

Dear Friends and Clients,

Happy New Year! As we step into 2025, we wanted to take a moment to look back at an incredible year and share our excitement for what lies ahead. Much like a championship baseball team relies on its players, coaches, and fans, our success this past year has been driven by you—your trust, support, and referrals. We can't thank you enough.

2024 was truly a grand slam for our team. We had the privilege of growing both inside and outside the office, adding new advisors and support staff to strengthen our roster. We are also excited to announce a new partnership with another advisor early in 2025, which will further enhance our ability to serve you. This growth wouldn't be possible without your referrals—your confidence means the world to us. Please continue to think of us when friends and family are in need of a trusted financial team.

In the markets, 2024 was an unusual year, with no intra-year corrections of 10% or more—a rare and impressive streak, much like a perfect game in baseball. That said, we've also seen the equity risk premium versus bonds return to zero, which is the first time bonds have been "favored" return vs risk in 20 years. While we never claim to have a crystal ball, our rules-based planning process has been a consistent foundation for 38 years, helping us navigate both calm and volatile conditions.

In baseball, the best players are called 5-tool players: they excel at hitting for average, hitting for power, fielding, throwing, and running. This year, we asked some of our professional partners—CPAs, attorneys, and other colleagues—why they choose to work with and refer to us. Their answers were reassuring and humbling: they trust us for our technical expertise, deep knowledge, attention to detail, timeliness, work ethic, relationship skills, and most importantly, our commitment to always doing what is right for our clients. It's feedback like this that fuels our drive to keep improving.

We were also honored to receive several awards this year, including Best of Coweta, Million Dollar Round Table's Court of the Table, NAIFA Georgia's Top 40 Under 40, and Five Star Professional Wealth Manager. While these recognitions are special, the greatest reward comes from the relationships we build and the trust you place in us.

As we look forward to 2025, we are committed to continuing to grow and serve you even better. We welcome your ideas and feedback—after all, your input helps us stay at the top of our game. Here's to another record-breaking year!

Thank you for being part of our team and for continuing to share our story with others. Your referrals keep us going, and we are truly grateful for your support.

Wishing you a happy, healthy, and prosperous new year—let's make 2025 another winning season!

With gratitude,

Brett Moore, CFP®
Managing Partner & Wealth Advisor
RBM Wealth Management Group

📍 44 Perry Street • Newnan, GA • 30263

📞 Call/Text 770.400.5522 📠 F 770.400.5526 ✉️ brett@rbmwealthmanagement.com