

reinkmedia
group

IMPACT REPORT

20
22

Certified



Corporation

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INTRODUCTION

Our mission at Reink Media Group is to make the world a safer place for investing, while sustaining an ethical, environmentally conscious approach. We believe that investing is a core part of the fabric that binds our global society together, and that participants – in the U.S. and abroad – should be protected from predatory practices. Our portfolio of investing and personal finance websites is dedicated to putting the tools for safe and smart money management in our readers' hands.

Two tools are key to serving our readers: our **Trust Algorithm** and our **Trust Score**.

In the United States, the regulatory environment created and maintained by the SEC and FINRA is well-established for self-directed investing. These regulatory bodies aim to protect investors from scams and fraud. However, investors who seek the help of a financial advisor are at risk from widespread, well-documented conflicts of interest. Thanks to our proprietary Trust Algorithm, we are able to serve Americans as a trusted resource – by way of our site investor.com – for researching, comparing, and ultimately selecting financial advisors.

Outside of the United States, the regulatory environment for self-directed investing varies widely from region to region. For example, while the European Economic Area offers investors the protection of well-established regulations such as MiFID2, the vast majority of African countries offer no such protection. To help global investors find an online broker they can trust, we developed our proprietary

Trust Score rating. With this tool, international investors who visit ForexBrokers.com can easily and intuitively compare the regulatory standing of major investment brokers.

RMG measures the social impact of these initiatives – Trust Algorithm and Trust Score – by tracking and reporting the total visitors to the pages that provide this content. Unlike your local cookie shop, which operates during normal business hours and can only track its net sales, we operate 24-7 and know the location, language, and device (among other data points) of every user that visits our sites. RMG leases servers in the United States, Europe, and Asia, and in 2022 we once again delivered 99.99% uptime. The year also saw a 74% server efficiency increase for RMG properties and 98%+ Google Lighthouse compliance, which is a measure of web best practices including meeting the Americans with Disabilities Act Standards for Accessible Design.



Both of these initiatives, as well as our organization's goals for 2023, are expanded upon in more detail below.

It is important to emphasize that – while we serve millions of people each year – we strive to be environmentally conscious. As an organization, RMG made great strides in 2021 towards accurately measuring and reporting our own emissions. In 2022, following months of dedicated effort and a rigorous review, Reink Media Group became a Certified B Corporation™, a designation bestowed on for-profit companies legally required to consider the impact of their decisions on all stakeholders. RMG and all of our domains meet the high, independently verified standards of social and environmental performance and public transparency, and we have a legal commitment to making a positive social and environmental impact.

We look forward to continuing our pursuit of a truly sustainable future in 2023.

the **reinkmedia**
group family

 **StockBrokers.com**

 **ForexBrokers.com**

 **investor.com**

 **STOCKTRADER.com**

 **BROKERNOTES**

INVESTOR.COM TRUST ALGORITHM

Our mission at investor.com is to help Americans lead their best lives by providing unbiased, robust, comprehensive yet easy-to-digest personal-finance educational content — content people can rely on as they work toward their financial goals.

A major focus of our work is helping people find a financial advisor they can trust. In fact, we launched investor.com in 2018 as a consumer advocacy project focused on helping people steer clear of conflicted investment advice.

The annual cost of conflicted investment advice is \$17 billion, according to a report from the [White House Council of Economic Advisers](#). Problematic investment advice takes many forms, but at its root it always involves financial advisors with conflicts of interest — interests that don't align with what's best for their clients.

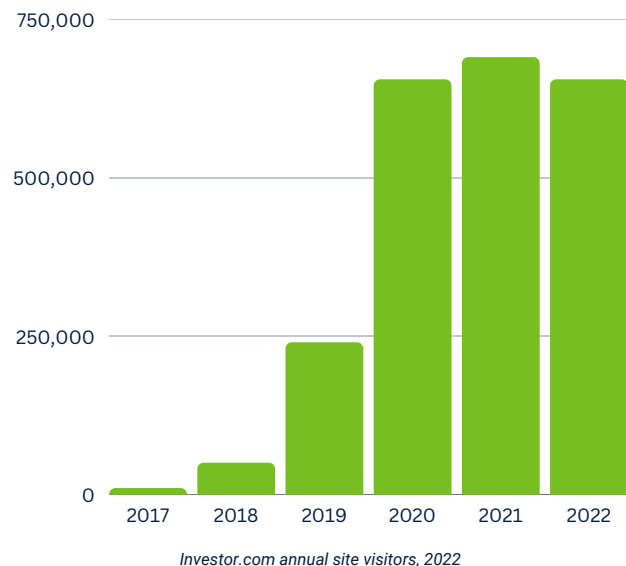
For example, instead of recommending a no-load mutual fund (a fund without sales fees), the financial advisor selects a mutual fund with a load that pays the broker or the broker's firm a sales commission. That may be good for the financial advisor, but it costs individual investors their hard-earned money.

That's where investor.com comes in. We track SEC regulatory filings for more than 16,000 federal and state-registered investment advisory firms, and use a proprietary algorithm, known as the investor.com [Trust Algorithm](#), to rate them. Firms that score at least 4.5 stars earn our Trusted badge, which lets consumers know they've found a financial advisory firm

that meets our highest standards. Those Trusted badge standards require that an advisory firm operates in such a way as to avoid conflicts of interest and that they have a stellar disciplinary record. In 2022, nearly 650,000 people in the U.S. visited at least one of our financial resource pages.

But, for too many Americans, investing for the future is out of reach. Whether due to a challenging financial situation or a sense of not knowing how to invest, people often are forced to push their investing goals to the back burner. That's why in 2022 investor.com launched a personal finance education portal.

In 2023, using a mix of written content, videos, graphics and more, we plan to engage readers in the wide world of personal finance and help set them on a course for success. With topics ranging from how to invest to retirement planning, credit-building and beyond, our goal is to give Americans financial information they can trust, so they can achieve their dreams.



FOREXBROKERS.COM TRUST SCORE

In the world of global investments, there is no shortage of fraudulent financial products. Among the most infamous of these scams in the past decade was the creation of **binary options**, also known as “all-or-nothing” options. The industry boomed in the early 2010s, as documented in investigatory pieces like “**The Wolves of Tel Aviv**,” which exposed fraudulent practices in the industry.

While many countries have since banned binary options outright, this spurious financial instrument is still legal in many parts of the world. This is especially true for the 82 low-income and lower-income countries (as **designated by the World Bank**), where there are little – if any – education or regulatory protections for investors. The FCA (the primary regulator in the U.K.) **estimated** that binary options scams led to an average of £87,410 in daily losses in 2017. Meanwhile, the FBI estimates that scammers steal **\$10 billion annually** worldwide.

Unfortunately, binary options are just one of the many pitfalls awaiting inexperienced investors. The first step in avoiding such scams is registering with a trusted, well-regulated brokerage firm. To help global investors find an online broker they can trust, our team at ForexBrokers.com – led by **Steven Hatzakis**, an industry veteran with more than 20 years of experience in global markets – tracks the regulatory status of brokers across 25 international regulatory jurisdictions.

Alongside the collected regulatory data, brokers are assessed independently. An expert evaluation of each firm’s regulatory and financial health is conducted and, based on our collected data, each firm is given a Trust Score on a scale of 1 to 99. The lower the score, the higher the risk. This provides a simple, quick eye test for prospective investors looking to protect themselves from scams.

To ensure our data is accurate, we audit broker regulatory licenses each year. Our researchers determine whether the licenses we track should be upgraded (or, in some rare cases, downgraded) within the Trust Score’s three-tier system to reflect the ever-changing regulatory environment. The research team at ForexBrokers.com also continuously monitors a wide range of additional global regulatory licenses and agencies not currently factored into the tiered Trust Score system. These audits give us the opportunity to periodically evaluate whether additional licenses deserve to be added to our Trust Score system.

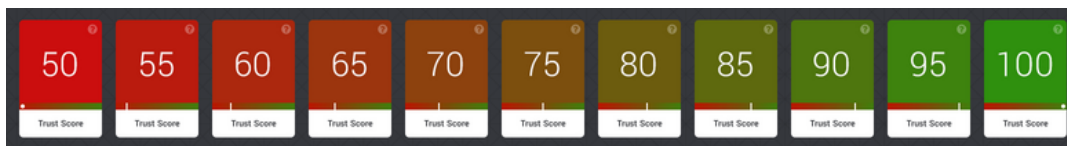
We are proud to say that our evaluation process continues to include industry participation. We engage in direct, ongoing communication with dozens of brokers and leading figures in the industry. This dialogue provides us with clear insights into ongoing regulatory changes across the globe.

FOREXBROKERS.COM TRUST SCORE

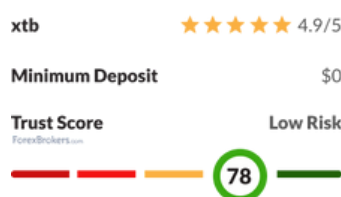
ForexBrokers.com was visited over 3.6 million times by more than 1.5 million visitors across the world in 2022. Over 560,000 readers who visited ForexBrokers.com in 2022 originated from 82 low-income and lower-income countries as **designated by the World Bank**.

In 2022, ForexBrokers.com laid out a bold plan to expand and improve upon Trust Score, and we are proud to announce that we accomplished our goals. First, we visually redesigned Trust Score from the ground up, making Trust Score fully ADA-accessible. Second, we launched Trust Score on ForexBrokers.com's sister site, BrokerNotes.co. Visitors to BrokerNotes.co now benefit from fully integrated Trust Score data. Third, our coverage of the brokerage industry expanded from 46 to nearly 70 brokers.

In 2023, our organization remains committed to educating consumers about the importance of regulation in the forex industry and to providing crucial data that will help protect consumers against scams and fraudulent practices. To strengthen Trust Score, our research team will continue to closely monitor the global regulatory landscape and regularly audit the licenses held by the online brokers included in our Trust Score coverage. Further, we plan to continue to expand Trust Score in 2023, with a goal of extending Trust Score coverage to 80 brokers.



ForexBrokers.com Trust Score, original design.



ForexBrokers.com Trust Score, new design (2022).

ENVIRONMENTAL IMPACT

At RMG, our objective continues to be making a social impact while remaining environmentally conscious. In 2021, we officially pledged to achieve net zero emissions by 2030 with the **B Corp Climate Collective**. It was an honor to join over **1,800 companies** making this effort across the globe.

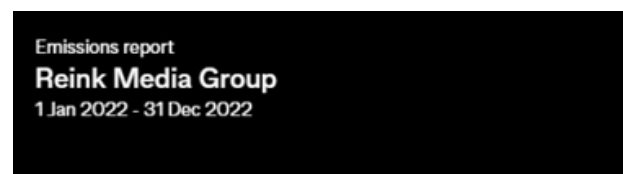
In 2022, as part of the directive from the B Corp Climate Collective, RMG joined the **SME Climate Hub**. This organization, which encourages small- to medium-sized businesses to take action regarding climate change, is an initiative of the We Mean Business Coalition, the Exponential Roadmap Initiative and the United Nations Race to Zero campaign in collaboration with Normative and the Net Zero team at Oxford University. By joining the Hub, RMG committed to halving emissions before 2030, achieving net zero emissions before 2050, and disclosing our progress every year. Our goal still remains set for 2030 or prior.

In our pursuit of net zero, we continue to utilize three approaches. The first is our ongoing participation in **DTE's MIGreenPower program**, where approximately 85% of our office's

electrical energy is sourced from wind and solar power, with the remainder from DTE's other renewable sources. The second is our environmentally friendly workplace policies, such as our Virtual Office Stewardship and Non-Toxic Office programs, which encourage recycling and green-living best practices.

The third is through our purchase of carbon offset credits. In 2021, we acquired 42 credits for the Crow Lake Wind Project and Prairie Pothole Avoided Grassland Conversion in the Dakotas. In 2022, we utilized the **Normative Business Carbon Calculator** to determine our estimated emissions and **Anew Climate** to assess carbon offset credit projects. With the purchase of 56 credits, approximately double our estimated emissions, we helped support improved forest management practices on 187,876 acres of land in northern Minnesota via the UPM Blandin Improved Forest Management project.

Our goal for 2023 is to continue our efforts to maintain an environmentally friendly workplace by maximizing operational efficiencies and reducing our net environmental footprint.



Estimated total emissions

tonnes CO₂e

25.8

CLOSING THOUGHTS

Putting the best interests of our readers and the environment first is a part of our DNA. At Reink Media Group, we believe that we can make a positive difference in the world while still running a profitable, proudly privately held, bootstrapped business.

Our mantra is simple: “Have fun, while growing in a scalable, sustainable way.” Looking back at 2022, among many highlights was becoming a Certified B Corporation™. Certification affirms our focus on operating a business that benefits all people, communities, and the planet.

Looking ahead to 2023, we are excited to continue our efforts to make the world a safer place for investing. Each RMG team member brings a deep skillset and endless passion to their remote workspace each day. By continuing to work as a team alongside our incredible partners across the globe, the sky is the limit on what can be achieved.

Onwards,

Blain & Brandon Reinkensmeyer
Founders
Reink Media Group