

Certified



Corporation

IMPACT REPORT 2023



reinkmedia
group

RMG

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INTRODUCTION

Our mission at Reink Media Group (RMG) is to serve as a trusted resource to help consumers across the globe research and compare financial products and services. As a Certified B Corporation™, we are legally required to consider the impact of our decisions upon all stakeholders – and that includes our readers. It's a mandate we hold in high regard, and take very seriously.

In pursuit of this mission, it is vital that we take an ethical approach. To make the world a safer place for investing, we believe that investors worldwide should be protected from predatory practices.

In this light, we take great pride in two home-brewed consumer advocacy initiatives: the investor.com Trust Algorithm and the ForexBrokers.com Trust Score. Both of these proprietary rating systems help investors both in the U.S. and around the world find a reputable financial services provider. As we'll discuss within this year's report, in 2023 we made great strides in evolving both systems to increase their net impact.

We must also be environmentally conscious while striving to make a positive social impact. Whether that's through sourcing green energy for our electricity, promoting environmentally friendly workplace policies, or purchasing reputable, trusted carbon offset credits, supporting the environment is core to our mission.

Finally, we believe that in order to maximize our net impact, we must take care of our employees and foster a culture of positivity. Through unique employee benefits alongside our brand-new well-being program launched in 2023, we consistently focus on nurturing our people while growing the business.

All of these efforts, as well as our organization's goals for 2024, are expanded upon herein. Looking ahead at 2024, we are excited and energized to continue to sustainably expand our footprint while serving visitors across the globe.

Certified



This company is committed to accountability, transparency, and continuous improvement.

Corporation



INVESTOR.COM: A TRUSTED SOURCE OF PERSONAL FINANCE INFORMATION



Reink Media Group launched investor.com in 2018 as a consumer advocacy project focused on helping people steer clear of conflicted investment advice. Since then, our mission has grown to help Americans lead their best financial lives by providing unbiased, comprehensive, easy-to-digest personal-finance educational content. With our robust comparisons of financial products and services, plus unique stories, videos, quizzes and more, we help people reach their money goals.

A major focus of our work is helping people find a financial advisor they can trust. 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.

That's where investor.com comes in. We track SEC regulatory filings for more than 17,000 federal and state-registered investment advisory firms, and use a proprietary algorithm, known as the investor.com [Trust Algorithm](#), to rate them, making it easier for everyday Americans to find a financial advisor they can trust. In 2023, we updated and refined our Trust Algorithm to make it even more robust and helpful to Americans seeking reputable financial advice. We also launched our inaugural Best Financial Advisor Awards, with winners in three categories: Best Financial Advisor Firms Serving Everyday Americans, Best Financial Advisor Firms Serving High-Net Worth Clients, and Best Hybrid Financial Advisor Firms.

In 2023, we also mined our extensive database to create a study and a [striking visual representation](#) for our readers showing conflicts of interest and disciplinary actions among U.S. financial advisor firms.

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, almost 855,000 people in the U.S. visited at least one of our financial resource pages.

In 2024, we plan to expand the scope of our mission, helping consumers by researching, comparing and rating a slew of financial products and services, from credit cards to savings accounts, investment brokers to financial advisor firms. Our goal is to give Americans financial information they can trust, so they can achieve their dreams.

INVESTOR.COM: A TRUSTED SOURCE OF PERSONAL FINANCE INFORMATION

Here are some comments shared by investor.com's readers during 2023.

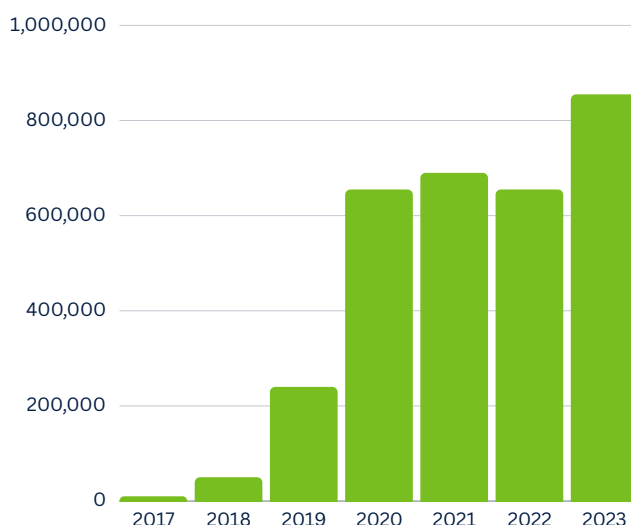
"Great to read through and prepare for a first meeting with a pair of TCI Advisors. Thank you." – Oct. 11

"Needed unbiased info and received just that. Bravo!" – Sept. 6

"Very helpful! I wish I'd read this page and the questions to ask prior to entrusting them with our finances. Specifically regarding insurance agent conflict. We were sold an annuity after being told they were the least or at least one of the least expensive annuities. Now, once it's too late, my research shows they're one of the most expensive, particularly in commissions paid to their agents." – Aug. 12

"It was very informative. I like that you include possible questions to ask when I meet with the financial planner!" – June 10

"I found [it] most helpful to be able to research White Sand Wealth before I handed over my life savings to manage. Based upon your listing for this company, I am comfortable handing them control of my investments." – June 8



Investor.com annual site visitors, 2023

FOREXBROKERS.COM TRUST SCORE



In the world of global investments, there is no shortage of fraudulent financial products. Predatory scams and unethical practices have become commonplace, and advancements in technology have made it possible to create sophisticated scams that are difficult to detect.

We believe that the first step in avoiding such scams is making sure your brokerage firm is licensed in reputable regulatory jurisdictions. To help global investors find an online broker they can trust, the team at ForexBrokers.com – led by Steven Hatzakis, an industry veteran with more than 25 years of experience – tracks the regulatory status of online brokers across 100+ international regulatory jurisdictions.

Each year, we strive to improve and expand our coverage of the global regulatory environment. In 2022, we made several major updates to our processes, and in 2023, these improvements continued.

In 2023, we completed the largest expansion of our Trust Score rating system to date. We added over 75 regulatory jurisdictions to our independent database, including 30 individual jurisdictions within the EU/EEA region. There are now 110+ regulatory jurisdictions in our Trust Score database.

Our three-tier Trust Score ecosystem was expanded to a five-tier classification system. The creation of a fifth “Do Not Trust” tier expanded the reach of our research and marked the introduction of a new Trust Score concept: regulatory agencies and/or jurisdictions that we consider to be high-risk. The level of regulatory oversight associated with these high-risk jurisdictions provides few – if any – protections for consumers and everyday traders. This new classification sends a clear message to consumers: once you’ve made sure your broker holds a regulatory license, you should verify where your broker is regulated.

This year, we also expanded our efforts to educate consumers about the world of scams. We published a six-part educational series that offers crucial information about how investors can protect themselves from fraudulent brokers, illicit firms, and financial scams. We also expanded our coverage of forex brokers to include cautionary information about 20 firms that have been flagged as potential scams by reputable regulatory agencies. Based on publicly available data from the Financial Conduct Authority (FCA) and the Commodity Futures Trading Commission (CFTC), our coverage of these potentially fraudulent firms is designed to inform and protect everyday traders.

ForexBrokers.com was visited over 4.2 million times by more than 2 million visitors across the world in 2023. Over 670,000 readers who visited ForexBrokers.com in 2023 originated from 59 low-income and lower-income countries as designated by the World Bank.

In 2024, our organization remains committed to educating consumers about the importance of regulation in the forex industry and 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.

ENVIRONMENTAL IMPACT

At Reink Media Group, our objective continues to be making a social impact while remaining environmentally conscious. As part of our multi-year pledge with the [SME Climate Hub](#), RMG has 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. Beginning in 2021, we have acquired 98 total credits for impactful efforts like the Crow Lake Wind Project in the Dakotas and UPM Blandin Improved Forest Management Project in northern Minnesota. By utilizing the [Normative Business Carbon Calculator](#) to determine our estimated emissions and [Anew Climate](#) to assess carbon offset credit projects, we purchased 60 credits for 2023. This year we opted to support the North Maine Woods Improved Forest Management Project, which maintains forest CO₂ stocks through sustainable forest management on over 92,000 acres.

Our goal for 2024 is to continue our efforts to maintain an environmentally friendly workplace by maximizing operational efficiencies and reducing our net environmental footprint.



Emissions Report 1/1/23 - 12/31/23

Business Carbon Calculator by Normative

Estimated total emissions

tonnes CO₂e

Country
United States of America

50.5

Sector
Not listed

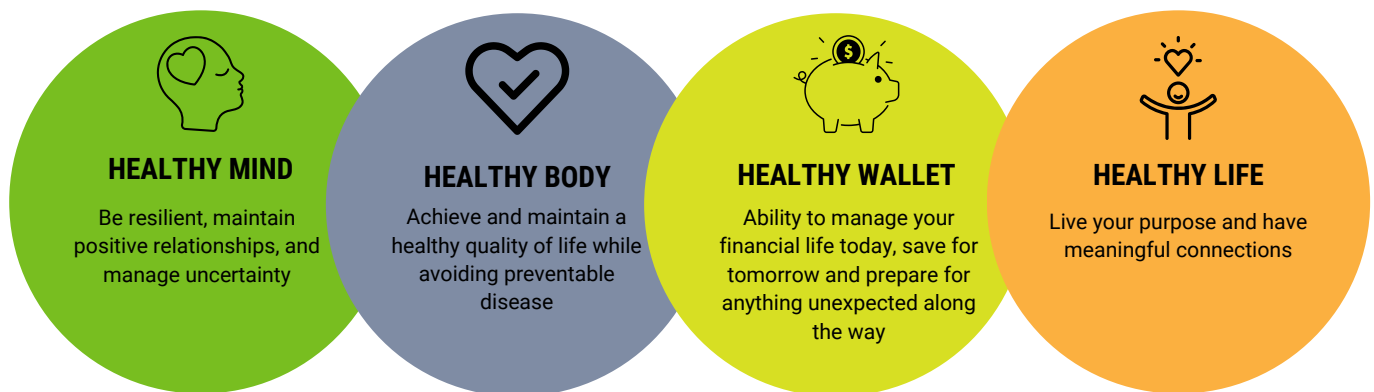
Scope 1	% of emissions	tonnes CO ₂ e
Fuel combustion	100.0 %	3.29
Scope 2	% of emissions	tonnes CO ₂ e
Electricity	100.0 %	1.57
Scope 3	% of emissions	tonnes CO ₂ e
Business travel	79.5 %	36.3
Purchased goods and services	20.5 %	9.38

OUR CULTURE AT REINK MEDIA GROUP

At RMG, we define well-being as the ability to live one's best life at work and at home. Our employees' well-being matters! It matters to them and it matters to Reink Media Group. That's why 2023 was the year that we introduced our new RMG Holistic Well-being Program.

The framework includes these four intricately intertwined and interdependent components of well-being: healthy mind, healthy body, healthy wallet and healthy life. We have a holistic well-being committee that focuses on providing education, tools and resources for all employees through our dedicated Slack channel, "Wellness Wednesday" postings, articles, Value Added Talks and a quarterly "Wellness Workday" newsletter.

RMG's holistic well-being program framework



As a people-before-profits company, assisting RMGers in attaining and sustaining holistic well-being is critical to Reink Media. Each quarter of the year, we focus our efforts on a different component of the holistic framework, providing accessible resources that are also archived for future use.

OUR CULTURE AT REINK MEDIA GROUP

- **Healthy Mind:** Focuses efforts on maintaining good mental health, mindfulness, strategies for remote work, preventing burnout and self-care.
- **Healthy Body:** Addresses various aspects such as eating lifestyles, exercise, proper nutrition, preventative care and awareness, among other things.
- **Healthy Wallet:** Offers financial wellness education, tools and resources for all employees. We ensure financial security through generous and equitable wages, bonuses, and offering employees a Safe Harbor 401(K) with immediate vesting and matching.
- **Healthy Life:** Offers tips, resources and challenges for enhancing overall well-being. We've covered a range of topics, from cultivating indoor plants for their health benefits to providing suggestions for managing holidays and fostering healthy relationships. We actively encourage and support RMGers in their unique wellness journeys by offering flexible work schedules, unlimited PTO for vacation and health and wellness, dedicated community care hours and a versatile Health and Wellness Stipend to cover a vast array of health and wellness initiatives, activities and programs that promote healthy living.

Putting it into numbers: A sampling of how we make a difference



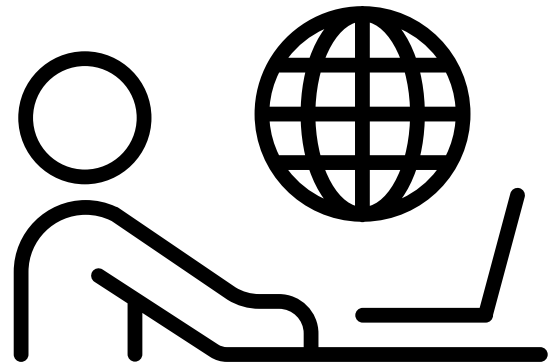
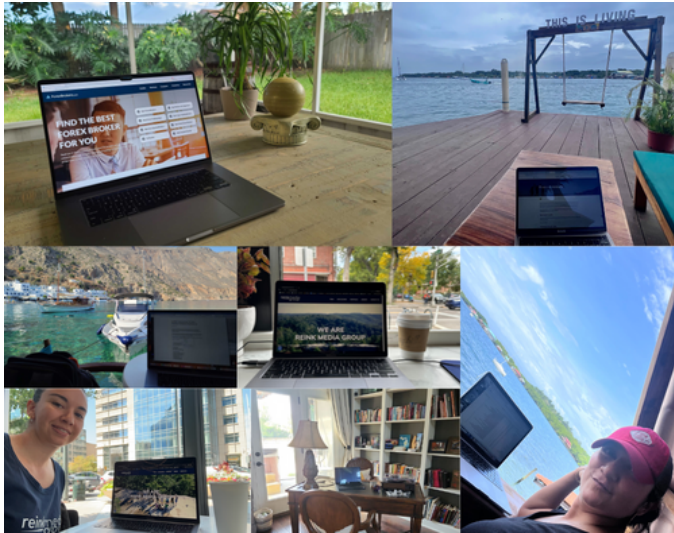
HOLISTIC
WELL-BEING
PROMOTIONS

- Weekly Well-being Posts
- Value-Added Talks (VATs)
- Quarterly Wellness Workday Newsletter
- Holistic Well-being Program

OUR CULTURE AT REINK MEDIA GROUP

Wherever your laptop lies

Fostering a remote working environment at Reink Media Group is crucial for ensuring that all employees can effectively work from wherever their laptops are, allowing for increased flexibility and productivity.



RMGers at work and play

At Reink Media Group, employees embrace a vibrant and enjoyable company culture, demonstrating that work and fun can go hand in hand.



OUR CULTURE AT REINK MEDIA GROUP

Supporting fellow B Corp™ certified companies

Reink Media Group's B Corp™ branded water bottles not only serve as a sustainable and stylish choice, but they also reflect our deep commitment to environmental protection, offering a means of reducing waste and contributing to a greener future. We proudly supported a fellow B Corp certified e-commerce company.



CLOSING THOUGHTS

One of our key company mantras is “Have fun, while growing in a scalable, sustainable way.” Reflecting back on 2023, it is deeply gratifying knowing we embraced our values, made many memories together, and had an impact of which we can all be proud.

To our incredible and endlessly talented staff members, thank you for bringing your whole self to work each day. Your passion and energy is infectious. And to all our amazing partners across the globe, thank you for your time, dedication, and endless support.

As a privately held, 100% bootstrapped organization, we take great pride in doing business for good. Looking ahead into 2024, we see a bright path of further growth.

Onwards!

Blain & Brandon Reinkensmeyer
Founders

Reink Media Group