

New Service Offering

Building a Bridge to a Better Retirement



Traditionally & typically, it is difficult for advisors to provide ongoing management of accounts such as 401(k)s, 403(b)s, 457s, variable annuities and 529s, unless there is a self-directed option.

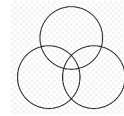
Our new partner, **Pontera** formerly FeeX, provides a software allowing advisors to view, manage and trade any assets held by other custodians and provide clients with the benefits of comprehensive portfolio management. This allows full holistic account management and wealth planning so you can be confident that all of your investable assets are being professionally managed.



Comprehensive Account Management: Consolidate all of your accounts with one trusted advisor.

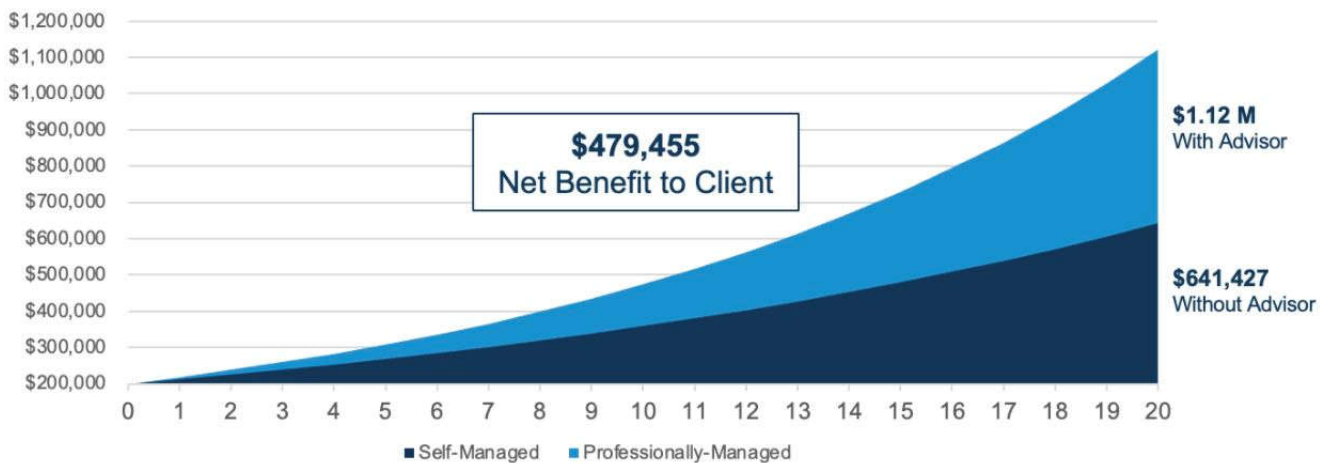


Better Outcomes: Have all of your accounts professionally managed.



Asset Location Strategies: Optimize allocation and Potentially reduce tax Burdens.

Studies show that professionally **managed accounts outperform unmanaged accounts by 3% or more**, net of fees.



WFG would like to offer this new service to help our clients cross the bridge to a better retirement! Call us today to start the process to link up your 401(k)s, 403(b)s, 457s, variable annuities and other held away accounts.

LET'S TALK ABOUT YOU

As life changes, so do you. This is a great check list to review time and time again:

- Will
- Trust
- Beneficiary Designations
- Power of Attorney
- Healthcare Directive
- Bank Accounts
- Life Insurance
- Long Term Care Insurance
- Personal Property

Make sure these items are up to date and follow your wishes.

Please notify us of any changes in your life and we can make the necessary updates.

We also have a Family Love Letter booklet that would be a great resource for your loved ones.



Information in a time of confusion



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

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Gary Webb, RFC®, CKA® & CEO
Dave Verbeke, Financial Advisor
Tim Greife, Financial Advisor
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Navigating Today's Markets

There are several factors that have led to this year's down turn in the markets. In part, some aspects of the S&P 500 and Nasdaq were at all time highs by the end of 2021. The war in Ukraine and ongoing supply chain issues stemming from the pandemic have led to worldwide increases in inflation and interest rates. This creates quite a bit of uncertainty and fear. These all factor into the downturn we have experienced in 2022.



Tim Greife
Financial Advisor

Those paying attention to the news will continue to hear concerns regarding changes in the market or a possible recession. Bear markets occur when the economic indexes are down more than 20% and a recession occurs when the economic indexes are down more than 30%. Currently, we are in a bear market but they do not all lead to recessions. Out of 26 bear markets since 1929, there were 13 recessions. Since WWII, bear markets occur every 5 years and last about 10 months, on average. It is hard to see that, in part, because we were on the longest bull market we have seen from 2009 to 2020. Though there is a credible possibility that we may enter into a recession, it will likely be short lived. We are in a much different place than in 2008, where defaults were happening because of high unemployment and over extension on debt. By comparison, we currently have low unemployment and many Americans have higher amounts of cash reserves.

Rising inflation is a major concern to many people right now. Federal Reserve Economic Data (FRED) suggests that inflation is starting to curb as 5 & 10 year breakeven rates have decreased to 2.6%, well below the 3.6% we saw earlier this year. Inflation on food and energy have started to come down. This could signal a slowing of inflation. Consumer confidence also appears to be at it's lowest levels since 1980. Though the past doesn't predict the future, history shows a bounce off these lows in consumer confidence and may spark a rally in the markets.



The analysts we track are signaling that companies and the economy are, overall, in a healthy position. Consumers are still spending money, have record amounts of cash in bank accounts, and are not overburdened with debt. Companies are still delivering positive revenues. Many of our analysts are looking at the markets coming in closer to 2021 levels within the next year.

We have added products, such as buffered investments and structured notes, to allow some downside protection. Additionally, we are adding investments that pay high monthly dividends to help add income and stability in this volatile time.

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