

Dear Plan Participant:

As the Plan Sponsor for the company's qualified retirement plan, we are providing you with required disclosure information, which consists of the attached regulatory notices and the below information regarding accessing your quarterly account statements. Please review this information and keep it in mind when you review your account.

Your quarterly participant retirement account statement is delivered in electronic form via your retirement plan account website. The participant website is available to you 24 hours a day, 7 days a week. To review your quarterly retirement account statement, log on to your retirement plan website and select "Quarterly Statements" from the Account Info tab.

If you wish to receive paper copies of your statement, you can opt-out of electronic delivery by contacting the Participant Service Center at 1-800-716-3742. If you have previously opted to receive a hard copy of your statement, you will continue to receive it in this manner.

For questions relating to these notices or accessing your account online, a Participant Service Center representative is available Monday through Friday, from 8 a.m. until 8 p.m. EST, by calling 1-800-716-3742 and pressing zero.

Thank you.

Rebel Financial, LLC Profit Sharing 401(k) Plan Investment and Fee Notice

This document contains important information concerning our retirement plan. The first section provides you with information about the plan in general, including any expenses you might incur through participation in the plan or through taking advantage of different plan features. The second section provides information about the plan's investment alternatives, including any fees or expenses associated with those investments.

If you have any questions concerning any of this information, contact your Plan Administrator: rebel Financial LLC, 5940 Clyde Moore Dr. Suite C, Groveport, OH 43125.

Other Plan Information

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

As a Plan participant, you may request certain information from your Plan Representative listed above. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other materials relating to Plan investments provided to the Plan; a list of assets contained in each Plan investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each Plan investment.

You give investment directions for some or all your Plan account, selecting from investment choices provided under the Plan, as determined by rebel Financial LLC and/or the Plan's Investment Manager. You can change your investments at any time.

In our plan, unless the Plan Administrator and/or Plan Trustee has delegated this responsibility to another person or entity, the Plan Administrator and/or the Plan Trustee has the responsibility for the voting and the tendering of mutual fund shares relating to the assets held by the trust.

Plan Related Expenses

Administration expenses - These are charges for general plan administrative services to the Plan that may include, but are not limited to, legal, accounting, custodial, trustee and recordkeeping expenses. In the Plan, these expenses may be paid partly by the Plan Sponsor and partly by participants. If applicable, a participant's explicit share of these expenses may be allocated on either a pro rata or a per capita basis. If applied pro-rata, your share of these expenses is based on the value of your account balance over the total assets in the Plan. If applied per-capita, your share of expenses is determined by dividing the total expense by the number of participants in the Plan. Deducted fees, if any, are displayed as a dollar amount on your quarterly statements.

The plan may benefit from revenue sharing. If it does, it is either credited back to the accounts of the participants that generated it or used to reduce expenses that could otherwise be deducted from participant accounts.

- A \$350.00 Qualified Domestic Relations Order (QDRO) processing fee.

General Disclosures

Good Faith Compliance-The Plan's Recordkeeper and the Plan Administrator have acted in good faith in complying with the participant disclosure requirements as set forth under ERISA § 404(a)(5) and U.S. Department of Labor (DOL) Field Assistance Bulletin (FAB) 2012-2. The information contained within this disclosure reflects a good faith compliance efforts based on guidance issued by the DOL at the time this document was prepared. Despite our best efforts, it is possible the information contained within this document does not include all of the information required under the regulations and DOL FAB 2012-2. If necessary, the Plan's Recordkeeper and the Plan Administrator will incorporate any additional information in a future disclosure. See DOL FAB 2012-2 (Q&A-37) at www.dol.gov/ebsa.

Right to Receive Paper Copies of Your Quarterly Participant Statement Free of Charge-Your quarterly participant statements are available electronically via the participant web. However, you have the right to request a paper copy of your quarterly statement free of charge at any time by contact your Plan Administrator or Participant Service Center.

Overpayment of Benefits - If benefit payments are made to any person in excess of the amount due and payable under the Plan for any reason (including without limitation, mistake of fact or law, reliance on any false or fraudulent statements, information or proof submitted by a claimant, or the continuation of payments after the death of a participant or beneficiary), the Plan Administrator (or his delegate) may take the steps it deems appropriate to recover the amount of the overpayment.

Reliance on Third-Party Database for Investment Information-The investment-related information received from unaffiliated third parties. You must independently determine how to use and interpret the information set forth in this document, including whether you need the assistance of any professionals in interpreting the information included in this document. The Plan's Recordkeeper is not responsible for the manner in which you interpret the information in this document. Please note, some and perhaps all, of the information included in this document is time sensitive and subject to change.

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The table depicts the performance of the plan's designated investment alternatives over different time periods and allows you to compare them to an appropriate benchmark for the same time periods. While you cannot invest in a benchmark, the performance of the benchmark will give you an idea of how well the investment did in the same time period.

In addition to providing investment information, the table below shows fee and expense information for the plan's designated investment alternatives. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option.

Some investment options available in the plan may apply trading restrictions or shareholder type fees. The table below provides information on these restrictions and shareholder type fees.

Please note, past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money.

PERFORMANCE INFORMATION	Average Annual Total Return				As of	Gross Exp Ratio		Trade Rest.	Shareholder Fee
	1 YR	5 YR	10 YR	Incept		%	Per 1,000		
AGGRESSIVE MODEL PORTFOLIO (Fund ID MAT615149) idx:Morningstar Agg Tgt Risk TR USD Morningstar Agg Tgt Risk TR USD	31.86%	11.90%		13.42%	9/30/21	0.54%	5.40		
CONSERVATIVE MODEL PORTFOLIO (Fund ID MAT615153) idx:Morningstar Con Tgt Risk TR USD Morningstar Con Tgt Risk TR USD		5.41%	5.08%	4.70%	9/30/21	0.42%	4.20		
MODERATELY AGGRESSIVE MODEL (Fund ID MAT615150) idx:Morningstar Mod Agg Tgt Risk TR USD Morningstar Mod Agg Tgt Risk TR USD	26.28%	10.01%		9.48%	9/30/21	0.51%	5.10		
MODERATELY CONSERVATIVE MODEL (Fund ID MAT615152) idx:Morningstar Mod Con Tgt Risk TR USD Morningstar Mod Con Tgt Risk TR USD		11.38%	7.46%	7.03%	9/30/21	0.44%	4.40		
MODERATE MODEL PORTFOLIO (Fund ID MAT615151) idx:Morningstar Mod Tgt Risk TR USD Morningstar Mod Tgt Risk TR USD	19.25%	8.20%		9.08%	9/30/21	0.45%	4.50		
METLIFE STABLE VALUE SOLUTIONS (Fund ID MF4483) idx:FTSE Treasury Bill 3 Mon USD Stable Value					9/30/19				
INVESCO OPP SENIOR FL RT (Fund ID OOSIX) idx:S&P/LSTA Leveraged Loan TR US Fund Bank Loan	12.98%	2.62%	3.94%	3.26%	9/30/21	0.80%	8.00		
DFA EMERGING MKTS CORE EQUITY (Fund ID DFCEX) idx:MSCI EM NR USD US Fund Diversified Emerging Mkts	27.21%	8.77%	6.43%	7.91%	9/30/21	0.39%	3.90		
DFA EMERGING MKTS SMALL CAP I (Fund ID DEMSX) idx:MSCI EM NR USD US Fund Diversified Emerging Mkts	35.51%	9.25%	8.09%	11.06%	9/30/21	0.80%	8.00		
MORGAN STANLEY INSTITUTIONAL (Fund ID MFMIX) idx:MSCI EM NR USD US Fund Diversified Emerging Mkts	37.31%	7.52%	8.16%	2.96%	9/30/21	1.82%	18.20		
T ROWE PRICE EMERGING MKTS BD (Fund ID PRXIX) idx:JPM EMBI Global TR USD US Fund Emerging Markets Bond	8.05%	2.83%	5.08%	5.10%	9/30/21	0.76%	7.60		

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PERFORMANCE INFORMATION	Average Annual Total Return				Gross Exp Ratio	Trade Rest.	Shareholder Fee
	1 YR	5 YR	10 YR	Incept			
DFA INT'L LARGE CAP GRWTH INST (Fund ID DILRX) idx:MSCI EAFE NR USD US Fund Foreign Large Growth	22.83%	10.66%		8.45%	9/30/21	0.29%	2.90
AMERICAN BEACON INT'L EQUITY (Fund ID AAIEIX) idx:MSCI EAFE NR USD US Fund Foreign Large Value	30.69%	6.29%	7.14%	6.91%	9/30/21	0.72%	7.20
TIAA-CREF HIGH YIELD (Fund ID TIHYX) idx:BBgBarc Global High Yield TR Hdg USD US Fund High Yield Bond	9.54%	5.43%	6.60%	6.64%	9/30/21	0.36%	3.60
WESTERN ASSET CORE BD (Fund ID WATFX) idx:BBgBarc US Agg Bond TR USD US Fund Intermediate Core Bond	0.27%	3.79%	4.06%	6.52%	9/30/21	0.55%	5.50
JPMORGAN TOTAL RETURN (Fund ID JMTIX) idx:BBgBarc US Agg Bond TR USD US Fund Intermediate Core-Plus Bond	-0.43%	3.29%	3.95%	3.57%	9/30/21	0.48%	4.80
FRANKLIN GROWTH ADV (Fund ID FCGAX) idx:S&P 500 Growth TR USD US Fund Large Growth	26.76%	19.44%	17.56%	10.07%	9/30/21	0.58%	5.80
DFA US LARGE CAP VSLUE (Fund ID DFLVX) idx:S&P 500 Value TR USD US Fund Large Value	40.96%	11.11%	14.39%	10.15%	9/30/21	0.32%	3.20
TIAA-CREF LARGE-CAP VALUE INDX (Fund ID TRCVX) idx:S&P 500 Value TR USD US Fund Large Value	34.59%	10.61%	13.16%	9.27%	9/30/21	0.30%	3.00
VANGUARD EQUITY-INCOME ADM SHS (Fund ID VEIRX) idx:S&P 500 Value TR USD US Fund Large Value	30.77%	11.85%	13.74%	8.52%	9/30/21	0.19%	1.90 *
VANGUARD MID-CAP GRWTH IDX ADM (Fund ID VMGMX) idx:S&P MidCap 400 Growth TR USD US Fund Mid-Cap Growth	31.82%	18.17%	16.73%	15.92%	9/30/21	0.07%	0.70 *
TIAA-CREF MID-CAP VALUE RETIRE (Fund ID TRVRX) idx:S&P MidCap 400 Value TR USD US Fund Mid-Cap Value	44.53%	7.66%	11.38%	10.55%	9/30/21	0.71%	7.10
FRANKLIN STRATEGIC INCOME R6 (Fund ID FGKNX) idx:BBgBarc US Agg Bond TR USD US Fund Multisector Bond	6.80%	3.73%	4.31%	2.94%	9/30/21	0.55%	5.50
PIMCO INCOME FUND (Fund ID PONPX) idx:BBgBarc US Agg Bond TR USD US Fund Multisector Bond	6.89%	5.23%	6.99%	7.87%	9/30/21	0.72%	7.20
BNY MELLON NATURAL RESOURCES (Fund ID DLDRX) idx:S&P 500 TR USD US Fund Natural Resources	56.88%	9.61%	7.03%	8.66%	9/30/21	1.00%	10.00

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PERFORMANCE INFORMATION	Average Annual Total Return				As of	Gross Exp Ratio		Trade Rest.	Shareholder Fee
	1 YR	5 YR	10 YR	Incept		%	Per 1,000		
VANGUARD SHORT-TERM INV GRADE (Fund ID VFSUX) idx:BBgBarc US Govt/Credit 1-5 Yr TR USD US Fund Short-Term Bond	1.34%	2.71%	2.64%	3.56%	9/30/21	0.10%	1.00		
VANGUARD SMALL CAP GRWTH INDEX (Fund ID VSGAX) idx:S&P SmallCap 600 Growth TR USD US Fund Small Growth	30.99%	17.09%	16.36%	15.63%	9/30/21	0.07%	0.70	*	
DFA US SMALL CAP VALUE FUND I (Fund ID DFSVX) idx:S&P SmallCap 600 Value TR USD US Fund Small Value	73.21%	10.55%	13.46%	11.42%	9/30/21	0.39%	3.90		
AMERICAN FUNDS TRGT DATE 2010 (Fund ID RFTTX) idx:S&P Target Date 2010 TR USD US Fund Target-Date 2000-2010	11.52%	7.11%	7.72%	8.39%	9/30/21	0.30%	3.00		
AMERICAN FUNDS TRGT DATE 2015 (Fund ID RFJTX) idx:S&P Target Date 2015 TR USD US Fund Target-Date 2015	13.04%	7.68%	8.48%	8.96%	9/30/21	0.30%	3.00		
AMERICAN FUNDS TRGT DATE 2020 (Fund ID RRCTX) idx:S&P Target Date 2020 TR USD US Fund Target-Date 2020	13.39%	8.36%	9.36%	9.71%	9/30/21	0.31%	3.10		
AMERICAN FUNDS TRGT DATE 2025 (Fund ID RFDTX) idx:S&P Target Date 2025 TR USD US Fund Target-Date 2025	15.29%	9.73%	10.87%	10.92%	9/30/21	0.33%	3.30		
AMERICAN FUNDS TRGT DATE 2030 (Fund ID RFETX) idx:S&P Target Date 2030 TR USD US Fund Target-Date 2030	18.14%	11.12%	11.94%	11.82%	9/30/21	0.35%	3.50		
AMERICAN FUNDS TRGT DATE 2035 (Fund ID RFFTX) idx:S&P Target Date 2035 TR USD US Fund Target-Date 2035	22.19%	12.79%	12.85%	12.55%	9/30/21	0.37%	3.70		
AMERICAN FUNDS TRGT DATE 2040 (Fund ID RFGTX) idx:S&P Target Date 2040 TR USD US Fund Target-Date 2040	24.39%	13.52%	13.30%	12.22%	9/30/21	0.38%	3.80		
AMERICAN FUNDS TRGT DATE 2045 (Fund ID RFHTX) idx:S&P Target Date 2045 TR USD US Fund Target-Date 2045	25.02%	13.79%	13.45%	13.03%	9/30/21	0.39%	3.90		
AMERICAN FUNDS TRGT DATE 2050 (Fund ID RFITX) idx:S&P Target Date 2050 TR USD US Fund Target-Date 2050	25.44%	13.99%	13.56%	13.11%	9/30/21	0.39%	3.90		
AMERICAN FUNDS TRGT RET 2055 (Fund ID RFKTX) idx:S&P Target Date 2055 TR USD US Fund Target-Date 2055	25.54%	13.98%	13.55%	11.96%	9/30/21	0.39%	3.90		
DFA FIVE YEAR GLOBAL FIXED INC (Fund ID DFGBX) idx:BBgBarc Global Aggregate TR Hdg USD US Fund World Bond-USD Hedged	0.21%	1.49%	1.92%	4.83%	9/30/21	0.26%	2.60		

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PERFORMANCE INFORMATION	Average Annual Total Return				Gross Exp Ratio		Trade	Shareholder
	1 YR	5 YR	10 YR	Incept	As of	% Per 1,000	Rest.	Fee
VANGUARD PREC METALS & MINING (Fund ID VGPMX)	29.85%	0.32%	-4.29%	4.23%	9/30/21	0.35% 3.50	*	
idx:MSCI ACWI GR USD	27.98%	13.77%	12.50%					
US Fund World Large-Stock Blend								

* Although restrictions may apply at the fund level, they may be waived for retirement plans under certain circumstances. Refer to your fund's prospectus for more information.

Please visit <http://www.investmentterms.com> for a glossary of investment terms relevant to the investment options available under this plan. This glossary is intended to help you better understand your options.

Please visit <https://rec-files.epicrps.com/funds/> for additional information about each of the designated investment alternative. Please contact the Participant Service Center should you have any issue with accessing the information or if you would like a free printed copy of the investment information.

Rebel Financial, LLC Profit Sharing 401(k) Plan
Qualified Default Investment Alternative Notice

Right to direct investment/default investment. You have the right to direct the investment of all of your accounts under the Plan (your "directed accounts") in any of the investment choices explained in the investment information materials provided to you.

We encourage you to make an investment election to ensure that amounts in the Plan are invested in accordance with your long-term investment and retirement plans. However, **if you do not make an investment election**, then the amounts that you could have elected to invest will be invested in a default investment that the Plan officials have selected.

Description of default investment. The default investment(s) are listed below

Name	Gross Annual Expense Ratio	As of
AGGRESSIVE MODEL PORTFOLIO	0.54 %	09/30/2021

The portfolio's allocation will generally emphasize equity. Small positions in fixed income and cash will be maintained. The domestic equity allocation has an emphasis on large cap securities, with smaller allocations to mid and small cap. However, the portfolio will weight more towards value oriented investments rather than growth and also generally tilt more towards small cap than its benchmark. A modest commitment to international equity and will be maintained with a higher preference to emerging markets. Various fixed income sub-classes will be represented in the portfolio.

MODERATE MODEL PORTFOLIO	0.45 %	09/30/2021
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The portfolio's allocation will generally balance equity with fixed income and cash. The domestic equity allocation has an emphasis on large cap securities, with smaller allocations to mid and small cap. However, the portfolio will weight more towards value oriented investments rather than growth and also generally tilt more towards small cap than its benchmark. A modest commitment to international equity and will be maintained with a higher preference to emerging markets. Various fixed income sub-classes will be represented in the portfolio to balance and diversify duration and credit risk.

MODERATELY AGGRESSIVE MODEL	0.51 %	09/30/2021
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The portfolio's allocation will generally emphasize equity with smaller positions in fixed income and cash. The domestic equity allocation has an emphasis on large cap securities, with smaller allocations to mid and small cap. However, the portfolio will weight more towards value oriented investments rather than growth and also generally tilt more towards small cap than its benchmark. A modest commitment to international equity and will be maintained with a higher preference to emerging markets. Various fixed income sub-classes will be represented in the portfolio.

Right to alternative investment. If the Plan invests some or all of your accounts in the default investment, then you have the continuing right to direct the investment of your accounts ("directed accounts") in one or more of the other investment choices available to you as explained above. You may change your investments at any time.

This Notice contains only a brief description of the Plan's Default Investment and its fees and expenses. Please refer to the summary document for more detailed information.

Where to go for further investment information. To learn more about the Plan's investment alternatives and procedures for changing how your accounts are invested you can log onto the participant website or contact the Plan Administrator at:

rebel Financial LLC
5940 Clyde Moore Dr. Suite C
Groveport, OH 43125

Safe Harbor Employer Contribution and Automatic Deferral Notice (2022 Plan Year) rebel Financial LLC Profit Sharing 401(k)

If you are an eligible participant in the rebel Financial LLC Profit Sharing 401(k) (the “Plan”), you may make contributions (called “Salary Deferrals”) directly from your paycheck into the Plan. The ability to make Salary Deferrals provides you with an easy method to save for retirement on a tax-deferred basis. If you make Salary Deferrals to the Plan, you generally will not be taxed on those deferrals or on any earnings on those contributions until you withdraw those amounts from the Plan. However, see the discussion under “**Taxation of Salary Deferrals**” below for special tax rules that apply if you make Roth Deferrals under the Plan.

If you have any questions regarding your eligibility to make Salary Deferrals under the Plan or any other questions regarding the Plan that are not addressed in this Notice, please review your Summary Plan Description. For example, Article 5 of the Summary Plan Description contains a discussion of the eligibility conditions applicable to Salary Deferrals and the safe harbor contributions. In addition, from time to time we may make changes to the Plan and/or Summary Plan Description, which are described in a Summary of Material Modifications supplementing the Summary Plan Description. Any reference to the Summary Plan Description in this Notice includes any Summary of Material Modifications we may have issued with respect to the Plan. If you do not have a copy of the Summary Plan Description or any Summary of Material Modifications, if applicable, please contact the Plan Administrator named below.

Safe Harbor Employer Contribution

For the Plan Year beginning in 2022, if you are eligible to make Salary Deferrals, you may receive a special safe harbor employer contribution (“safe harbor contribution”) under the Plan, provided you satisfy any eligibility conditions for such contribution. This Notice provides important information about the safe harbor contribution as well as other information regarding:

- your right to make Salary Deferrals under the Plan;
- when you can change your Salary Deferral election;
- how your Plan account will be invested;
- the eligibility conditions for receiving the special safe harbor contribution;
- whether there are any other contributions available under the Plan; and
- other valuable information about your retirement benefits under the Plan.

Notwithstanding any language in this Notice to the contrary, we reserve the right to amend the Plan at any time during the Plan Year to reduce or suspend the safe harbor contribution. If we decide to reduce or suspend the safe harbor contribution, we will provide you with a supplemental notice at least 30 days prior to the effective date of such reduction or suspension describing the consequences of the amendment. Any amendment to reduce or suspend safe harbor contributions will not affect any contributions earned prior to the effective date of such amendment.

For a full discussion of your benefits under the Plan, please review your Summary Plan Description.

Procedures for making Salary Deferrals under the Plan -- automatic deferral feature. To assist you in your decision whether to make Salary Deferrals to the Plan, we have established an automatic deferral feature. Under this automatic deferral feature if you do not specifically elect an alternative deferral amount (including zero), we will automatically withhold 6% from your paycheck each pay period and deposit that amount into the Plan in your name as a Salary Deferral. This is called your **automatic contribution rate**. If you wish to defer a greater or lesser amount (including no deferral), you must specifically elect to defer a different amount. If you have any questions about how to change your automatic contribution rate, you should contact the Plan Administrator.

In addition, unless you specifically designate otherwise, your automatic contribution rate will increase by 2% each Plan Year (beginning with the second full year following the year that you begin making automatic deferrals to the Plan). You always

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have the right to change your automatic contribution rate and also the right to tell us to stop increasing your automatic contribution rate. Unless you direct us otherwise, we will continue to increase your automatic contribution rate until it reaches a maximum of 15%. The automatic increase provisions will be effective on 1/1/2017.

Application of automatic deferral feature. The automatic deferral feature under the Plan applies to all eligible participants who have not completed a Salary Deferral election designating an alternate deferral percentage (including an election not to defer). Thus, if you have already completed a Salary Deferral election (including an election not to defer under the Plan), that election will continue to be followed and the automatic deferral provisions will not apply. You do not need to enter into a new Salary Deferral election each year.

Taxation of Salary Deferrals. The amount that you defer into the Plan reduces your taxable income, meaning you do not pay income taxes on those amounts until you withdraw your deferrals from the Plan. Any gains or earnings made from the investment of these contributions within the Plan are also not subject to income tax until they are withdrawn from the Plan. Alternatively, you may elect to treat all or any portion of your deferrals as “Roth deferrals.” Roth deferrals do not reduce your taxable income when made so that you will pay taxes on the amount contributed as a Roth deferral. However, if you take a “qualified distribution” of your Roth deferrals, you will not be taxed on any amounts attributable to those Roth deferrals, including any earnings on those amounts, at the time of the qualified distribution. To be a qualified distribution, the distribution must occur at least 5 years after the year in which you first make a Roth deferral to the Plan and must be on account of death, disability or attainment of age 59½.

Change in deferral amount. You may increase or decrease the amount of your current Salary Deferrals or stop making Salary Deferrals altogether, as of any designated election date. For this purpose, the designated election date for changing or modifying your Salary Deferral election is the first day of each payroll period. However, regardless of the Plan’s normal deferral procedures, you will have a reasonable time after receipt of this notice and before the first amount is withheld from your paycheck under the automatic deferral feature to modify the automatic contribution rate. In addition, unless provided otherwise under the Plan, you may revoke an existing deferral election at any time. Any change you make to your Salary Deferrals will become effective as of the next designated election date, and will remain in effect until modified or canceled during a subsequent election period.

Amount of safe harbor employer contribution. The safe harbor employer contribution will be equal to 3% of your compensation. If you are eligible to receive the safe harbor employer contribution, you will receive such contribution regardless whether you make Salary Deferrals into the Plan.

Eligibility for safe harbor contribution. You are eligible to receive a safe harbor contribution under the Plan if you satisfy the following requirements:

- **Eligible Employee.** The same definition of Eligible Employee that applies for Salary Deferrals also applies for safe harbor contributions. See the Summary Plan Description for a description of the Eligible Employees who may make Salary Deferrals under the Plan.
- **Minimum service requirement.** The same minimum service conditions as apply to regular employer contributions apply for purposes of determining eligibility for safe harbor contributions. See the Summary Plan Description for a discussion of the eligibility conditions applicable to regular employer contributions under the Plan.
- **Minimum age requirement.** To be eligible to receive a safe harbor contribution, you must be at least age 21.
- **Entry Date.** Upon satisfaction of the minimum age and service conditions, you will be eligible to enter the Plan on the first Entry Date following your satisfaction of the minimum age and service conditions. For this purpose, the Entry Date is immediate upon satisfaction of the eligibility conditions.

Compensation. In determining the amount of the safe harbor contribution, your compensation must be considered. The Plan defines the types of compensation and the period for which compensation is taken into account for this purpose. Under the Plan, no compensation may be taken into account to the extent such compensation exceeds the compensation limit described under the Internal Revenue Code. See the Summary Plan Description for an explanation of the types of compensation that will be included for purposes of calculating the safe harbor contribution, including the maximum amount of compensation that may be taken into account in determining the contributions under the Plan.

Other contributions. The safe harbor contribution is in addition to any Salary Deferrals you make to the Plan. In addition to the safe harbor contribution, the Plan provides for the following additional contributions:

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- **Discretionary employer contribution.** We have the discretion to make an additional employer contribution on behalf of eligible participants under the Plan. We will decide each year how much (if any) we will contribute to the Plan as an employer contribution.
- **Discretionary matching contribution.** We have the discretion to make a matching contribution for eligible participants who contribute to the Plan. We will decide each year how much (if any) we will contribute as an additional matching contribution. Any matching contributions under this formula will only apply to contributions you make to the Plan up to 6% of compensation. Thus, you will not receive any additional matching contributions on contributions you make to the Plan above 6% of compensation. In no case will you receive a total matching contribution in excess of 4% of compensation.
- **After-tax employee contribution.** In addition to Salary Deferrals, the Plan allows for eligible participants to make additional employee contributions to the Plan on an after-tax basis.

For more information about the type of contributions permitted under the Plan, how the amount of such contributions is determined, any limits that might apply to such amounts and the eligibility conditions for receiving such contributions, see the Summary Plan Description.

Vesting of contributions. You are always 100% vested in the safe harbor contribution and any Salary Deferrals you make to the Plan. In addition, you are always 100% vested in any after-tax employee contributions you make to the Plan. This means that you have an immediate ownership right to such contributions and you will not lose that right if you should terminate from employment. However, see below for restrictions on your ability to withdraw these amounts from the Plan.

As mentioned above, in addition to the safe harbor contribution, the Plan also provides for regular matching contributions and employer contributions. These matching contributions and employer contributions will become vested based on your years of service, as described in the following table:

Years of service	Vested percentage
0	0%
1	20%
2	40%
3	60%
4	80%
5 or more	100%

You will not have any ownership rights to such matching contributions or employer contributions to the extent you have not vested in those amounts. If you should terminate employment with a nonvested benefit, you will forfeit the nonvested portion of those contributions.

Withdrawal restrictions. Generally, you may withdraw amounts held on your behalf under the Plan upon death, disability or termination of employment. In addition, the following withdrawal options apply while you are still employed.

- **Salary Deferrals.** You may not withdraw any amounts attributable to Salary Deferrals for any other reason while you are still employed.
- **Safe harbor contributions.** You may not withdraw any amounts attributable to safe harbor contribution for any other reason while you are still employed.
- **After-tax contributions.** You may not withdraw any amounts attributable to after-tax contributions for any other reason while you are still employed.
- **Rollover contributions.** You may not withdraw any amounts attributable to rollover contributions for any other reason while you are still employed.
- **Other contributions.** As described above, the Plan also provides for employer contributions and matching contributions. You may withdraw amounts attributable to such contributions while you are still employed if:
 - You have attained age 59½.

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Plan investments. The amounts contributed to the Plan on your behalf will be invested in accordance with the Plan's investment procedures. Any earnings on the investment of your contributions under the Plan will be allocated to your Plan account.

To learn more about the available investments under the Plan, you may contact the Plan Administrator.

Additional information. Please refer to the Summary Plan Description for additional information regarding Plan contributions, withdrawal restrictions, and other Plan features. You also may contact the Plan Administrator for more information. The following is the name, address and phone number of the Plan Administrator.

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