

ANNUAL NOTICE TO EMPLOYEES FOR 401(k) SAFE HARBOR PLANS

DATE: December 7, 2015
TO: All Employees of rebel Financial LLC
FROM: Plan Administrator
RE: Annual Notice of 401(k) Plan Employer Contribution for 2016 Plan Year

NOTICE OF ELIGIBILITY

This Notice will provide you with information that you should consider before you decide whether to start making Elective Deferrals to the Plan, or to continue or change your current Salary Deferral Agreement.

Once you have met the Plan's eligibility requirements, you may authorize your Employer to withhold from your Compensation up to the maximum percentage or dollar amount allowable under the law.

You may contribute up to the legal limit in effect for the Plan Year for which this notice is effective (see your Plan Administrator for more details as to the limit in effect for the Plan Year). If you are age fifty (50) or older by the end of the calendar year, you may be able to contribute an additional amount of "catch-up" contributions (see your Plan Administrator for more details as to the limit in effect for the Plan Year).

You may make the above contributions either as pre-tax contributions or after-tax Roth Elective Deferrals or a combination of both pre-tax and after tax contributions. If you make both pre-tax and Roth Elective deferrals, the legal limits referenced above will be imposed as a single maximum elective deferral limit. This means that when added together pre-tax and Roth Elective Deferrals [and catch-up contributions] may not exceed the legal limits referenced above.

Generally, your Compensation for Plan purposes includes your income as reflected on your pay stub. In addition, your Compensation may also reflect the cash value of fringe benefits provided to you by your Employer. Certain types of Compensation may be taken into account if paid after termination of employment but within two and one-half (2½) months such as Compensation and payments for overtime, commissions, and bonuses that would have been payable if employment had not been terminated and payments for bona fide sick, vacation and other leave which you could have used if employment continued. For additional information on Compensation that may be deferred to the Plan, see Summary Plan Description Article IV, Section A, "Compensation for Determining Plan Contributions"

EMPLOYER SAFE HARBOR CONTRIBUTION

Your Employer will deposit your Elective Deferrals to the Plan on your behalf, and it will make the following contribution on your behalf:

A Safe Harbor Matching Contribution equal to 100% of your Elective Deferrals (and Roth Elective Deferrals if any) up to 3% of your Compensation, and an additional 50% on deferrals on the next 2% of your Compensation. Safe Harbor Matching Contributions will be calculated based on Elective Deferrals contributed on a payroll basis.

Your Employer reserves the right to amend the Plan at any time during the Plan Year to reduce or suspend the above Safe Harbor Contribution formula. Such reduction or suspension will not apply until at least 30 days after each eligible employee has received a supplemental notice describing the consequences of the amendment reducing or suspending future safe harbor contributions, the procedures for making changes in the employee's deferral elections, and the effective date of the amendment.

SAFE HARBOR EMPLOYER CONTRIBUTIONS ARE 100% VESTED. THEY MAY NOT BE WITHDRAWN FROM THE PLAN WHILE YOU ARE STILL EMPLOYED PRIOR TO ATTAINMENT OF AGE 59½, NOT EVEN FOR HARDSHIP REASONS.

ADDITIONAL EMPLOYER CONTRIBUTIONS

There are additional Employer Matching or Non-Elective Contributions other than the above Safe-Harbor Contribution. For additional details regarding these additional contributions, see Summary Plan Description Article IV, Section C. "Employer Contributions."

VESTING OF ADDITIONAL EMPLOYER CONTRIBUTIONS

Additional Employer contributions not already fully vested when made are subject to the following vesting schedule.

	Years of Service					
	1	2	3	4	5	6
Matching Contributions	100%	100%	100%	100%	100%	100%
Non-Elective Contributions	0%	20%	40%	60%	80%	100%

YOU ARE ALWAYS FULLY VESTED IN YOUR ELECTIVE DEFERRALS, AS WELL AS, ROTH 401(k) DEFERRALS, VOLUNTARY AFTER-TAX CONTRIBUTIONS AND ROLLOVER CONTRIBUTIONS, IF APPLICABLE, AND THE EARNINGS THEREON.

DISTRIBUTION RESTRICTIONS ON EMPLOYER CONTRIBUTIONS

IN-SERVICE

You may elect to make in-plan Roth Rollovers.

After having attained age 59½, you may withdraw all or any part of your vested Matching Contributions (Formula 1) and vested Non-Elective Contributions (Formula 1).

HARDSHIP WITHDRAWAL

Hardship withdrawals are not permitted from this Plan.

DISTRIBUTION UPON RETIREMENT OR OTHER SEPARATION

The normal form of distribution will be a single lump-sum payment. Alternative forms, if available, will be indicated on your benefit application.

If you terminate employment due to retirement, disability, or death, your payments will start as soon as administratively feasible following the date on which a distribution is requested by you or is payable.

If you terminate employment for any other reason, your payments will start as soon as administratively feasible following the date on which a distribution is requested by you or is payable.

ADMINISTRATIVE PROCEDURES

In order to begin participation in the Plan or to change an existing Salary Deferral Agreement, you must follow either the enrollment or change Procedures as explained to you by the Plan Administrator. Elections to defer Compensation will become effective as of the beginning of the next payroll period. Please refer to the Plan's Summary Plan Description for more details. Contact your Employer at 614-441-9605 should you have any additional questions. The Summary Plan Description discusses among other things eligibility requirements, the definition of Compensation, more specific withdrawal restrictions and vesting provisions.

Compensation Limits and Cost of Living Increases Applicable to Defined Contribution Retirement Plans in 2016	
Maximum Annual Compensation Limit	\$265,000
Maximum Elective Deferral Limit	\$18,000

Maximum Catch-up Contribution Limit	\$6,000
Maximum Annual Contribution Limit	\$53,000
Highly Compensated Employee (HCE) Compensation Threshold	\$120,000
Key Employee Compensation Threshold (Officer)	\$170,000
Social Security Taxable Wage Base	\$118,500