Are You Ready For The Next Decade Of Change?

The Only Constant Is Change

Has Your Advisor Adjusted Your Retirement Plan Strategy To Account For Future Inflationary Environment, And The Next Decade Of Change?

If Not, Let Us Help You

- Inflation Is At A 40-Year High – And It's Here To Stay
- Healthcare & Medicare Costs Are Rising
- Taxes Will Most Certainly Increase
- Supply Chain Shortages Are Affecting Everyday Life
- Investment Risks In A Rising Interest Rate Environment
- U.S. Debt Spiraling Out Of Control
- What If We Experience Another Pandemic
- Escalating Global Conflicts

Our Firm – RBF Retirement Solutions & RBF Capital Management

Our Firm has two divisions to assist you in every aspect of long-range life planning.

RBF Retirement Solutions helps to guide our clients long-term planning in an ever-changing economic environment. Through strategic solutions, we can minimize pitfalls and plan for unforeseen events, helping you protect your savings, develop life income strategies, and plan the transfer of wealth to your family.

RBF Capital Management is our asset management division. Our investment managers understand the unique challenges that come with building and maintaining your wealth. For more than 12 years, the company has served as a trusted partner of individuals, families, offices, and institutions in more than 16 states, providing investment management solutions. As a Fiduciary of your investments, we take pride in helping our clients understand how their money is being managed. We partner with trusted custodians TD Ameritrade and Charles Schwab to bring you a piece of mind knowing your assets will be securely held.

Firm Profile

Established:	2012
Staff:	7 Professionals
Combined Experience:	50+ years
Clients:	Over 90 private and corporate clients located in 16 states

RBF CAPITAL MANAGEMENT INC.
RETIREMENT PLAN ADVISORS

RBF RETIREMENT SOLUTIONS

Our Team

Frank DiCicco, Founder RBF Retirement Solutions

Senior Managing Partner / Director of Insurance

Frank began his career in Sarasota in 1996, specializing in financial planning, insurance, business acquisitions, and turnaround strategies. He graduated Eckerd College with High Honors and is a member of Phi Beta Kappa Academic Society, which was founded in 1776. His experience has helped our clients with business succession planning, long-range tax-free insurance products, healthcare plans, lifetime income strategies, and 401(k) PEP plans.

He and his wife, Danyel, maintained a ranch in Sarasota (2007-2021) where they rescued farm animals and horses. They also parented a teenage foster daughter who graduated Sarasota Military Academy.

Rafal Baranski, Founder RBF Capital Management, Inc.

CEO / CPFA

Rafal has served the investment industry for over 25 years working for some of the largest financial institutions in the world, including JPMorgan & Chase and Merrill Lynch Co. Before founding RBF Capital Management, Inc., he was a portfolio manager at Montgomery Asset Management. His responsibilities include the oversight and management of the firm's investment, as well as the firm's business development and strategic planning.

Together with his life partner, Caroline, Rafal is deeply involve helping homeless pets in his community.

Our Team

Danyel DiCicco

Independent Insurance Agent / Client Relationship Manager

Danyel, has lived in Sarasota for over 26 years. She has over four years experience in Medicare healthcare plans, Medicare drug plan strategies, long-term care, life insurance, lifetime income strategies, and 401(K) PEP plans, and serves as a client relationship manager.

Angela Meriwether

Independent Insurance Agent / Client Relationship Manager

Angela, a native Sarasota resident, has over 15 years experience in banking/investments, and specializes in healthcare plans, drug plan strategies, long-term care, life insurance, lifetime income strategies, and 401(K) PEP plans and serves as a client relationship manager.

Our Team

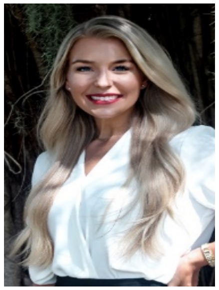
Chris Bermann, CPFA
Qualified Plan Consultant / Operations

Chris has over eight years experience in the financial investment industry. As a Certified Plan Fiduciary Advisor (CPFA), Chris also helps advise our corporate clients on their retirement plan design and provides on-going support. When not working, he spends time with his two children.

Caroline Liljencrantz
Administrative Assistant

Caroline has been with RBF Capital Management since its inception in 2012 and focuses on the administration responsibilities of the firm.

Together with her life partner, Rafal, Caroline is deeply involve helping homeless pets in her community.



Lacey Flowers
Client Relationship Manager / Administrative Assistant

Lacey has over two years experience in the insurance industry and focuses on client relations and firm administration.

Our Difference

Recognizing that no two clients are alike, we take the time to listen and understand your circumstances, needs, goals, and aspirations.

- **Client Education:** As your agent or advisor, we believe it is important in a successful partnership that our clients have a good understanding of the strategies being implemented. Which is why we make education a big part of our service model.

- **Independent**: We are independent agents and brokers so that we can provide you with the best possible solution to fit your specific needs.

- **A True partnership:** This is accomplished through accessibility to your agent or advisor. Our office is conveniently located in Sarasota, and we welcome our clients to visit us anytime. We take pride and look forward to making ourselves available whenever you have any questions about your insurance strategies, portfolio management, or markets in general.

- **Fiduciary Responsibility:** Our advisors are Registered Investment Advisors (RIA), who are legally and ethically required to put your interests first. In other words, first and foremost, we act in your best interest and on your behalf.

- **Security of Your Investments:** Our asset management division partners with trusted custodians TD Ameritrade and Charles Schwab will bring you a piece of mind knowing that your assets will be securely held.

RBF Capital Management Investment Process

A Simple Approach

1

Understand your goals

Together, we define your income needs, goals, and risk profile.

2

Educate / Create a plan

We determine the appropriate investment strategy to realize your particular objectives.

3

Construct your portfolio

We identify the specific allocation of assets that align with and support your strategy.

4

Monitor / Stay on course

We assess performance on a regular basis, making changes and refinements to your portfolio and strategy as needed.

RBF Capital Management
Investment Portfolio Strategy

Our Portfolio Management :

Your portfolio strategy starts with you. Once we understand your goals, risk tolerance, liquidity, and income needs, we will construct a personalized portfolio that will help you meet your needs.

Our Investment Philosophy:

We make every attempt to remove the bias of personal opinions and observation in order to ensure the analyses are as objective as possible.

RBF Capital offers active equity, fixed income and multi-asset class portfolio strategies based on a disciplined and transparent management process. The models and methodologies are based on a quantitative interpretation of market(s) and economic movement.

Due to the complex interconnectivity of each individual market, we utilize an AI computer modeling system that is capable of tracking capital flow across all markets while taking into consideration potential economic and political variables. RBF utilizes primary technical analysis as a confirmation tool for providing a visual method of ascertaining market and investment performance. The AI model gives us a unique view into the world’s economic cycle.

We are a full-service retirement planning firm, and we look forward to scheduling a no obligation meeting with you to better understand if we are the right firm for you.

We are conveniently located at:

3800 South Tamiami Trail
Suite 208
Sarasota, Florida 34239
(office suites above Einstein Bagels / across from Johnny's Car Wash)

www.RBFretirementsolutions.com

www.RBFcapitalmanagement.com