

ASSET CLASS RETURNS

1/1/2021 to 12/31/2021

Above Average Returns

Commodities
27.10%

Dow Jones
20.95%

Russell 2000
14.82%

International
Equity
11.82%

Below Average Returns

High
Yield
1.00%

Cash
0.0%

Fixed
Income
-1.50%

Emerging
Markets
-2.2%

2021 was a solid year for financial markets, as the economy's ability to adapt to the pandemic, the rollout of vaccines, the passing of additional fiscal stimulus and easy monetary policy all supported strong developed market equity and commodity performance.

In compliance with the SEC rules and regulations, we would like to offer you the most recent copy of our ADV II brochure. Please call if you would like a copy.

Webb Financial Group provides comprehensive wealth management solutions to individuals and businesses. For over forty years, we have helped our clients achieve financial security.

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This World It Is A Changing - So Can We

As the chapter of another year closes, we would like to take this opportunity to thank all of you for your continued business and trust in us.

In 2020, we had the first part of a year that was "normal", prior to the pandemic being realized. We all thought we would be out of the woods sometime in 2020 or early 2021. Not quite the way it has turned out.

This year, like last year, has been filled with many challenges and some victories. Every one of you has a story to tell. Every year is different, but this one has been filled with more changes than normal. It has been said that people are usually afraid of change because they fear the unknown. However, the single greatest constant throughout history is that everything changes. The world has adapted to big disruptions before, and we're simply in the process of doing it again.

The media sensationalizes the negatives that take place, and that has been especially true during this global pandemic. I have decided not to review that side of life. We know it all too well. I am focusing on the positives, and the wonderful personal things that I am grateful for, that happened during 2021.

Opportunities to do more for others presented themselves to me in 2021. My wife and I are fostering an eleven year-old abused dog. I am currently caring for a younger brother whose knee surgery recovery hasn't gone well. Our neighbors have rallied together to help a fellow neighbor, a young mother, whose husband recently passed away from ALS at age 43.

We can all do more to make the world a better place even in tough times. That is my encouragement to you for 2022. Search for ways to help someone else. Small acts of kindness, and showing someone you care, go a long way! You may actually get more out of helping someone than the person you are helping.

Some examples to encourage you: help a friend, family member or neighbor with a chore, meal or an in-person visit. Find a local charity to support such as 360 Communities, Feed My Starving Children, your local church or synagogue, and so many more. See <https://greatnonprofits.org/state/Minnesota>

We hope the work we've done together this year has equipped you in moving closer to achieving your mission, whether it be serving others around you or simply being better able to care for those you hold dear. With the spirit of service in mind, We want to thank you for letting me be a part of your lives. Our hope is that, in the year to come, we can make an even bigger contribution to your world and the well-being of those around you.

In 2022, we celebrate our 42nd year in business. We want to sincerely thank you for your continued support, and confidence, in our ability to serve you and your family well. We look forward to the next 42 years of relationship and service.

We hope you had a wonderful holiday season, enjoyed the occasional snow storm, all of the tasty seasonal foods, and especially the time spent with family and friends. Go outside to play in the snow, throw a snowball or build a snowman. Have fun and celebrate all the blessings in your life!



Gary Webb, RFC®



TOP US Travel Destinations



1. New York, NY
2. Maui, HI
3. Las Vegas, NV
4. New Orleans, LA
5. Key West, FL
6. San Diego, CA
7. Savannah, GA
8. Nashville, TN
9. Sedona, AZ
10. Charleston, SC
11. Orlando, FL
12. Chicago, IL
13. Branson, MO
14. Asheville, NC
15. Washington, DC
16. Austin, TX
17. San Francisco, CA
18. Seattle, WA
19. Denver, CO
20. Boston, MA



**"WE TRAVEL
not to escape life
BUT FOR LIFE
not to escape us."**

5 Financial Tips For Younger Investors—2022 And Beyond

- 1. Get back into the job market and always search for better opportunities**
The pandemic has led to millions of unemployed young Americans. Whether you are just getting back into the job market or looking for better opportunities, now is an excellent time to be on the hunt for job advancement. In many cases, your next job can include higher wages, advances, more employee benefits, company incentives and bonuses.
- 2. Take financial inventory and utilize your bank services**
There are so many ways to maximize the money that you're already earning and saving. Budgeting is complex, and not always fun, but it is doable. You can simply start by transferring money out of your checking account into an investment account for growth.
- 3. Tackle financial literacy**
Unfortunately, taking personal finance literacy classes is not a requirement in high school or college. To remedy that, you should take the time required to dive into how finances work. The ball is in your court to set financial goals and starting early in life is very important.
- 4. Set short term goals**
Segmenting your budget becomes much clearer when you know what you want out of your finances. When you reflect on what you want to achieve, consider things like improving your credit score, paying off debt, setting up an emergency fund or tracking your monthly spending.
- 5. Invest in a Roth IRA**
We have helped many young people set up Roth IRAs in the past couple years. If you don't have one, it is time to start one. Compounding tax free growth is magical for a young person's future.



Michael Bischoff, CFP®

Making financial resolutions and executing best practices to improve your situation is a great way to start the New Year!

Traveling 2022

With the emergence of new Covid variants, questions surrounding travel still remain. This leads us to believe that travel will be impacted in 2022. It might be best to use history as a guide and reflect back on the last 2 years of what we've seen and learned. Here are some things to consider:

- **Make sure to know local laws.** Cities, states, and countries all have different Covid-related laws. Be sure to find out what is required for masks, vaccinations and quarantine. There could be hefty fines for simply not wearing your mask in public.
- **Build flexibility into your plans.** Airlines continue to alter flight schedules as staffing remains limited, and travel demand increases. You should always be prepared for delays due to weather, but be sure to include anything that can cause delays. If your flight is canceled or changed, be sure to keep track of airline vouchers or credits. Thankfully, many of us can work or learn remotely, but have a strategy if you need to quarantine before, during or after travel.
- **Plan Way Ahead!** Airport traffic continued to increase through 2021, and many are expecting 2022 to be significantly busier. Book your flights ahead of time to make sure that you are able to get the flight times and seat selections you want.
- **Enjoy it!** Those that travel have likely encountered frustration from changes and cancellations. For a more enjoyable trip, consider flying first class or upgrade to a nicer room at your hotel. Go ahead and splurge, just keep it within reason and make sure it fits your overall travel budget.



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