



rebalance

Money is complicated.
We simplify it.



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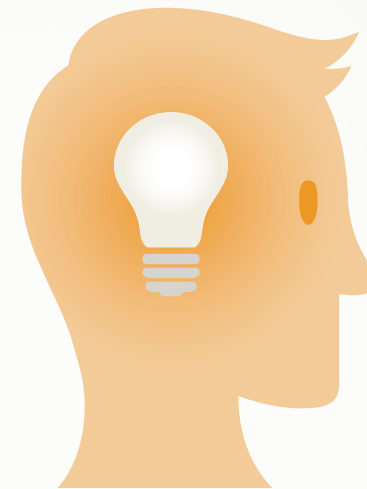
we're here to help you live well, and retire with more.



Low Fees



Expert Investing, Planning, & Advice



The Industry's Brightest Minds



World Class Service

Low fees, high returns

Rebalance manages your investments with some of the lowest fees in the industry. In fact, we can save you on average over 50% in annual fees according to a recent *Wall Street Journal* survey. Because of the miracle of compounding, even small reductions in fees can make a big difference in the size of your nest egg.

Rebalance 360

With world-class investing, financial planning, and decision-making advice, Rebalance 360 combines three powerful services into one transformative approach to your financial life, creating a financial triple-play that empowers you to live well and retire with more.

Our Investment Committee

Rebalance puts some of the brightest minds in the investment industry to work for you. Burt Malkiel, Charley Ellis, and Jay Vivian make up our Investment Committee and their world-renowned financial expertise informs every Rebalance portfolio.

Great Advisors, Good People

Our client relationships are very much like our investments: stable, dependable, valuable, and long-term. You will have the same advisor as long as you are a member of the Rebalance family and we will be with you every step of the way.

great advisors, good people



At **Rebalance**, the people you see on our website, or on CNN, or the *New York Times*, or perhaps presenting expert testimony to the U.S. Senate are the same people who pick up the phone when you call. And we're the same people who help guide you through all of life's important decisions. That's because while our service is financial, our approach is personal.

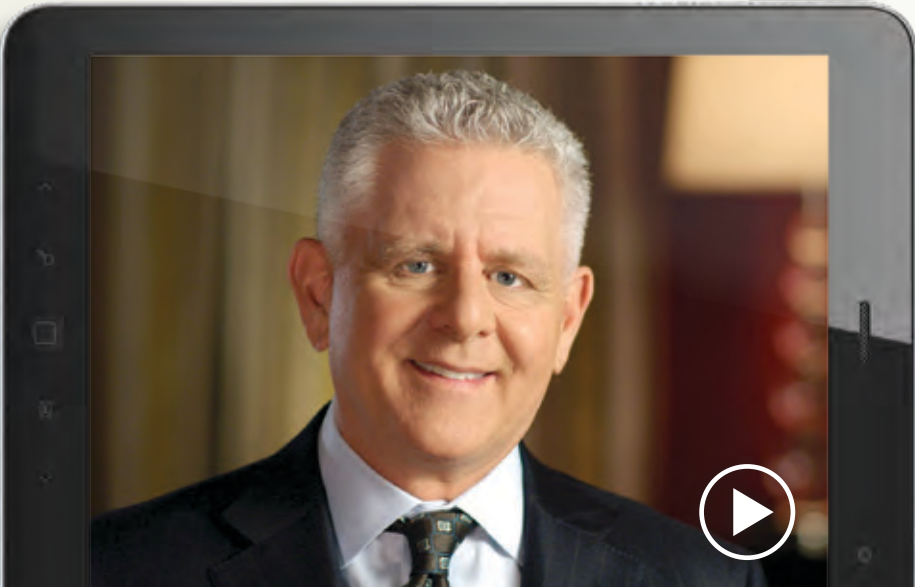


Two partners, one mission.

At Harvard, Mitch Tuchman and Scott Puritz were united by an idea that there had to be a better way to help everyday Americans live well and retire with more. That idea became their lifelong mission. That idea is Rebalance.

Learn more at www.rebalance360.com/who-we-are ►

...at your service.



Mitch Tuchman

Mitch holds an M.B.A. from the Harvard Business School and is a frequent guest on CNBC and CNN and is regularly featured in major financial publications, including *The New York Times* and *The Wall Street Journal*. But it is his experience pioneering America’s first online investment advisory service that helped him define and codify the investment needs of working Americans. Rebalance benefits from this understanding. His wife and three children keep him happy, busy, and thinking years beyond his own retirement horizon and they all keep him motivated in his tireless drive to help everyday Americans live well and retire with more.

Meet Mitch ▶



Scott Puritz

Scott Puritz received his B.A. in economics, with distinction, from Tufts University, holds an M.B.A. from Harvard Business School, and sits on the Board of Directors and Investment Committee of the North Carolina Outward Bound School where he oversees the School’s endowment. Scott is a nationally recognized investing expert, with references in the *New York Times*, *Wall Street Journal*, NPR, Forbes, CBS, PBS and *USA Today*. He testified before the U.S. Senate on new rules designed to make retirement investing safer for all Americans. It is this experience that makes him ideally suited to bring the fundamental change to the investment industry that lies at the core of Rebalance.

Meet Scott ▶



Sally Brandon

Sally Brandon brings deep experience and a broad skill set in developing and maintaining strong and personal client relationships. Sally began her retirement investment career at MarketRiders, where she consulted with and advised many of the company’s clients, who collectively have more than 10,000 portfolios and \$4 billion on the MarketRiders platform. But she takes the most pride and enjoyment in using her expertise to help Americans just like herself enjoy their lives and protect their loved ones through a safe, stable, and effective investment plan.

Meet Sally ▶

and on your side.



Rebalance on PBS Wealthtrack

PBS showcases Rebalance on the award-winning finance show *Wealthtrack*. Host Consuelo Mack sits down with Mitch Tuchman and Professor Burton Malkiel, a key member of the Firm’s Investment Committee, to discuss Rebalance’s prudent approach to investing.

Watch the video ►



U.S. Senators Applaud Rebalance

Managing Director Scott Puritz recently testified before the U.S. Senate on rules designed to make retirement investing safer. During these hearings, U.S. Senators commented ... Rebalance ... *“charges some of the lowest fees in the industry.”*

Watch the video ►



U.S. Labor Secretary Perez Showcases Rebalance

During his keynote speech announcing the historic new rules designed to make investing safer for all Americans, U.S. Secretary of Labor Thomas Perez showcases Rebalance’s adherence to the fiduciary standard, and our Firm’s experience with “brokerage refugees.”

Watch the video ►

rebalance 360

Three powerful services.
One transformative approach.



invest360

What do you get when you
combine world-class investing...



plan360

...financial planning,
and decision-making...



advise360

...together with low fees and
best-in-class advisors?



rebalance
360

You get Rebalance 360 —
the high-value, low-cost solution
to your complete financial life.

invest 360

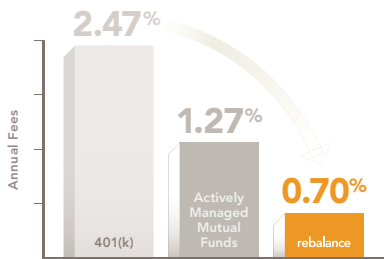
World class investing for everyday life.

Our Invest 360 investment platform offers the same low-fee, tax-efficient, globally diversified portfolios used for our world-class retirement investing but applied to taxable as well as non-taxable assets, so we can help you save money for the long-term, short-term, and everything in between.



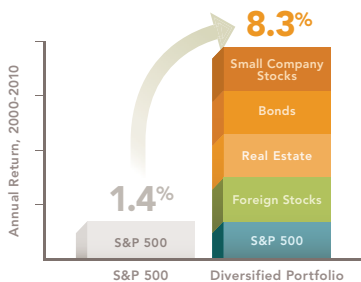
Lower fees, higher returns.

Rebalance manages your investments with some of the lowest fees in the industry. In fact, we can save you on average over 50% in annual fees according to a recent *Wall Street Journal* survey. Because of the miracle of compounding even small reductions in fees can make a big difference in the size of your nest egg.



Balanced, global diversification.

Every Rebalance client account is a collection of globally diversified ETF funds selected to work together as a balanced whole and provide higher, more stable returns over time. Forty years of research has shown that this type of balanced, diversified investing helps reduce risk and improve returns.



World class investing, for everyday life.

Learn more at www.rebalance360.com/about360 ▶

plan360

Your roadmap for the journey of life.

When you know where you want to go in life, but you're not quite sure the best way to get there, Plan 360 provides a simple financial roadmap, tailored to your specific goals, showing how much money you can spend on your journey and what you'll have left when you arrive.



Planning for what you need today.

Plan 360 is more than just a retirement plan, it's a comprehensive yet easy-to-follow cash flow analysis that serves as your financial North Star, helping you navigate the financial needs of today.



And what your goals are tomorrow.

Our state-of-the-art planning platform ensures that your big picture goals are always informing your roadmap. So you can be secure in the knowledge that while you're living well today, you'll have enough to realize your big dreams of tomorrow.



If life is a journey,
this is your map.

Learn more at www.rebalance360.com/about360 ▶

advise360

Money is complicated. We simplify it.

Advise 360 draws from our deep bench of financial experts to make sense of even the most complex of financial decisions – guiding you with real-world advice, helping you avoid big mistakes, and empowering you to navigate your financial life with confidence. So you enjoy more, and worry less.



Advice for life.

Advise 360 is a service that helps guide you through the financial ins and outs of everyday life, not just saving and investing. From refinancing your home, to finding the right insurance policy, to saving strategies for your kids' college, Advise 360 is more than investment advice, it's advice for life.



A library of advice.

In addition to our incredible team of advisors, Advise 360 also provides access to our comprehensive library of white papers, articles, and videos. All created by our team and organized by topics. So it's easy to find what's relevant to you.



Money is complicated.
We simplify it.

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so how do we do it?



Advise

We review your current assets and allocations, your hopes and dreams... and then recommend a long-term plan.

Transform

We harmonize all of your existing investments into an optimized plan best suited for you and your goals.

Grow

We monitor your investments every step of the way— making sure your money is growing and you're still on track.

Relax

Now sit back, relax, and watch your money grow.

Learn more at www.rebalance360.com/how-it-works ►

the industry's brightest minds...

Rebalance puts some of the brightest minds in the investment industry to work for you. Burt Malkiel, Charley Ellis, and Jay Vivian make up our Investment Committee and their world-renowned financial expertise informs every Rebalance portfolio.



Burt Malkiel

A prolific author and highly respected voice in the investment industry, Dr. Burton G. Malkiel has written hundreds of scholarly articles and opinion pieces in publications such as *The New York Times* and *The Wall Street Journal*, and has authored no less than 17 books. Among those is the investment classic, *A Random Walk Down Wall Street*. Throughout Burt's career, there has been one unwavering constant: his passionate belief that the power of low-cost, diversified, and well-balanced index-based investing should be available to all American families. It is this passion that makes him a part of our team today.



Charley Ellis

Dr. Charles D. Ellis is one of the most highly regarded and sought-after experts in the investment field. He has served on the governing boards of both Harvard and Yale business schools as well as the Board of Directors of America's largest fund company, The Vanguard Group. In his best-selling books *Winning the Loser's Game*, and *The Elements of Investing*, Ellis helps guide individuals and families toward financial security through the use of low-cost, highly diversified passive investing—all core elements of the Rebalance investment philosophy.

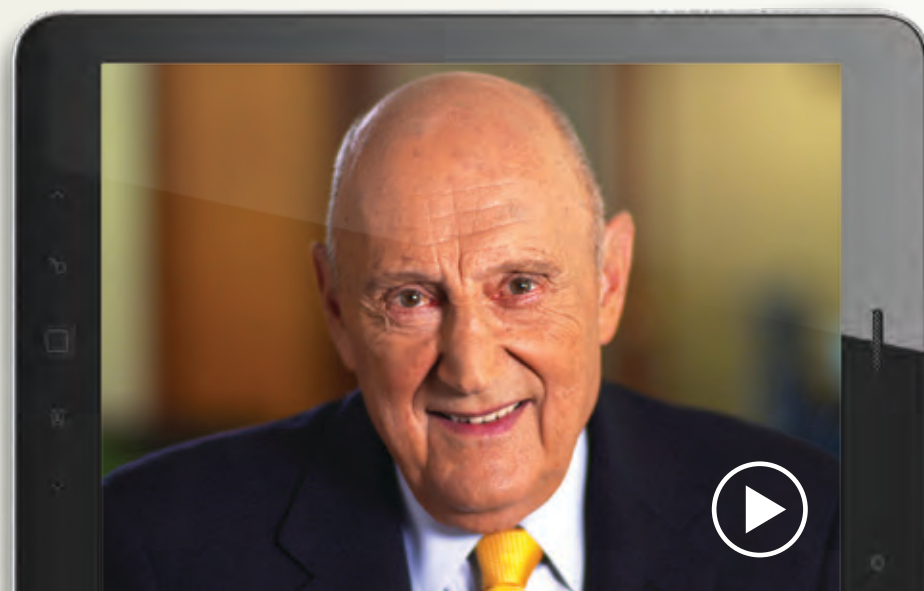


Jay Vivian

As the former Managing Director of IBM's Retirement Funds, Jay Vivian knows how to help people retire with more. *Treasury & Risk* magazine showcased Mr. Vivian among the "100 Most Influential People in Finance," and in 2010, *Plan Sponsor* gave him its Lifetime Achievement Award. Vivian holds an M.B.A. from Harvard Business School and has been quoted as an expert in many publications including *The Wall Street Journal*, *USA Today*, and *MSN Money*. Given his wealth of knowledge and experience managing retirement assets, it comes as no surprise that Jay is a member of our Investment Committee at Rebalance.

Learn more at www.rebalance360.com/team ►

...and the most respected voices.

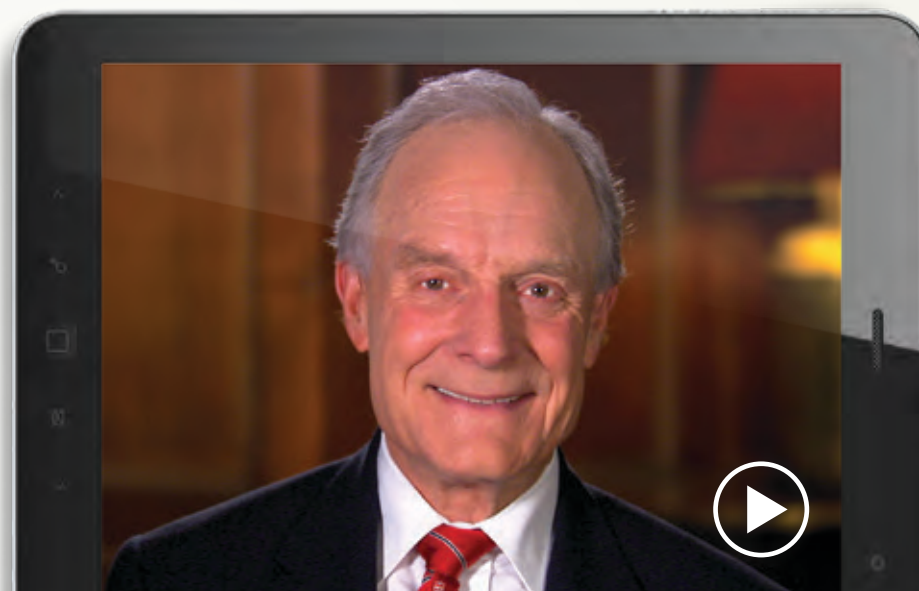


Burt Malkiel

"Everything That I Believe In."

"I joined Rebalance because it does everything that I believe in. Rebalance believes in broad diversification, something I have believed in all of my life. Rebalance believes in low expenses; low expenses not only in the funds that are bought, but in the overall fund. One of the problems in the investment advisory business is an investment advisor will often, in addition to what you pay in the expense ratio for the fund you buy, will charge an additional fee for putting the portfolio together. And that could be another two percentage points."

[Watch Burt's video ►](#)



Charley Ellis

"One Was Anger and One Was Love."

"There are two reasons for joining the board at Rebalance. One was anger and one was love. The anger part is: it really bothers me that normal, everyday investors, real people, the people that I meet all the time need to have access to a low-cost, sensible program that will solve the problem that they know they've got, but they just don't have time to solve it themselves. They'd like some safe, sensible way to get pretty damn good investment advice and capability on a systematic and regular basis, somebody watching out."

[Watch Charley's video ►](#)



Jay Vivian

"There's No Real Right Answer..."

"There's no real right answer as to how often an individual investor should rebalance back to their target weights or their target mix. There's research that says that every three months or every six months is probably right. Some people rebalance every quarter. Some people just look at it once a year. I lean towards three months, myself, for an individual investor."

"In the last few years, maybe even longer than that now, new products have come into the market which have multiple asset classes in them and which rebalance themselves within the investment opportunity. So you have balanced funds."

[Watch Jay's video ►](#)

welcome to the family...

At Rebalance, our client relationships are very much like our investments: stable, dependable, valuable, and long-term. You will have the same advisor as long as you are a member of the Rebalance family. We will be with you every step of the way, checking in with you and looking out for you. From timely reminders to annual checkups, or just to see how your kids are doing, you will know that we are paying attention.



The Power Of Two... Dedicated To You

That's why Rebalance pairs each and every one of our clients with a seasoned investment advisor and a highly qualified service professional.

They're your own personal finance team, monitoring your money and your situation, ensuring that you are always on track to achieve your financial goals. They are there for you every step of the way for as long as you are a member of the Rebalance family — handling the complexities of the investment landscape, keeping you informed, and ultimately giving you peace of mind.

It's a five-star approach used by elite wealth management firms for their institutional and high-wealth clients, and for good reason. It works, providing highly personalized advice and service that ensures your money is managed safely, effectively, and most of all personally.

Learn more at www.rebalance360.com/what-we-offer ►

we wrote the book
on retiring with more...



Learn more at www.rebalance360.com/press-room ▶

safe & secure

Investing is challenging. The stakes are high and the repercussions of an investing misstep may not be evident for years to come. Our Strategic Partners are some of the most trusted names in the financial industry, ensuring your money is safe, secure, and accessible when you need it to sustain you and your family through retirement.



You Come First

Rebalance has been, and always will be, independent. We are unencumbered by corporate ownership and serve only one customer — you. Being a Registered Investment Advisor (RIA) means that we are legally compelled to put your interests ahead of our own. (We, of course, would do so anyway, but it’s important to know nonetheless.) Brokers do not operate under this standard. They get paid commissions to sell you products and increase their corporation’s profits. Can you say, “conflict of interest”?



charles SCHWAB

Custodians

Rebalance clients maintain control of their own investment accounts at Schwab or Fidelity. These special institutional relationships allow Rebalance to manage our client portfolios on highly secure brokerage platforms, offer low-cost trading commissions, and bring tight controls and independent oversight to client securities and cash.



Insurance

All Schwab and Fidelity accounts are protected by the Securities Investor Protection Corporation (SIPC) for up to \$500,000 in securities and \$100,000 in cash. Both firms provide an extra level of coverage from Lloyd’s of London for nearly unlimited amounts of securities and up to \$1.9 million in cash.



Legal/Regulatory

Rebalance is regulated by the U.S. Securities and Exchange Commission (SEC) as a registered investment advisory firm. We have partnered with Waller LLP, a successful, multi-dimensional firm with a long history. Established in 1905, Waller is recognized for their steadfast dedication to complex compliance issues and financial industry best practices. As SEC regulations continue to evolve, Waller stays in step with the changes and ensures that Rebalance continues to maintain strict compliance guidelines.

Learn more at www.rebalance360.com/team ►

let us help you live well, and retire with more

Let's have a conversation.

Interested in learning more? Scheduling a conversation with a Rebalance investment advisor is your chance to have a seasoned professional evaluate your investments, analyze how much you are paying in fees, and make recommendations for earning more money with less risk.

www.rebalance360.com/advisorcall ▶





rebalance

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