

# Client Relationship Summary

This summary provides information Rebalance, LLC's services, fees, conflicts of interest, and disciplinary history. If you have any questions about the contents of this summary, please feel free to contact us at 650-396-3900 or by email at: [skot@rebalance360.com](mailto:skot@rebalance360.com). The information in this summary 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

### ***What investment services and advice can you provide me?***

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 service, Rebalance typically monitors client accounts on a monthly basis. For each client account that Rebalance manages on an ongoing basis, the client has provided written authorization granting the firm discretionary authority to determine the securities to be bought or sold, and in what amounts.

Even with discretionary authority, Rebalance limits securities selections to a small universe of Exchange Traded Funds (“ETFs”) and generally invests clients’ funds into one of seven model portfolios. The minimum account size is \$1,000,000. *Please also see Items 4 and 7 of our Form ADV Part 2A (“Brochure”) for additional details.*

### **Additional questions to ask us:**

*“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?***

Rebalance fees vary depending on the services you receive and the amount of your total assets under management; however, firm fees for advisory services generally are calculated as a percentage of your total assets under management. 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 your investments. Fees and costs will reduce any 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.*

### **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?”*



***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?***

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means. Because our fees are based on assets under management, we have an incentive to encourage you to maintain and increase the assets in your account. *Please also see Items 10 and 11 of our Brochure for additional details.*

**Additional questions to ask us:**

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

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

Our financial professionals are compensated based upon an annual fixed salary and a performance-based bonus. 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.*

## Item 4: Disciplinary History

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

No, neither Rebalance, nor any of our financial professionals, have any legal or disciplinary events. 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 Rebalance advisory services, see our Brochure at <https://adviserinfo.sec.gov/firm/summary/158242> and any individual brochure supplement your representative may provide to you. If you have any questions, 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?”*