

*This brochure supplement provides information about Joseph Charles Esparraguera that supplements the Rebalance Inc. brochure. You should have received a copy of that brochure. Please contact Joseph Charles Esparraguera if you did not receive Rebalance Inc.'s brochure or if you have any questions about the contents of this supplement.*

*Additional information about Joseph Charles Esparraguera is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **Rebalance Inc.**

### **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

### **Joseph Charles Esparraguera**

Personal CRD Number: 6382701

Investment Adviser Representative

Rebalance Inc.  
4800 Hampden Lane Suite 200  
Bethesda, MD 20814  
(650) 396-3900  
[jesparraguera@rebalance-ira.com](mailto:jesparraguera@rebalance-ira.com)

UPDATED: 08/13/2014

## Item 2: Educational Background and Business Experience

**Name:** Joseph Charles Esparraguera

**Born:** 1965

### Educational Background and Professional Designations:

#### Education:

BS Accounting, University of Maryland - 1987

#### Business Background:

|                   |   |
|-------------------|---|
| 07/2014 - Present | Investment Adviser Representative<br>Rebalance Inc. |
| 04/2014 - Present | President<br>JE Consulting                          |
| 07/2012 - 03/2014 | CFO<br>Resolvit Resources LLC                       |
| 01/2009 - 07/2012 | VP Finance and HR<br>Palace Laundry Inc             |
| 08/2005 - 01/2009 | SVP Finance<br>Prematics Inc                        |
| 08/2001 - 08/2005 | VP Finance<br>Palace Laundry Inc.                   |

## Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

#### **Item 4: Other Business Activities**

Joseph Charles Esparraguera is a certified public accountant licensed in the State of Maryland. He offers business consulting and accounting services under a separate business named JE Consulting. In JE Consulting he will charge an hourly fee or a monthly fixed fee for corporate financial and business consulting services (startup advisory, regulatory advising, accounting and corporate taxes). There are no commission or fee arrangements between Rebalance Inc. and JE Consulting. Rebalance Inc. always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of Rebalance Inc. in their capacity as a Certified Public Accountant.

#### **Item 5: Additional Compensation**

Joseph Charles Esparraguera does not receive any economic benefit from any person, company, or organization, other than Rebalance Inc. in exchange for providing clients advisory services through Rebalance Inc..

#### **Item 6: Supervision**

As a representative of Rebalance Inc., Joseph Charles Esparraguera works closely with supervisor Mitchell Tuchman, and all advice provided to clients is reviewed by this supervisor prior to implementation. Mitchell Tuchman can be reached at (650) 396-3900. Joseph Charles Esparraguera adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.