New Client Software Solution

We are excited to announce a new software solution for our firm and our clients expected to roll out the fourth quarter 2023. Advyzon is an all-in-one software solution that is rated at or above best-of-breed in categories that integrate with our risk management and financial planning software including: Client Reporting, Portal, Mobile App, Secure Document and Account Management. Below is the description of the New WFG Account Summary & Performance Statement.

Page 1. **Cover Page** – Quarterly date of activity with Advisor contact information

Page 2. **Account Summary**

Asset Allocation – Top Left

Household asset class percentages on the period end date

Balance Summary – Top Right

Beginning Market Value - The balance at the report beginning date

Contributions - A deposit of cash into an account or investment

Withdrawals - Total distributions from the investment during the report period

Period Realized Gain/Loss - Appreciation of positions sold during the reporting period

Period Unrealized Gain/Loss - Appreciation of positions at the end of the reporting period

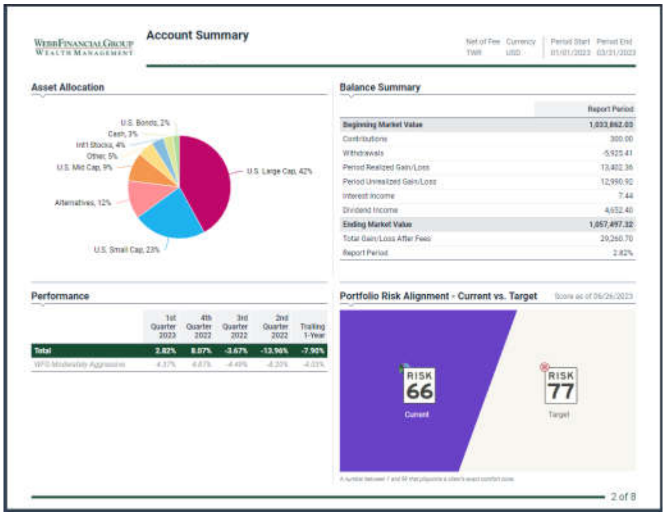
Interest Income - Amount of interest that has been earned

Dividend Income - Dividends received

Ending Market Value - The balance at the report end date

Total Gain/Loss after fees - Period Investment gains/losses net of management fees

Report Period Return - Percentage return for the reporting period



Performance – Bottom Left

Table format showing performance and benchmark comparisons. Performance is run by TWR (Time Weighted Return), net of fees for the four quarters and last trailing year.

Portfolio Risk Alignment Current vs Target – Bottom Right

Nitrogen, the world's first risk alignment platform, mathematically pinpoints how much risk investors want verses how much risk they currently have in their portfolio. This system replaces subjective terms like "moderately conservative" or "moderately aggressive" with the Risk Number, a number between 1 and 99 that pinpoints a client's comfort zone for downside risk and potential upside gain with a 95% Historical Range.

Page 3. **Change in Value by Account**

This report displays how each account has changed over the reporting period. This includes: Beginning Market Value, Contributions, Withdrawals, Total Gain/Loss, Ending Market Value & TWR

Growth Chart: Current Household Portfolio Value & Cumulative Net Investment Line (the net amount of all account additions minus all account withdrawals from the inception date).

Page 4. **Position Summary Household**

Including: Security Name, Symbol, Asset Class, Quantity, Price, Market Value & Percentage Weighting

Page 5. **Billing Statement** – This report provides an invoice of each client's future period billing information based on the fees calculated within the Billing Center, plus any applicable adjustment and payment details.

We're very eager to show each client the benefits of this new software tool and how you can use it for helpful up-to-date account information. More to come as our staff is currently learning best practices within the system.

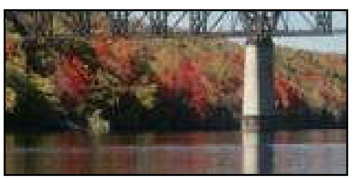
America's Parks

From purple mountains majesties to lush swamplands, America is home to more than 400 parks and sites that offer visitors a look at stunning wildlife, dazzling flora, unique natural wonders and historic treasures.

On August 25, the country celebrates the birthday of the National Parks Service (NPS) that was established in 1916. The NPS makes the enjoyment of these places possible and consists of over 20,000 employees (rangers, crew members, archaeologists, historians and ecologists) and close to 300,000 volunteers.

Yellowstone became the world's first national park in 1872. Other countries have followed America's lead by setting aside natural and cultural sites for preservation. The Land of 10,000 Lakes is blessed with six of the finest National Park Service designations in addition to many state parks and national forests.

If you're interested in a visit, the National Park Service website (NPS.gov) includes information on parks and historic sites for every state and www.exploreminnesota.com provides local information. Some sites even offer multimedia resources so you can "tour" the park from a device or computer.



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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NEW CLIENT PORTAL REQUIREMENT

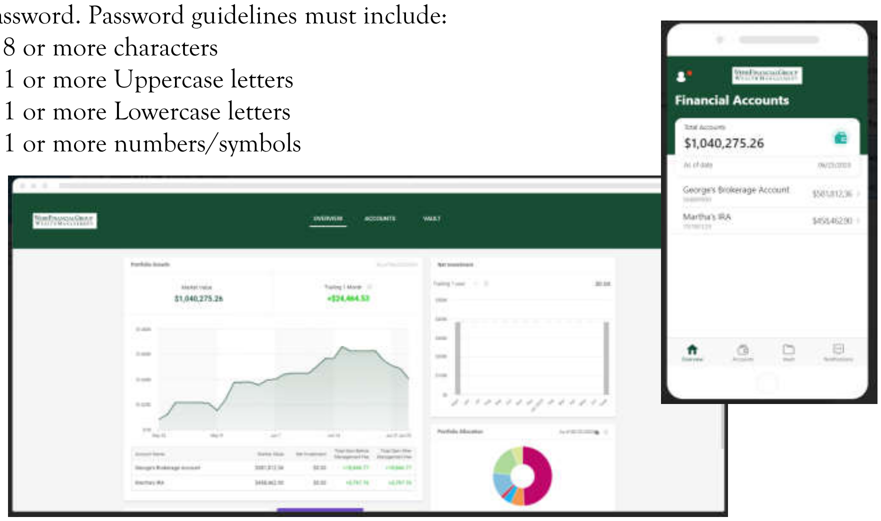
Welcome to your new client portal! Where you can view your recent transactions, account performance, holding details, documents and profile information. It also provides you with a secure vault for document transfers.

All clients will receive an email to sign up for our WFG CLIENT PORTAL at the end of July/beginning of August as our current portal is expiring.

You can login to the portal from any computer or mobile device at any time by accessing this web address found below:
Portal URL: https://main.yhlsoft.com/auth/users/webportal/wfg

Login: *your email listed here*
Temporary Password: *random password provided*
Please follow the new password prompts upon your first login to create a more secure password. Password guidelines must include:

1. 8 or more characters
2. 1 or more Uppercase letters
3. 1 or more Lowercase letters
4. 1 or more numbers/symbols



Bull or Bear Market for 2023?


Dave Verbeke
Financial Advisor

With a looming recession, interest rate hikes, layoffs, and the war in Ukraine, are we really in a bull market? It certainly doesn't feel like it. The answer is that we are technically in a bull market because the S&P index is up 20% or more from its low. However, only a handful of stocks are up this year and their gains are related to artificial Intelligence (AI). The **MAGMA** stocks are red hot. What are these stocks? **M**icrosoft (+40%), **A**pple (+44%), **M**eta (+140), **G**oogle (+38%) and **A**mazon (+54%). Together, these stocks represent almost 25% of the S&P 500 index. The bull market is largely attributable to these stocks. It's important to remember that a rising tide does not lift all boats. Less than 25% of the stocks in the S&P 500 have outperformed the index year to date.

We do not construct our models with a concentration on only a few risky stocks, so performance will differ from the S&P 500. For example, Amazon's performance is actually down 2% over the last three years. In that timeframe, Amazon was down over 50% in order to be up 54% this year and still negative from the stock price three years ago. Investors would prefer more consistent performance from their investments.

The funds we use in our models do have an allocation to the MAGMA stocks along with other companies that make up the world economy. Our objective is to even out the extreme ups and downs of the market with focus on minimizing the down side. A baseball player who avoids the strike outs and consistently gets on base is more successful than an occasional home run hitter. As the economy strengthens and the bull market broadens, a diversified portfolio will smooth out the volatility of the market.

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