

IMPACT REPORT 2024

reinkmedig group



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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 2024, 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 2025, are expanded upon herein. Looking ahead at 2025, we are excited and energized to continue to sustainably expand our footprint while serving visitors across the globe.



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





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 detailed reviews, guides, and comparisons of financial products and services, 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 <u>White House Council of Economic</u> <u>Advisers</u>. Problematic investment advice can take many forms, but perhaps most problematic is when financial advisors have conflicts of interest that prevent them from acting as fiduciaries for their clients.

That's where investor.com comes in. We track SEC regulatory filings across more than 17,000 federal and state-registered investment advisory firms. That data is used to power investor.com's proprietary <u>Trust</u> <u>Algorithm</u> rating system, designed to make it easier for everyday Americans to find a financial advisor they can trust.

In 2024, we announced our 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.

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. To help bridge that knowledge gap, <u>investor.com</u> published in-depth educational content throughout 2024, covering a wide spectrum of personal finance topics.

In 2024, over 6.6 million people in the U.S. visited at least one of our financial resource pages. In 2025, we'll continue to help American investors make good choices and protect themselves from conflicts of interest in the financial advisor space.



Here are some comments shared by investor.com's readers during 2024.

"Excellent read and information." - Sept. 13

"Content was very digestible and easy to understand for a beginner!" - Sept. 3

"Comprehensive approach to evaluating an advisor." — July 9

"Provided a lot of detailed information about the firm I'm researching, suggested additional information to consider and questions to ask potential advisors I'm interviewing, data provided is based on facts from trusted and well-known sources in the industry like the regulatory governing bodies." — June 14





FOREXBROKERS.COM TRUST SCORE

A ForexBrokers.com

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 increasingly sophisticated scams.

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 20 years of experience – closely tracks the international regulatory status of over 60 online forex brokers.

This research helps to power our proprietary Trust Score rating system. Created in-house by the <u>ForexBrokers.com</u> team and in use for nearly 10 years, Trust Score takes into account several unique quantitative and qualitative metrics, such as a company's corporate structure, number (and quality) of held regulatory licenses, years in business, and other data-based variables that help us determine an online forex broker's Trust Score.

As part of our Trust Score efforts, our team continues to monitor the ever-evolving regulatory environment, including over 100 international regulatory jurisdictions.

ForexBrokers.com was visited over 3.3 million times by more than 1.7 million visitors across the world in 2024. Over 560,000 readers who visited ForexBrokers.com in 2024 originated from 63 low-income and lower-income countries as designated by the World Bank.



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 <u>SME Climate Hub</u>, 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 <u>DTE's MIGreenPower program</u>, 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 <u>Normative Business Carbon Calculator</u> to determine our estimated emissions and <u>Anew Climate</u> to assess carbon offset credit projects, we purchased 100 credits for 2024. This year we opted to support the Forest Convservation and Restoration project, which covered three forestry projects to maintain forest CO₂ stocks through sustainable forest management on over 40,000 acres.

Our goal for 2025 is to continue our efforts to maintain an environmentally friendly workplace by maximizing operational efficiencies and reducing our net environmental footprint.

	Emissions Report Busines	ss Carbon Calculator by Normative
Estimated total emissions 84.74 tonne	es CO ₂ e	
	Your Scope overview	Powered by EQUIPOISE
	Scope 1 - Direct emissions	0.153 tonnes CO ₂ e
	Heating of Buildings	0.15 tonnes CO ₂ e
	tub Scope 2 - Indirect emissions	2.417 tonnes CO ₂ e
	Purchased Electricity	2.42 tonnes CO ₂ e
	Scope 3 - Value chain emissions	82.173 tonnes CO ₂ e
	3.1 Purchased Goods and Services	45.67 tonnes CO ₂ e
	Business Services – Corporate enterta	inment 1.45 tonnes CO ₂ e
	Business Services - Insurance and per	nsion funding 2.79 tonnes CO ₁ e
	Business Services – Legal, accounting	and consultancy 19.70 tonnes CO ₂ e
	Business Services – Software, hosting,	computer programming etc. 21.72 tonnes CO ₂ e
	3.3 Fuel- and Energy-Related Activities	0.29 tonnes CO ₁ e
	Fuel- and Energy-Related Activities	0.29 tonnes CO ₂ e
	3.6 Business Travel	15.88 tonnes CO ₂ e
	Business Travel – Air	14.96 tonnes CO ₂ e
	Business Travel – Hotel Stays	0.81 tonnes CO ₂ e
	Business Travel – Taxi	0.12 tonnes CO ₂ e
	3.7 Employee Commuting & Homeworkin	ng 20.32 tonnes CO ₂ e
	Employee Commuting - Car	1.08 tonnes CO ₂ e
	Homeworking	19.25 tonnes CO ₂ e

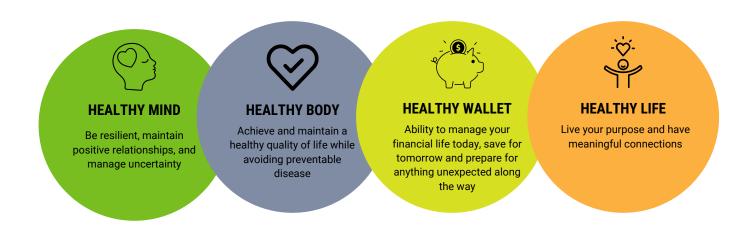
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At RMG, we define well-being as the ability to live one's best life at work and at home. Our employees' well-being matters! It matters to them and it matters to Reink Media Group.

In 2024, the RMG Holistic Well-being Committee continued to provide best practices to obtain or maintain a healthy mind, healthy body, healthy wallet, and life.

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. In addition to the educational resources, RMG also provides and reminds its' full-time RMGers to take advantage of their annual wellness stipend.



- **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





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.





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

In 2024, we proudly celebrated the 15th anniversary of StockBrokers.com and the founding of Reink Media Group with an off-site event at our Royal Oak headquarters. It was fantastic to have our team together under one roof.

During the celebration, it was inspiring to see that the same passions and goals that sparked Reink Media Group remain at the heart of our work today. We continue to put consumers first, educating investors through our advisor database at investor.com, and conducting hands-on testing of U.S. brokerage firms to help Americans make informed investment decisions. We also remain committed to analyzing the global regulatory landscape, helping investors worldwide avoid scams and bad actors.

Our guiding mantra is "People before profits," and we strive to "have fun while growing in a scalable, sustainable way." In 2024, we continued to grow as a company and enjoyed ourselves along the journey. Despite the many changes in our industry over the past 15 years, our values have stayed the same.

Looking ahead to 2025, we see a future full of growth, consumer advocacy, sustainability, and fun.

Onwards!

Blain & Brandon Reinkensmeyer Founders

Reink Media Group