



SPEAKER SHEET · [PHILRATCLIFF.COM/SPEAKING](https://philratcliff.com/speaking)

Phil Ratcliff

CFP® · ChFC® · AIF® · MBA

Money, technology and the future, explained by someone who builds it.

Phil Ratcliff is the founder and President of rebel Financial, one of the larger independent fee-only financial planning firms in the Midwest. He attended West Point, served in the U.S. Army, and has spent 20+ years in financial services. Phil speaks on AI and the robot economy, digital assets, guaranteed income, practical leadership and whole-life financial planning. He has hosted 55+ live webinars, presented at NAPFA, builds fintech and nonprofits, runs a small farm and does improv every week. Audiences leave with a new perspective and something they can use on Monday.

20+

years in financial services

55+

live webinars hosted

5

companies & nonprofits built

290+

audiobooks finished

Long bio

Phil Ratcliff came up through the insurance and broker-dealer world, built a large practice inside AXA Equitable with his partners there, then went independent in 2013 to found rebel Financial, a fee-only registered investment adviser built on one rule: people before profits. Today rebel is one of the larger independent fee-only firms in the Midwest, known for innovative, low-cost solutions and a big, thriving team.

Phil also builds fintech for independent advisors through Darevia, helps run two nonprofits (the rebel Financial Foundation, which brings pro bono planning to people who would never otherwise have access to it, and 4Advisors, which helps advisors go independent), and is writing *the rebellion*, a book about how builders can take capitalism back. He attended West Point and served in the U.S. Army, and he grew up building and renovating with his dad and brother. Today he builds solar arrays and runs Ratcliff Farms, a chestnut orchard and silvopasture project.

A lifelong student of Stoicism and emotional intelligence, Phil does improv every week and has finished more than 290 audiobooks. That range lets him connect with advisors, executives, employees, builders, veterans and nonprofits alike.

Signature talks

- **Your Money in the Robot Economy**
- **Crypto Without the Hype:** Digital Assets for Real-World Planners
- **Tokenize Everything?** Real-World Assets on the Blockchain
- **The Hero Isn't You:** Leading Clients (and Teams) Like an Improviser
- **Fight Entropy:** Building a Life, a Firm and a Farm That Last
- **Guaranteed Income in an Automated World**
- **Put Your Whole Financial Life Together**
- **Beat the Extractors, Become a Builder** (from *the rebellion*)

Topics

Investing Portfolio construction Retirement & income Social Security Medicare & long-term care Insurance Tax planning Estate & legacy Charitable giving Whole-life planning Blockchain & crypto Tokenization AI & robotics Guaranteed income Future of finance Practical leadership Improv & communication Emotional intelligence Stoicism Employee financial wellness

Formats

Keynote · breakout or workshop · panel · virtual webinar · podcast guest · employee financial wellness · leadership offsite. 30 to 90 minutes or half-day.

Seen at

Spoke at NAPFA (2025 digital assets breakout). Hosts the rebel Financial live webinar series. Regular attendee at NAPFA, FPA, Morningstar, T3 and Future Proof; CES 2027.

Book Phil: philratcliff.com/speaking

Educational and informational talks, not individual advice. Phil Ratcliff is the founder and President of rebel Financial LLC, a registered investment adviser; see rebelfinancial.com for Form ADV. Views are Phil's own.

Grow the light. Fight entropy.