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Greetings and Happy Holidays,

2022 has been a whirlwind of news and market activity with major headlines dominating all year; conflict in Ukraine, inflation, fed rates, and elections, to name a few. In addition to the major stock indexes struggling, bonds have massively sold off throughout the year, making even conservative portfolios feel the pain of the bear market.

As we move into 2023, several headwinds remain, especially in the first quarter or two. However, as you can see in LPL's 2023 Outlook, "Finding Balance", the second half of the year is looking to set up on more solid ground. Please take some time to review the Outlook, which can be found in the attached email or on our website at www.s-gwealth.com. This document takes an in-depth look of how 2023 is shaping up to be a positive environment for both stocks and bonds.

We have had a busy year in the office with the completion of our RIA transition, as well as enhancements being rolled out by LPL. Account View 2.0 is continuing to expand. You can now directly add funds to your accounts on the Account View app and website, as well as update your beneficiaries for each account without filling out additional paperwork. In addition to the technology enhancements, our research department has also grown significantly, which allows us to work closely with them when constructing portfolios and providing timely information to clients.

We appreciate your business. With a tough year in the market like we've had, it's important to keep the lines of communication open, and we are ready to answer questions or schedule a review of your portfolio at any time. Thank you again, and have a Merry Christmas and Happy New Year. Here's to a better 2023!

Sincerely,

Tom Greylak