There are no messages to display

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- Plan Basics
- Retirement Needs
- Risk Profile
- Investments
- Contributions
- My Profile
- Library

Smart Plan

00:11 | 00:53

EMPLOYEE: WILLIAM RATCLIFF | SUPPORT | CONTACT | PRIVACY | TERMS OF USE | © 2016 WWISE, INC. | ENGLISH

GREAT INVESTMENT SELECTION

No longer are you tied to a small investment line-up offered by restrictive 401k products or insurance contracts. Our platform is open architecture and we could add almost any mutual fund or ETF available on the US exchanges.

Fund Name	Fund Ticker Symbol	
1	rF Aggressive Model	n/a
2	rF Moderate Aggressive Model	n/a
3	rF Moderate Model	n/a
4	rF Moderately Conservative Model	n/a
5	rF Conservative Model	n/a
6	American Funds Trgt Date Ret 2010 R6	RFTTX
7	American Funds Trgt Date Ret 2015 R6	RFJTX
8	American Funds Trgt Date Ret 2020 R6	RRCTX
9	American Funds Trgt Date Ret 2025 R6	RFDTX
10	American Funds Trgt Date Ret 2030 R6	RFETX
11	American Funds Trgt Date Ret 2035 R6	RFFTXX
12	American Funds Trgt Date Ret 2040 R6	RFGTXX
13	American Funds Trgt Date Ret 2045 R6	RFHTXX
14	American Funds Trgt Date Ret 2050 R6	RFITXX
15	American Funds Trgt Date Ret 2055 R6	RFKTX
16	American Beacon Intl Equity Instl	AAIEX
17	DFA Emerging Markets Core Equity I	DFCEX
18	DFA Emerging Markets Small Cap I	DEMSX
19	DFA FiveYear Global Fixed Income Portfolio I	DFGBX
20	DFA International Large Cap Growth Instl	DILRX
21	DFA U.S. Large Cap Value Portfolio I	DFLVX
22	DFA US Small Cap Value I	DFSVX
23	Dreyfus Natural Resources I	DLDRX
24	Franklin Growth Adv	FCGAX
25	Franklin Strategic Income R6	FGKNX
26	JP Morgan Total Return R6	JMTIX
27	MetLife Stable Value Solutions Fund-Fee Class J	
28	Morgan Stanley Inst Frontier Em Mkts I	MFMIX
29	Oppenheimer Senior Floating Rate I	OOSIX
30	PIMCO Income P	PONPX
31	T. Rowe Price Emerging Markets Bond Fund I	PRXIX
32	TIAA-CREF HighYield Fund I	TIHYX
33	TIAA-CREF Large-Cap Value Idx Retire	TRCVX
34	TIAA-CREF Mid-Cap Value Retire	TRVRX
35	Vanguard Equity-Income Adm	VEIRX
36	Vanguard Mid-Cap Growth Index Admiral	VMGMX
37	Vanguard Precious Metals and Mining Inv	VGPMX
38	Vanguard Short-Term Investment Grade Fund Adm	VFSUX
39	Vanguard Small Cap Growth Index Admiral	VSGAX
40	Western Asset Core Bond Fund Class I	WATFX

rF Aggressive Model Portfolio

Fund Name	% Allocation	
1	American Beacon International Equity Fund Institutional Class	7
2	DFA Emerging Markets Small Cap Portfolio Institutional Class	5
3	DFA Emerging Markets Core Equity Portfolio Institutional Class	7
4	DFA U.S. Large Cap Value Portfolio Institutional Class	20
5	DFA U.S. Small Cap Value Portfolio Institutional Class	7
6	DFA International Large Cap Growth Portfolio	6
7	Franklin Growth Fund Advisor Class	20
8	Morgan Stanley Institutional Fund, Frontier Emerging Mrkts Portfolio Class I	4
9	RBC Microcap Value Fund Class I	4
10	Vanguard ShortTerm Investment Grade Fund Admiral Shares	5
11	Vanguard MidCap Growth Index Fund Admiral Shares	10
12	Western Asset Core Bond Fund Class I	5

rF Moderate Model Portfolio

Fund Name	% Allocation	
1	American Beacon International Equity Fund Institutional Class	4
2	DFA Emerging Markets Small Cap Portfolio Institutional Class	4
3	DFA Emerging Markets Core Equity Portfolio Institutional Class	4
4	DFA Five-Year Global Fixed Income Portfolio Institutional Class	9
5	DFA U.S. Large Cap Value Portfolio Institutional Class	12
6	DFA U.S. Small Cap Value Portfolio Institutional Class	6
7	DFA International Large Cap Growth Portfolio	4
8	Franklin Growth Fund Advisor Class	10
9	T. Rowe Price Emerging Markets Bond Fund I Class	7
10	TIAACREF HighYield Fund Institutional Class	9
11	Vanguard ShortTerm Investment Grade Fund Admiral Shares	10
12	Vanguard MidCap Growth Index Fund Admiral Shares	6
13	Western Asset Core Bond Fund Class I	15

rF Conservative Model Portfolio

Fund Name	% Allocation	
1	American Beacon International Equity Fund Institutional Class	3
2	DFA Emerging Markets Core Equity Portfolio Institutional Class	3
3	DFA FiveYear Global Fixed Income Portfolio Institutional Class	9
4	DFA U.S. Large Cap Value Portfolio Institutional Class	8
5	DFA U.S. Small Cap Value Portfolio Institutional Class	4
6	DFA International Large Cap Growth Portfolio	3
7	Franklin Growth Fund Advisor Class	8
8	T. Rowe Price Emerging Markets Bond Fund I Class	5
9	TIAACREF HighYield Fund Institutional Class	9
10	Vanguard ShortTerm Investment Grade Fund Admiral Shares	20
11	Vanguard MidCap Growth Index Fund Admiral Shares	3
12	Western Asset Core Bond Fund Class I	25



OPEN TRANSPARENT PRICING



WHAT YOU PAY US

We have very simple pricing model based on your plan's total assets. As your plan grows, we'll automatically apply discounts as you are eligible.



WHAT YOU PAY THE CUSTODIAN

This will cost 0.02-0.04%/yr.



WHAT YOU PAY THE INVESTMENT MANAGERS

Between 0.05-5%/yr. However, our average fund cost would be ~0.44%/yr.



WHAT YOU PAY THE TPA & RECORD KEEPER

0-0.1%/yr of plan assets, plus \$1,000-\$15,000/yr flat fee, plus ancillary fees for one-time service items

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%



A Safe Harbor, Profit Sharing 401k Plan with 55 participants and \$2,500,000 plan assets:

Employer Fees:

- 1 – TPA flat fee: ~\$5,000/yr.
- 2 – Individual fee for service items.

Employee Fees:

- 1 – 0.60% rF + 0.04% Cust. = 0.64%
- 2 – Avg fund mgmt fee = 0.44%
- 3 – Total ~1.08%/yr.



A Safe Harbor, Profit Sharing 401k Plan with 90 participants and \$10,000,000 plan assets:

Employer Fees:

- 1 – TPA flat fee: ~\$10,000/yr.
- 2 – Individual fee for service items.

Employee Fees:

- 1 – 0.40% rF + 0.04% Cust. = 0.44%
- 2 – Avg fund mgmt fee = 0.44%
- 3 – Total ~0.88%/yr.



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good401k.com

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.

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