

# Client Relationship Summary

This brochure provides information about the qualifications and business practices of Rebalance, LLC as well as its Privacy Policy. If you have any questions about the contents of this brochure, please feel free to contact us at 650- 396-3900 or by email at: [spiritz@rebalance360.com](mailto:spiritz@rebalance360.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Rebalance, LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Rebalance, LLC's CRD number is: 158242. SEC registration does not imply a certain level of skill or training.

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## Item 1: Introduction

REBALANCE, LLC is a fiduciary investment adviser registered with the Securities and Exchange Commission that offers investment management, financial planning and decision-making advice and support to its clients. This document gives you a summary of the types of services and fees we offer. Broker-dealer and fiduciary investment advisory services differ greatly in terms of services and fees. Accordingly, it is important for you to know the difference in these types of services. For more information regarding these services, please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing. Unless the context requires otherwise the terms “we,” “our,” and “us,” used herein refer to Rebalance, LLC.

## Item 2: Relationships and Services

Our firm primarily offers the following investment advisory services to retail investors:

- portfolio management (we review your portfolio investment strategy, and investments); and
- financial planning (we assess your financial situation and provide advice to meet your goals).

As part of our standard services, we typically monitor client accounts on a monthly basis. For each client account over which we provide ongoing investment management, the client has given us written discretionary authority over the client’s account with respect to securities to be bought or sold and the amount of securities to be bought or sold.

Even with discretionary authority, we limit our securities selections to a small universe of Exchange Traded Funds (“ETFs”) and generally invest clients’ funds into one of our seven model portfolios. Our minimum account size is \$500,000. *Please also see Items 4 and 7 of our Form ADV Part 2A (“[Brochure](#)”) for additional details.*

*Given my financial situation, should I choose an investment advisory service? Why or why not?*

*How will you choose investments to recommend to me?*

*What is your relevant experience, including your licenses, education and other qualifications?*

*What do these qualifications mean?*

## Item 3: Fees, Costs, Conflicts, and Standard of Conduct

### What fees will I pay?

Our fees vary depending on the services you receive and the amount of your total assets under management; however, our fees for advisory services are generally calculated as a percentage of your total assets under management. Accordingly, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the larger your advisory fee, therefore we have an incentive to encourage you to increase the assets in your account in order to increase our fee. We charge a fixed fee for most of our financial planning services; however, in limited circumstances and depending on the amount of work we expect to perform for you, we may negotiate a different fee for financial planning than the customary fixed fee. The advisory fee is charged quarterly in advance based upon your account value as of the last day of the prior quarter. *You will pay fees and costs whether you make or lose money on the investments in your account. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. Please also see Items 4, 5, 6, 7 and 8 of our [Brochure](#) for more information regarding our fees.*

### Are there additional and/or third-party costs?

Clients are responsible for the payment of all third-party fees (i.e. custodian fees, brokerage fees, mutual fund fees, ETF fund fees, transaction fees, etc.). Third-party fees are separate



and distinct from the fees and expenses charged by Rebalance and are charged separately to clients' accounts. *Please also see Items 5 and 12 of our [Brochure](#) for additional details.*

**What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

Rebalance is a fiduciary, which means, when we act as your investment adviser, we are legally obligated to put your financial well-being ahead of ours. At the same time, the way we make money creates some conflicts with your interest. You should understand and ask us about these conflicts because they can affect the investment advice we provide to you. Here is an example to help you understand what this means: our advisory fee structure gives us an incentive to encourage you to increase the assets in your account. To further strengthen our firm's conflicts of interest guidelines, our representatives may not buy or sell securities for themselves that they also recommend to clients during the same trading day. We have created an approach with our investment advisory services that limits the conflicts of interest related to our advisory fee structure that gives us an incentive to encourage you to increase the assets in your account. *Please also see Items 10 and 11 of our [Brochure](#) for additional details.*

**How do your financial professionals make money?**

Our financial professionals are compensated based upon the greater of a fixed salary or a percentage of assets under management under their supervision. In addition, financial professionals receive a commission for funds added by existing clients under their supervision. *Please also see Items 10, 11, and 14 of our [Brochure](#) for additional details.*

**Additional questions to ask us:**

*Help me understand how these fees and costs might affect my investments.*

*If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

*How might your conflicts of interest affect me, and how will you address them?*

## Item 4: Disciplinary History

**Do you or your financial professionals have a legal or disciplinary history?**

No, neither our firm, nor any of our financial professionals, have any legal or disciplinary events that are required to be reported to you. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free, simple search tool to research our firm and our financial professionals.

**Additional questions to ask us:**

*As a financial professional, do you have any disciplinary history? For what type of conduct?*

## Item 5: Additional Information

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/158242> and any individual brochure supplement your representative may provide to you.

If you have any questions, or would like to request up-to-date information or a copy of this Client Relationship Summary, please contact us at 650-396-3900.

**Additional questions to ask us:**

*Who is my primary contact person?*

*Is he or she a representative of an investment adviser or a broker-dealer?*

*Who can I talk to if I have concerns about how this person is treating me?*