Providing clarity in a complex financial world

RFS Wealth Advisors

At RFS Wealth Advisors, we apply our knowledge and resources to delivering a wealth management experience that includes:

- Customized financial planning
- Investment management
- Generational wealth strategies
- Coordination and organization of your financial life

We look forward to helping you work toward your financial goals, so you and your family can enjoy the best that life has to offer.

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MEET THE TEAM

RFS Wealth Advisors

Jeffrey Schnoebelen

Partner
Financial Advisor

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As a founder of RFS Wealth Advisors, Jeff brings a unique perspective to financial planning and asset management. After graduating with a degree in Finance, Jeff started his career acquiring high level institutional knowledge working for the world's largest custodian in the International Hedge Fund and Mutual Fund Division. In 2007, Jeff be- came a partner in a startup asset management firm and grew that business from $100m in assets under management to almost $1.5b by the time he sold it in 2014. Jeff then realized that he wanted to provide the same institutional caliber of support and service to families and individuals and became an independent financial advisor joining up with Steve Rau to form RFS Wealth Advisors.

Characteristics of the most importance to Jeff are trust, transparency and service. In an industry that can be emotional and sometimes be opaque, Jeff strives to clarify and simplify so when you leave a meeting you can be confident about your next steps in working toward your financial goals. With his background and financial acumen, Jeff can strategize with you, to create the proper financial outcome specifically for you.

Jeff lives in beautiful Rocklin, CA, is married to his high school sweetheart Kristen, and has 2 young children. In his free time Jeff enjoys playing with his kids, cycling, volleyball, and spending time with friends and family. Jeff also enjoys volunteering in the community as a member of City of Rocklin Investment Committee, Sacramento’s Council for Giving, Finance Committee Member for his HOA, and former chairmember for Eppie’s Great Race.

Licenses/Regulations: Securities 7 with LPL Financial and an Investment Advisor Representative under the Strategic Wealth Advisors Group a Registered Investment Advisor and a separate entity from LPL Financial. California State Insurance License 0N13339

MEET THE TEAM

RFS Wealth Advisors

Steven Rau

Partner
Financial Advisor

steve@rfswealth.com

As a founder of RFS Wealth Advisors, Steve is passionate about financial planning. His practical, friendly, open-door approach puts his clients at ease from the moment they meet. Steve graduated from California State University, Sacramento in 1993 and went directly to work for a large brokerage firm, training in the World Trade Center in New York. The view of the beautiful statue in the harbor left a lasting impression in Steve's mind. The vision of people that came across oceans to seek opportunity in this great nation and build companies that we are able to own though our stock markets was infatuating. It is Steve's hope that all of his clients reach their financial goals and share in the passion of building and sharing wealth in all of its forms. Steve and his wife Wauneita enjoy spending time with their dogs, cats, sheep, goats, chickens, rabbit and Louie the pig at the ranch. We invite you to spend time with us too!

Steve is passionate about his choice of career. He genuinely cares about helping people pursue their financial goals. He plays a philanthropic role in the community as an active member, and past president of Rotary. His current and past boards of director positions include South Placer Rotary Foundation, United Way, UCP and YMCA.

Licenses/Regulations:
Securities 7, 65, 24, 31 with LPL Financial and an Investment Advisor Representative under the Strategic Wealth Advisors Group a Registered Investment Advisor and a separate entity from LPL Financial. California State Insurance License 0B67789.

MEET THE TEAM

RFS Wealth Advisors

Emily Rau

Administrative Assistant

emily@rfswealth.com

As Director of Client Services, Emily implements and supports the team's service initiatives. She is eager to assist clients with operational questions and account-related issues with a focus on responsiveness and accuracy. Emily enjoys working alongside her father, Steve Rau, in the family business.

Emily joined RFS Wealth Advisors in 2018 after graduating from California State University, Sacramento. Previously, she worked in a variety of customer service positions, including at a dental office and an animal shelter.

In her spare time, Emily enjoys visiting the family ranch in Loomis and going to Lake Tahoe in the summer.

OUR WEALTH PLANNING SERVICES

RFS Wealth Advisors

Investment Management
- Ongoing portfolio review
- Accumulation strategy
- Distribution strategy

Income Tax Planning
- Coordination with CPA
- Cost basis management
- Tax-loss management

Risk Management (Insurance)
- Overall needs analysis
- Current policy review
- Life insurance

Estate Planning & Protection
- Coordination with attorney
- Legal document review
- Health care directives

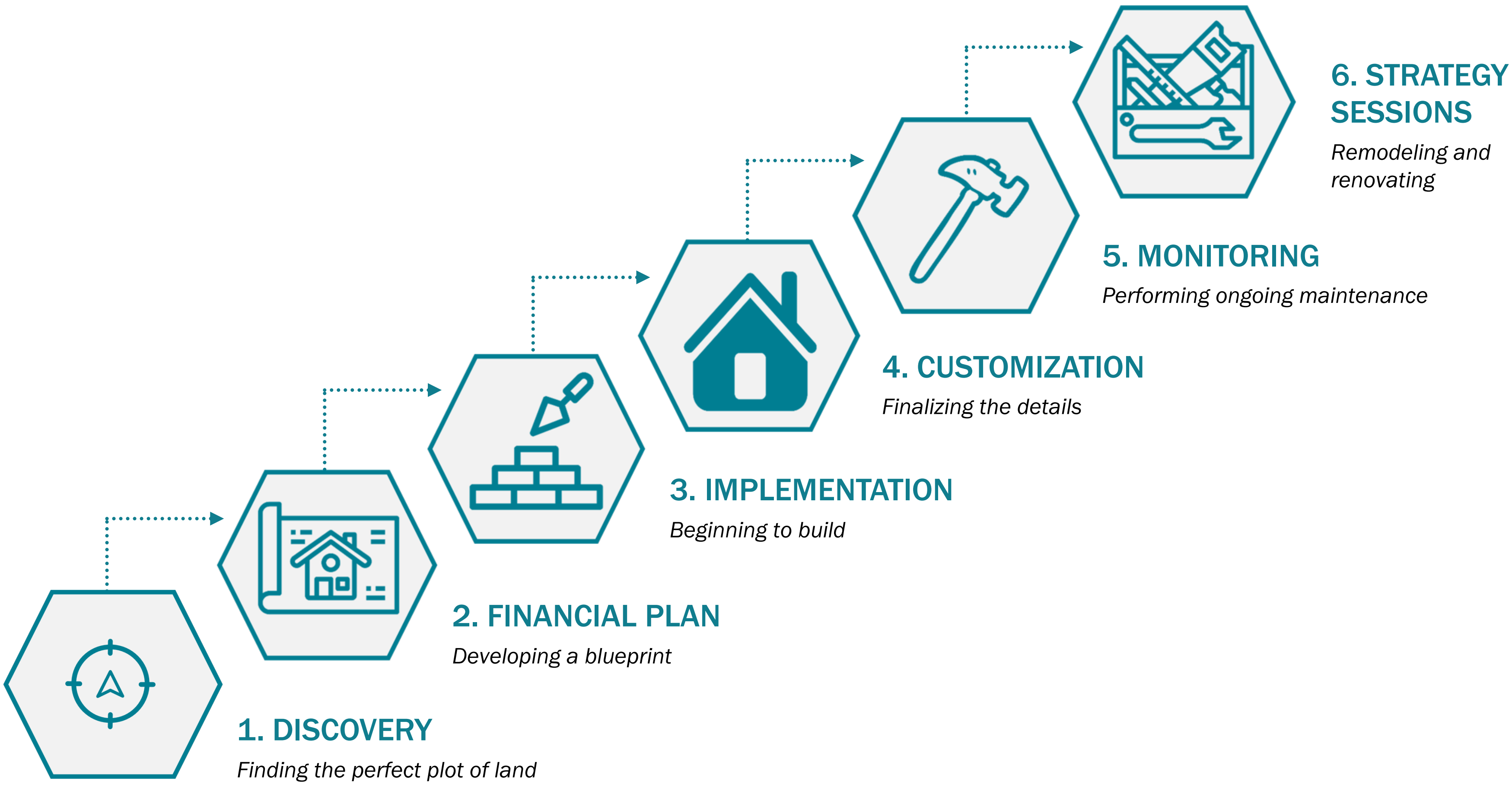
Financial Planning
- Expense management
- Planned large purchases
- Withdrawal strategy

Family & Charity
- Gifting strategy
- Education planning
- Elder care

OUR APPROACH

RFS Wealth Advisors

Building your financial future is like building a house:



OUR CONSISTENT AND ENDURING WEALTH MANAGEMENT BELIEFS

RFS Wealth Advisors