

Form ADV Part 2A: Firm Brochure

Item 1 – Cover Page

REVALUE



Revalue, LLC

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For more information, please contact Clara Balliet

This Firm Brochure, also known as Form ADV Part 2A, provides information about the qualifications and business practices of Revalue, LLC. (“Revalue”), an investment management firm. If you have any questions about the contents of this Brochure, please contact us at (888) 642-2728 or inquire@revalueinvesting.com.

The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority. We are a registered investment advisor. Registration of an investment advisor does not imply any level of skill or training.

Additional information about Revalue is also available on the SEC’s website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Revalue is 165499.

Thank you for your consideration and the opportunity to be of service.

Item 2 – Material Changes

This annual filing contains a material update:

Item 5 – Fees and compensation. We have removed the minimum annual investment management fee and have included a new level of service for clients with less than \$250,000 in assets under management.

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As used in this brochure, the words “we,” “our” and “us” refer to Revalue LLC. and the words “you,” “your” and “client” refer to you as either a client or prospective client of our firm. Also, you may see the term investment advisor representative throughout this brochure. As used in this brochure, our investment advisor representatives are our firm’s officers, employees, and all individuals providing investment advice on behalf of our firm.

Item 4 – Advisory Business

Our Owners and Principals

Revalue is an employee-owned Certified B Corporation® that has been providing values-driven investment management and financial planning services to clients since 2013. B Corp Certification is to companies as Fair Trade is to coffee or USDA Organic is to milk. You can view our public profile, including our triple bottom line scoring, and learn more about this certification by visiting <http://bcorporation.net>.

In 2014 Revalue converted to a Michigan limited liability company. Angela Barbash, Pavan Muzumdar, and Eric Davis are the principals and managers of the firm. Reconsider Michigan, LLC, a company controlled by Angela Barbash, and Pieris Capital, LLC a company controlled by Pavan Muzumdar, each own 33.33% of the membership interest in the firm, respectively. Eric Davis owns the remaining 33.34% of the membership in the firm. More information on the owners and their investment advisory background is available in the Brochure Supplement at the end of this Firm Brochure.

Our Advisory Services

Revalue provides its clients with discretionary investment management, financial planning, and miscellaneous consulting services. From time to time, Revalue is also contracted by various stakeholders to provide financial education to the public. Since Revalue is a registered investment advisory firm, we are considered fiduciaries. This means that Revalue must always act in its clients’ best interests.

Revalue’s specific services fall into several categories, which are outlined below:

- Prosperity Plan
- Investment Management Services
- Consulting Services
- Educational Services

Prosperity Plan

Revalue offers a financial planning product, called a **Prosperity Plan**, as a stand-alone offering for clients who are managing their own investments or the product is included in Investment Management services for clients with more than \$250,000 in assets under management. Clients who would like us to provide financial planning services will enter into an agreement setting forth the terms and conditions of our engagement, describing the scope of our services to be provided, and our fee.

Generally, the Prosperity Plan covers topics such as analysis of your current situation and needs, the development of an Investment Policy Statement (IPS), discussions about risk management and estate planning, and recommendations that include a suggested asset allocation strategy given the client's risk tolerance, time horizon, investment objectives, and goals. Clients are not obligated to engage Revalue for additional services after having received a Prosperity Plan.

We may recommend that you utilize various financial products to implement our recommendations and to obtain your financial goals. You are not obligated to follow our recommendations or to pursue the recommendations through our investment adviser representatives. You will be responsible for any fees associated with the services provided by other non-affiliated professionals.

Investment Management Services

Revalue's investment management services are grounded in an ESG – environmental, social, and governance – approach, to both reduce risk and help clients build a better world. Our recommendations encompass a wide range of investment objectives, from conservative to aggressive, which gives the client and the advisor the flexibility to design a custom program and asset allocation that meets the client's specific investment needs and interests. If you engage us to provide you with investment management services, we provide continuous investment advice to you based upon your individual needs and circumstances.

Clients with over \$250,000 in assets under management receive a **Prosperity Plan**, which is described in more detail above. The **Prosperity Plan** allows us to gather information regarding your financial situation, investment goals and objectives, exclusionary and inclusionary investment preferences, risk tolerance, and time horizons, which informs your Investment Policy Statement (IPS). The IPS serves as the strategic guiding document for planning and implementing investment recommendations and asset allocation.

For clients with less than \$250,000, Revalue periodically opens special windows where investors can be onboarded into our practice together as a Cohort. These clients

receive an Investment Policy Statement and portfolio management using ESG-based themes and low-cost funds for diversification, as well as education and peer-to-peer learning opportunities. They do not receive a **Prosperity Plan**, unless as a separate engagement.

Clients who want education and investment research services related specifically to community investments may be offered a flat fee addendum in addition to standard investment management services. These services may be included for clients with \$500,000 or more in assets under management, at our discretion.

As described in further detail in “Item 16 – Investment Discretion”, we manage your accounts on a discretionary basis, which means that we determine the securities to buy or sell for your account without obtaining your specific consent for each transaction. However, you may place reasonable restrictions or exclude specific accounts, in writing, from our discretionary authority or place limitations on the types of investments for your account. If we deem your restrictions to be unreasonable, we will not enter into an investment management agreement with you or we will terminate the existing agreement with you.

You should notify us if your financial situation or investment objectives change or if you want to impose and/or modify any reasonable restrictions on the management of the accounts. We will remind you of this obligation on at least a quarterly basis. All clients are required to meet with us annually to update their Investment Policy Statement.

Consulting Services

Revalue also offers general consulting services on an hourly or flat fee basis. This may include special projects, analysis of a specific investment or portfolio, serving on an investment committee, providing financial literacy or coaching services, or other such advisory services.

If you would like to engage us for consulting services, we will enter an agreement with you setting forth the terms and conditions of our engagement, describing the scope of our services to be provided, and our fee.

Educational Services

Revalue provides educational services to individuals, specific audiences, or the general public, as determined by the contracting parties. These services are core to our mission to create a financial system based on abundance and access to financial education. Such offerings may include webinars, seminars, training sessions, video content, e-books, and other such deliverables on specific topics.

As of September 13, 2020, Revalue currently has approximately \$8,899,805 of discretionary assets under management. It's worth noting that many of our clients hold private assets that are not under our discretionary management and/or they are in flat fee arrangements. Therefore, our assets under management figure is not an accurate estimation of the scale of our operations or our ability to provide clients with excellent service.

Item 5 – Fees and Compensation

Prosperity Plan Fees

The 2020 Prosperity Plan fees range from \$2,000 to \$10,000, based on complexity of the situation. The fee is driven by our clients – we give them the power to indicate what they believe the value we provide to them and the broader community is worth to them. A 50% deposit is due when at contract signing and the remaining 50% is due upon delivery of the plan. Payment is due immediately upon the receipt of our invoice.

Generally, we will complete the initial financial plan within three months of you signing our financial planning agreement with us. In no event will the completion of the initial plan be longer than six (6) months from when we are engaged. Fees charged for financial planning services are separate from fees charged for other services provided by Revalue.

If clients then convert to an Investment Management agreement after the Prosperity Plan, 50% of their fee will be credited toward their first quarter's Investment Management fee, not to exceed the first quarter's total fee.

Investment Management Fees

Investment management services are offered to clients at our discretion. Our 2020 fee schedule is as follows:

Amounts up to \$2 million	1.25%
\$2 million to \$10 million	0.75%
Amounts over \$10 million	Negotiable

We do not currently charge a minimum investment management fee. This policy was changed in September 2020 to assist the community during the impacts of COVID. Clients with less than \$250,000 in assets under management pay a one-time onboarding fee ranging from \$5 to \$500, that is also at their discretion based on affordability and the value they believe our business provides them and the community.

We bill our fees quarterly, in advance. If your agreement is terminated prior to the end of the quarter, we promptly refund your fees for the period from the termination date to the end of the quarter.

Consulting and Educational Services Fees

Consulting services and Educational services are offered for a fixed or hourly fee as negotiated with the client on a case-by-case basis. Payment of fee is due upon receipt of invoice.

For fixed fee arrangements, the client will pay the agreed upon retainer and upon completion of the service will pay the remaining fee. Prepayment of more than \$600 in fees more than six (6) months in advance of service is not allowed.

Hourly fees are calculated based on the time spent on the agreed upon service multiplied by our current hourly billing rates. Upon execution of our Consulting Agreement, the client will pay a retainer which will be applied to the first invoice. Thereafter, our fees are billed monthly or quarterly in arrears, as outlined in the consulting agreement, for actual time spent by professionals providing the services.

Our 2020 hourly rate may range from \$50.00 to \$150.00 per hour, depending on the complexity of work involved, with a minimum of 2 hours billed

Additional Information on Fees and Services

All fees may be increased annually on January 1st by 3-5%, at our discretion. All clients will be notified in their 4th quarter review meetings of the anticipated fee increase. This annual increase helps Revalue maintain an adequate financial position in the face of rising business costs, as well as provide a cost of living adjustment to our employees in a manner consistent with our mission and core values.

An Investment Adviser Representative and their client may agree upon an alternate fee schedule for any of the services. In such cases, the alternate fee must be clearly stated in the client's service agreement and the Chief Compliance Officer must also approve the alternate fee schedule. We may change our standard fees, billing rates, or the provisions of our agreements at any time. Any changes will only become effective after 30-days prior written notice unless you terminate our agreement.

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses that you will incur. You may incur certain charges imposed by custodians, brokers, third party investments and other third parties. We do not receive any compensation from these fees or commissions.

Termination of Agreement

Either of us may terminate the investment management agreement at any time by providing the other party with written notice. Termination of our agreement shall not affect liabilities or obligations incurred from transactions initiated under our agreement prior to the termination date, such as the purchase of investments by us for your account. You are responsible for any cost incurred in transferring assets from your account to a different account and any management fees accrued and unpaid at the time of termination. After the termination date, we shall have no further duties or obligations to you under our agreement.

The financial planning and consulting services agreement will terminate upon completion of the services. The agreement may be terminated early by the client or Revalue at any time by giving written notice to the other party. For financial planning clients, the fee will be prorated based upon the amount of work performed by Revalue to the date of termination. If the fees are less than \$600, Revalue will promptly refund the difference. If the fees are greater than \$600, the client will promptly pay the difference to Revalue. In the event of termination prior to completion of Revalue's consulting services, we will bill the client based on hours expended or the portion of the project completed.

If the client terminates after Revalue has provided all agreed upon services but prior to the time for which payment is due, then all fees due under the agreement will be immediately due. The client will be obligated to pay for all services rendered prior to the date of termination. After the termination date, Revalue will have no further duties or obligations to the client under the agreement.

Direct Billing to Your Custodian

With your authorization, we will directly debit investment management fees from your accounts or bill you for our fees. If you provide us such authorization, at the same time we submit our request for payment to your custodian, you will be sent a notice from us, in writing, stating the exact amount of the withdrawal and the specific manner or basis on which we calculated our fee. The notice will also advise you that you have an opportunity to object to the invoiced amount and how to do so. The custodian's periodic statements will show each fee deduction from your account.

You may withdraw this authorization for direct billing of these fees at any time by notifying us or your custodian in writing. Fees paid directly by check are due upon receipt of the fee invoice. However, if we do not receive payment within 30 days after the date of invoice, you will agree to authorize your custodian to pay our fee invoice promptly by debiting your account.

Item 6 – Performance-Based Fees

Revalue does not charge performance-based fees (fees based on a share of capital gains or capital appreciation of the client's assets).

Item 7 – Types of Clients

Revalue provides investment management services to individuals, high net worth individuals, family limited partnerships, corporations, trusts, estates, charitable institutions, foundations, and endowments.

Our firm does not require a minimum account balance for our investment management services. We reserve the right to decline services to a prospective client for any non-discriminatory reason.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Revalue utilizes a fundamental, value-oriented approach in the selection of assets with an environmental, social, and governance overlay. Our method comprises proprietary quantitative and qualitative analysis to identify assets that in our opinion are trading at a fair value to their intrinsic value relative to the expected return. Intrinsic value is an assessment of value that is derived from our proprietary analysis.

Our qualitative analysis includes both in-house research analysis and third party research services to arrive at an assessment of internal factors such as the governance, management team structure, internal controls, risk factors, etc.

Additionally, our analysis methodology considers the impact of external factors such as the economic and business cycle, the macro-economic environment and how it is likely to evolve over the next few months to several years out. This involves the study of both international and domestic issues including currency dynamics, inflation, interest rates, trade policies, monetary policies and fiscal policies.

Investment Strategies

Revalue provides an ongoing active management of client assets to seek returns at reduced risk by focusing on a concentrated portfolio comprising carefully selected and monitored individual stocks and bonds. We believe that individual investor's objectives and risk-tolerance can be met by suitably allocating the asset base to a portfolio comprising cash and cash equivalents, equities, carefully selected fixed income securities, and other suitable asset classes.

Rather than focusing on outperforming the market, our objective is to construct and maintain a portfolio that is designed to generate consistent returns based on client needs throughout a market cycle, in both positive and negative environments.

Where appropriate, we may recommend other asset classes such as exchange traded funds, exchange traded notes, short-term marketable securities, other fixed income products, debt and equity investments in closely held companies, or low-cost or indexed mutual funds.

Risk of Investment Loss

We offer advice about a wide variety of investment types, including individual stocks, mutual funds, exchange traded products, fixed income products and investments in closely held companies, each having different types and levels of risk. We will discuss these risks with you when determining the investment objectives that will guide our investment advice for your account. We will explain and answer any questions you have about these kinds of investments.

Past performance is not a guarantee of future returns. In today's volatile markets, investors need to understand that all financial holdings carry risk at some level regardless of how "safe" it is perceived to be. Investing in securities involves a risk of principal loss that you, as a client, should be prepared to bear.

Obtaining higher rates of return on investments typically entails accepting higher levels of risk. Investing in the debt or equity of closely held companies carries the added risk of liquidity in that these securities usually cannot be easily transferred or sold. Hence, even if these securities are highly valued, i.e. have generated returns on paper, those returns may not be easy to convert to realized gains.

We work with you to attempt to identify the balance of risks and rewards that is appropriate and comfortable for you. However, it is still your responsibility to ask questions if you do not understand fully the risks associated with any investment or investment strategy.

In addition, while we strive to render our best judgment on your behalf in a manner that is aligned with your personal values, many economic and market variables beyond our control can affect the performance of your investments and we cannot assure you that your investments will be profitable or assure you that no losses will occur in your investment portfolio.

Mutual Funds and Exchange-Traded Funds

Mutual funds and exchange traded funds typically charge their shareholders various advisory fees and expenses associated with the establishment and operation of the funds.

These fees generally include a management fee, shareholder servicing, other fund expenses, and sometimes a distribution fee. If the fund also imposes sales charges, you may pay an initial or deferred sales charge. These separate fees and expenses are disclosed in each fund's current prospectus, which is available from the fund or we can provide it to you upon request.

Consequently, for any type of fund investment, it is important for you to understand that you are directly and indirectly paying two levels of advisory fees and expenses: one layer of fees at the fund level and one layer of advisory fees and expenses to us. Most mutual funds may be purchased directly, without using our services and without incurring our advisory fees.

Most mutual funds offer several "classes" of their shares which may be purchased by different types of investors or investors with different investment objectives. These are also described in the mutual funds' prospectuses. Depending on your investable assets, investment objectives, and time horizon, different classes may be more appropriate for your circumstances. We can discuss with you the available classes of mutual fund shares that may be available, the different purposes for which they may be purchased, and the differences in commissions and charges associated with each share class.

Item 9 – Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Revalue or our management. Revalue has no legal or disciplinary events to disclose.

Item 10 – Other Financial Industry Activities and Affiliations

As a registered investment advisor, we must disclose information regarding our business activities, other than giving investment advice, our other activities in the financial industry, and any arrangements with related persons that are material to you or our advisory business. We are also required to disclose if we receive cash or other economic benefits from a third-party in connection with advising you. We have no information applicable to disclose.

Neither Revalue nor its representatives have any material relationships to other businesses that would present a possible conflict of interest to this advisory business or its clients.

Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

We have adopted a Code of Ethics (the “Code”) describing the standards of business conduct we expect all officers, employees, and advisory representatives to follow. The Code also describes certain reporting requirements with which individuals associated with or employed by us must comply. We will provide a copy of the Code at no charge to you upon request.

Our principals and investment advisor representatives may buy or sell investment products for our own personal account, also called a proprietary account, identical to those we recommend to clients. This may present a conflict of interest with you or our other clients. Differences can arise due to variations in personal goals, investment horizons, risk tolerance, and the timing of purchases and sales. However, in accordance with our Code and to mitigate any conflict of interest, we periodically review the brokerage statements for all employees that conduct such trading for possible conflicts of interest.

Revalue’s clients or prospective clients may request a free copy of our **Code of Ethics** by calling (888) 642-2728 or inquire@revalueinvesting.com.

Item 12 – Brokerage Practices

Directed Brokerage & Soft Dollars

Although we do not require you to use a specified broker-dealer, we plan to establish a brokerage relationship with a registered broker-dealer, for custodian and brokerage services. We will remain independently owned and operated and will not be affiliated with any recommended broker-dealer. Recommendations will be made solely to reduce our efforts in managing client assets and offer clients the best execution of their trades with low associated costs.

If a prospective client requests advice regarding the selection of a broker-dealer or custodian, we will provide information based upon its experience with respect to the choice to aid the client in his or her decision based solely upon the client's needs and objectives.

Soft Dollar Arrangements

We have not and do not intend to enter into any contractual third-party soft-dollar arrangements, such as where we commit to place a specific level of brokerage with a specific firm in return for which the brokerage firm will pay for various research related products or services for us that are generally available for cash purchase.

Client Directed Brokerage

You may direct us to utilize a specified broker-dealer, of your choosing, to effect transactions for or with your account, or our agreement with you may state a directed brokerage arrangement with a specified financial services firm. Subject to our duty of best execution, we may decline your request to direct brokerage if, in our sole discretion, such directed brokerage arrangements would result in additional operational difficulties.

If you choose to direct your brokerage, you should understand that, in the case of such a directed brokerage arrangement:

- you will be solely responsible for negotiating the terms and arrangements on which those brokers and dealers are engaged, and we will have no responsibility for re-viewing the fairness of those terms and arrangements;
- we will not seek better execution services or prices from other brokers and dealers in connection with transactions for your account;
- we will not be able to “batch” or “aggregate” transactions for your account with transactions for our other clients not subject to a similar such arrangement;
- we will not monitor the performance of or the services provided by the brokers and dealers so designated; and
- you may pay higher commissions or other transaction costs or greater spreads, or receive less favorable net prices, on transactions for the account than would otherwise be the case.

Item 13 – Review of Accounts

World economic and market events are monitored on a continuous basis, as are client portfolio values and returns. Client investment accounts are reviewed at least quarterly but generally more often by the investment review committee. The investment review committee is instructed to review all client accounts with regards to their investment policies and risk tolerance levels.

Reviews may also be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, divorce or inheritance).

We are available via phone and e-mail to consult with you on an ongoing basis regarding your accounts. Quarterly or as-needed meetings are available to clients. Annual meetings to evaluate your current situation and necessary changes to your

Investment Policy Statement (IPS) are required. As described in Advisory Business above, it is your responsibility to inform us of any ongoing changes in your investment objectives and/or financial situation.

Item 14 – Client Referrals and Other Compensation

We do not provide compensation to any person or firm that refers clients to us. Revalue does not directly or indirectly provide compensation to any person who is not advisory personnel for client referrals.

Referrals from Brokers

Revalue may receive referrals from other financial advisors, brokers, or banks when appropriate. We do not provide or accept compensation to or from the referring party, nor do we obligate ourselves to giving referrals to those advisors in return for referrals received.

Item 15 – Custody

Third party custodians such as a broker-dealer, mutual fund company or bank will custody the client's accounts.

Clients receive account statements, at least quarterly, from their custodian(s). We urge you to carefully review such statements and compare such official custodial records to the quarterly performance reports or any other report that we may provide to you, as described in the "Item 13 – Review of Accounts" beginning on page 9. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16 – Investment Discretion

We generally receive discretionary authority in writing from clients at the outset of an advisory relationship in the investment management agreement. If you choose to do so, discretionary authority grants us the ability to determine, without obtaining your specific consent, the securities to be bought or sold for your portfolio, the amount of securities to be bought or sold.

As described in more detail in "Item 4 – Advisory Business" beginning on page 1, such discretion is to be exercised in a manner consistent with your stated investment objectives for the account and by considering the size of your account and your risk tolerance. When selecting securities and determining amounts, we observe any investment policies, limitations and restrictions you provide to us in writing. You may

place limitations on our discretion in our agreement that we establish with you, and such limitations may be changed by you at any time.

Also, you may sign an agreement with your custodian, which generally includes a limited power of attorney granting us authority to direct and implement the investment and reinvestment of your assets within the account, but not direct the assets outside of the account.

Item 17 – Voting Client Securities

As a matter of firm policy and practice, we will not be responsible for responding to proxies that are solicited with respect to annual or special meetings of shareholders of securities held in your account. Proxy solicitation materials will be forwarded to you for response and voting.

Item 18 – Financial Information

Registered investment advisors are required in this Item to provide you with certain financial information or disclosures about its financial condition. Revalue does not require nor solicit prepayment of client fees, six months or more in advance and therefore does not need to include a balance sheet as part of this brochure as a state registered investment advisory firm.

Revalue has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients and has not been the subject of a bankruptcy proceeding.

Item 19 – Requirements for State-Registered Advisers

As described in further detail in our Part 2B of Form ADV, also called our Brochure Supplement, Angela Louise Barbash, Pavan Vidyadhar Muzumdar, Eric Nathan Davis, and Michelle Marie Hoexum are investment advisor representatives.

Angela Louise Barbash Form ADV Part 2B: Brochure Supplement

Item 1 – Cover Page

This brochure supplement provides information about Angela Barbash that supplements the Revalue LLC brochure. You should have received a copy of that brochure. Please contact us at (888) 642-2728, if you did not receive Revalue's brochure or if you have any questions about the contents of this supplement.

Additional information about Ms. Barbash is available on the SEC's website at www.adviserinfo.sec.gov.



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Thank you for your consideration and the opportunity to be of service.

Item 2 – Educational Background and Business Experience

Name: Angela Louise Barbash, CEO

Year of birth: 1980

Education:

Eastern Michigan University, 110 credits received from 2000-2010

- Major: Cultural Anthropology
- Minor: History

Business Experience:

Revalue, LLC	Investment Advisor Representative/CEO	Jan 2012 - Present
Symmetry Financial Group	Independent Insurance Agent	Oct 2016 – Dec 2016
Reconsider Michigan LLC	Founder	Jan 2012 - Present
Royal Securities Company	Registered Representative	Nov 2009 – Jan 2012
Cullum & Burks Securities, Inc.	Registered Representative	Apr 2009 – Nov 2009
Edward Jones Investments	Registered Representative	Nov 2004 – Apr 2009
A. Green Financial Group	Apprentice/Registered Representative	Apr 2000 – Nov 2004

Item 3 – Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4 – Other Business Activities

We must inform you if Ms. Barbash is actively engaged in any investment-related business or occupation including registrations or applications pending to register, as broker-dealers, registered representatives of broker-dealers, future commission merchants, commodity pool operators, commodity trading advisors, or is an associated person of any of the foregoing. Ms. Barbash has nothing to disclose.

Item 5 – Additional Compensation

We must also inform you of additional compensation Ms. Barbash may receive for providing advisory services, such as sales awards or other prizes. Ms. Barbash has no information to disclose.

Item 6 – Supervision

We supervise our registered investment advisors by requiring that they adhere to our processes and procedures as described in our firm's Code of Ethics and procedural guidelines. All Revalue client communication and security trades are archived in email and client relationship management software for review and oversight by the Chief Compliance Officer, a position currently filled by Clara Balliet. Investment recommendations are created and continuously reviewed by the Investment Committee (IC), comprised of our registered investment advisor representatives. The IC meets regularly to review existing portfolio holdings and may recommend changes to the portfolio on a quarterly basis or sooner depending on a variety of determining factors. Eric Davis currently oversees all IC investment recommendations. If you have questions or concerns regarding Ms. Barbash, please contact Eric Davis at (888) 642-2728.

Item 7 – Requirements for State Registered Advisors

Ms. Barbash has not been found liable in any arbitration, civil, self-regulatory, or administrative proceeding or has been the subject of a bankruptcy petition.

Pavan Vidyadhar Muzumdar Form ADV Part 2B: Brochure Supplement

Item 1 – Cover Page

This brochure supplement provides information about Pavan Muzumdar that supplements the Revalue LLC brochure. You should have received a copy of that brochure. Please contact us at (888) 642-2728, if you did not receive Revalue's brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Muzumdar is available on the SEC's website at www.adviserinfo.sec.gov.



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Thank you for your consideration and the opportunity to be of service.

Item 2 – Educational Background and Business Experience

Name: Pavan Vidyadhar Muzumdar, CFA®

Year of birth: 1968

Education:

- **Master of Science in Computer Science**, University of Massachusetts, Lowell, Massachusetts, **1993**
- **Master of Science in Electrical Engineering**, University of Lowell, Lowell, Massachusetts, **1991**
- **Bachelor of Engineering in Electronics**, University of Bombay, Bombay, India, **1989**
- Mr. Muzumdar has earned the right to use the Chartered Financial Analyst® or CFA® designation. The CFA® Institute is a global, not-for-profit organization of investment professionals. To earn the CFA® designation, Mr. Muzumdar has successfully passed all three exam levels; completed four years of qualified investment work experience; became a member of the CFA Institute; annually pledges to adhere to the CFA® Institute Code of Ethics and Standards of Professional Conduct; and applied for membership to a local CFA® member society.

Business Experience:

Revalue LLC	Investment Advisor Representative/Principal	Mar 2013 – Present
PCS Insight, LLC	Managing Director and Founder	Feb 2011 – Present
Pieris Capital, LLC	Managing Director and Founder	Jan 2008 – Present
MVS Alliance	Chief Executive Officer	Aug 1997 – Present
Lawrence Technological University	Engineering Entrepreneur in residence (Part-time)	Sep 2009 – Jun 2011
Detroit Hitch Company	Chief Operating Officer	May 2000 – Jun 2007

Item 3 – Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4 – Other Business Activities

We must inform you if Mr. Muzumdar is actively engaged in any investment-related business or occupation including registrations or applications pending to register, as broker-dealers, registered representatives of broker-dealers, future commission merchants, commodity pool operators, commodity trading advisors, or is an associated person of any of the foregoing. Mr. Muzumdar has nothing to disclose.

We must also inform you if Mr. Muzumdar is actively engaged in any business or occupation that provides a substantial source of Mr. Muzumdar's income or involves a substantial amount of time. Mr. Muzumdar is the Managing Director of PCS Insight, LLC a business consulting firm, Managing Director of Pieris Capital, LLC, a business consulting company, and CEO of MVS Alliance, a business software and consulting company.

Item 5 – Additional Compensation

We must also inform you of additional compensation Mr. Muzumdar may receive for providing advisory services, such as sales awards or other prizes. Mr. Muzumdar has no information to disclose.

Item 6 – Supervision

We supervise our registered investment advisors by requiring that they adhere to our processes and procedures as described in our firm's Code of Ethics and procedural guidelines. All Revalue client communication and security trades are archived in email and client relationship management software for review and oversight by the Chief Compliance Officer, currently filled by Clara Balliet. Investment recommendations are created and continuously reviewed by the Investment Committee (IC), comprised of our registered investment advisor representatives. The IC meets regularly to review existing portfolio holdings and may recommend changes to the portfolio on a quarterly basis or sooner depending on a variety of determining factors. Eric Davis currently oversees all IC investment recommendations. If you have questions or concerns regarding Mr. Muzumdar, please contact Eric Davis at (888) 642-2728.

Item 7 – Requirements for State Registered Advisors

Mr. Muzumdar has not been found liable in any arbitration, civil, self-regulatory, or administrative proceeding or has been the subject of a bankruptcy petition.

Eric Nathan Davis Form ADV Part 2B: Brochure Supplement

Item 1 – Cover Page

This brochure supplement provides information about Eric Davis that supplements the Revalue LLC brochure. You should have received a copy of that brochure. Please contact us at (888) 642-2728, if you did not receive Revalue's brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Davis is available on the SEC's website at www.adviserinfo.sec.gov.



220 W. Michigan Ave.
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(888) 642-2728 Phone
inquire@revalueinvesting.com
www.revalueinvesting.com

Thank you for your consideration and the opportunity to be of service.

Item 2 – Educational Background and Business Experience

Name: Eric Nathan Davis

Year of birth: 1988

Education:

- **Master of Business Administration – Specialty in Finance**, Eastern Michigan University, Ypsilanti, Michigan, **2012**
- **Bachelor of Business Administration in Finance**, Eastern Michigan University, Ypsilanti, Michigan, **2009**

Business Experience:

Revalue, LLC	Investment Advisor Representative	Aug 2013 – Present
Automation Alley	Technology Investment Analyst	Jan 2016 – Present
Comau, Inc.	Financial Analyst	Jun 2013 – Jul 2013
Quantum Integrators Group, LLC	Junior SAP Analyst	Oct 2012 – Mar 2013
Northwestern Mutual Financial Network	Financial Representative	Mar 2009 – Sep 2013

Item 3 – Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4 – Other Business Activities

We must inform you if Mr. Davis is actively engaged in any investment-related business or occupation including registrations or applications pending to register, as broker-dealers, registered representatives of broker-dealers, future commission merchants, commodity pool operators, commodity trading advisors, or is an associated person of any of the foregoing. In addition to his work with Revalue, Mr. Davis provides

operational support to MVS Alliance, a business software and consulting company. Mr. Davis is also a Technology Investment Analyst at Automation Alley, where he provides investment analysis and support for their entrepreneurial services.

Item 5 – Additional Compensation

We must also inform you of additional compensation Mr. Davis may receive for providing advisory services, such as sales awards or other prizes. Mr. Davis has no information to disclose.

Item 6 – Supervision

We supervise our registered investment advisors by requiring that they adhere to our processes and procedures as described in our firm's Code of Ethics and procedural guidelines. All Revalue client communication and security trades are archived in email and client relationship management software for review and oversight by the Chief Compliance Officer, currently filled by Clara Balliet. Investment recommendations are created and continuously reviewed by the Investment Committee (IC), comprised of our registered investment advisor representatives. The IC meets regularly to review existing portfolio holdings and may recommend changes to the portfolio on a quarterly basis or sooner depending on a variety of determining factors. Eric Davis currently oversees all IC investment recommendations. If you have questions or concerns, please contact Angela Barbash at (888) 642-2728.

Item 7 – Requirements for State Registered Advisors

Mr. Davis has not been found liable in any arbitration, civil, self-regulatory, or administrative proceeding or has been the subject of a bankruptcy petition.

Michelle Marie Hoexum Form ADV Part 2B: Brochure Supplement

Item 1 – Cover Page

This brochure supplement provides information about Eric Davis that supplements the Revalue LLC brochure. You should have received a copy of that brochure. Please contact us at (888) 642-2728, if you did not receive Revalue's brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Davis is available on the SEC's website at www.adviserinfo.sec.gov.

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www.revalueinvesting.com

Thank you for your consideration and the opportunity to be of service.

Item 2 – Educational Background and Business Experience

Name: Michelle Marie Hoexum

Year of birth: 1970

Education:

- **Master of Business Administration – School of Fundraising, Philanthropy:** Indiana University - Purdue, Indianapolis, Indiana, **2003**
- **Bachelor of Science in Finance with a Concentration in International Studies:** University of Dayton, Dayton, Ohio, **1992**

Business Experience:

Revalue LLC	Impact Advisor	Oct 2019 – Present
Propeller LLC	Principal	Jan 2015 – Present
ArtPrize	Director of Strategic Partnerships and Development	Oct 2013 – Oct 2014
US Trust	Senior Vice President, Private Client Advisor	Aug 2010 – Jul 2013
Comerica Bank	Vice President Wealth Advisor	Jun 2007 – Sep 2010

Item 3 – Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4 – Other Business Activities

We must inform you if Ms. Hoexum is actively engaged in any investment-related business or occupation including registrations or applications pending to register, as broker-dealers, registered representatives of broker-dealers, future commission

merchants, commodity pool operators, commodity trading advisors, or is an associated person of any of the foregoing. In addition to her work with Revalue, Ms. Hoexum is the principal for Propeller, a business and non-profit consulting company.

Item 5 – Additional Compensation

We must also inform you of additional compensation Ms. Hoexum may receive for providing advisory services, such as sales awards or other prizes. Ms. Hoexum has no information to disclose.

Item 6 – Supervision

We supervise our registered investment advisors by requiring that they adhere to our processes and procedures as described in our firm's Code of Ethics and procedural guidelines. All Revalue client communication and security trades are archived in email and client relationship management software for review and oversight by the Chief Compliance Officer, currently filled by Clara Balliet. Investment recommendations are created and continuously reviewed by the Investment Committee (IC), comprised of our registered investment advisor representatives. The IC meets regularly to review existing portfolio holdings and may recommend changes to the portfolio on a quarterly basis or sooner depending on a variety of determining factors. Eric Davis currently oversees all IC investment recommendations. If you have questions or concerns, please contact Eric Davis at (888) 642-2728.

Item 7 – Requirements for State Registered Advisors

Ms. Hoexum has not been found liable in any arbitration, civil, self-regulatory, or administrative proceeding or has been the subject of a bankruptcy petition.

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