Happy New Year!

All of us at RBM Wealth Management Group are excited about 2023 and the prosperous future we hope the new year will bring to you and yours! We closed the books on 2022, putting an end to one of the most volatile markets in history. Challenging times often present exceptional opportunities. We have had many new clients join us this past year, in major part due to our investment fiduciary services. The rebranding to RBM Wealth Management Group was completed this past year, and just a reminder—this did **not** change your account(s) in any way. We are still part of LPL Financial and taking care of you remains our priority. We look forward to continued growth and expansion with potential new partnerships, and/or team members to continue meeting and exceeding client expectations. Brett has also begun working with local legislators on improving laws and protections for clients. We believe our legacy is determined by where we lead others.

We are excited to recognize that Brett has been honored with two awards this past year: NAIFA National's Advisor Today's 4 Under 40 and voted the Top Financial Advisor in Best of Coweta magazine!* We appreciate the confidence you placed in Brett by voting for him, and we encourage you to vote again in March! Brett also recently published his first article, which we have included with this letter. Also included is an article written by NAIFA about Brett, published in their national magazine. We hope you will enjoy reading the articles and that you will glean useful information for your personal financial plan.

As mentioned in last year's letter, we will transition to exclusive use of the MyRepChat® digital platform. We will no longer use the (202) 854-8598 phone number. Brett's direct office line (770) 400-5522 allows for calls and texts, with access to Brett and Sarah. This line also allows for remote access via Brett's cell phone. In addition, LPL is adding exciting new features to your online client view in 2023.

Our website is now active and another source of valuable information. We welcome your feedback, and the website is a great tool for letting us hear from you (e.g., your ideas, how we can improve, and what you would like to see more of with respect to taking care of you and your family's financial planning needs). Soon, thanks to SEC rule guidance, will be able to take reviews, testimonials, and quotes from clients to be shared.

This past year brought us many referrals from our clients, and we are grateful to you for your trust and confidence. We hope you will continue to refer family and friends to RBM.

The team at RBM is looking forward to serving you and your family in 2023.

Sincerely,

Brett L. Moore, CFP®
Managing Partner &
Wealth Advisor

*Best of Coweta award based on online polling. Advisor Today magazine each year recognizes four financial advisors nationally for the "4 Under 40" who achieve excellence in their profession by or before the age of 40.