



## Common Centiments

musings from Marietta

As we wind down the year, we want to express our heartfelt gratitude to each and every one of you. We cannot thank you enough for entrusting us with your financial well-being and introducing us to your friends and family. We have had more personal introductions than ever before and are so grateful!

With December upon us, it's time to prepare for year-end reviews! We will be reaching out shortly to schedule your financial reviews. Your feedback and any new financial updates since our last meeting are invaluable so we can start 2024 on the best foot possible.

As we gear up for the new year we are excited to invite you to our annual "2024 Economic Update" webinar on Thursday, January 11th at 11 am EST. Go ahead and mark your calendar and we will be sending out an invitation soon!

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Tripp Boyer, CFP® + David Ramey, CFP®, Partners at Boyer Ramey Wealth Management Group

If you haven't heard from your investment advisor and have any questions or topics you'd like to address, we'd be happy to [schedule some time with you](#) and take a look without pressure.

Insurance products are offered through nonbank insurance agency affiliates of Wells Fargo & Company and are underwritten by unaffiliated insurance companies.

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## Centsational News

wisdom from the watercooler

*Reserve your spot!*

**BOYER · RAMEY**  
WEALTH MANAGEMENT GROUP  
WELLS FARGO ADVISORS FINANCIAL NETWORK

**2024 ECONOMIC OUTLOOK**

### A PIVOTAL YEAR FOR THE ECONOMY AND MARKETS

**JANUARY 11th, 2024 | 11am EST**

Webinar hosted by Tripp Boyer & David Ramey



**Speaker Paul Christopher**  
CFA, Head of Global Market Strategy,  
Wells Fargo Investment Institute, will  
discuss the 2024 market outlook.



Please RSVP to our Operations Manager

[Sam.Ashby@BoyerRameyWmg.com](mailto:Sam.Ashby@BoyerRameyWmg.com)

Click below to join the webinar

[Join Webinar Here](#)

Webinar ID: 942 4567 8113

Passcode: 995365

WEBINAR HOSTED BY:

**BOYER · RAMEY**  
WEALTH MANAGEMENT GROUP  
WELLS FARGO ADVISORS FINANCIAL NETWORK



**Tripp Boyer, CFP®**  
Partner



**David Ramey, CFP®**  
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Save My Seat!

*RSVP Here*

## Centsible Articles

no-nonsense financial news



### Much Ado About RMDs

The SECURE 2.0 Act, passed in late 2022, included numerous provisions affecting retirement savings plans, including some that impact required minimum distributions (RMDs). Here is a summary of several important changes, as well as a quick primer on how to calculate RMDs.

Read Full Article



### Why The EPA Is Focusing On "Forever" Chemicals

Studies have found that almost every U.S. resident has PFAS in their blood.<sup>2</sup> And there are growing concerns that exposure to PFAS may cause cancer, increase cholesterol, impact fertility, interfere with the body's natural hormones, and trigger developmental problems in children.<sup>3</sup>

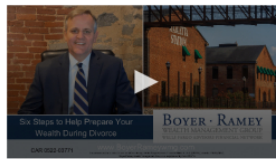
Because of their stain-, water-, grease-, and fire-resistant qualities, PFAS were used for decades to make various kinds of goods, including carpet, clothing, nonstick cookware, food packaging, and fire-fighting foam, but they have since been removed from many consumer products.<sup>4</sup>

[Read Full Article](#)

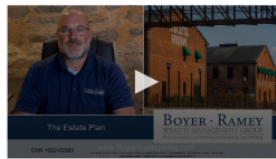
## Common Cents Cinema

your channel for finance

Insights



6 Steps To Protecting Your Wealth During Divorce  
6 STEPS TO PROTECTING YOUR WEALTH DURING DIVORCE  
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It's Time to Have "The Estate Plan" Talk  
IT'S TIME TO HAVE "THE ESTATE PLAN" TALK  
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### NO OBLIGATION INVESTMENT REVIEW

Schedule a meeting with our team to review your existing investment strategy and discover if your plan truly aligns with your long-term goals.

[Schedule Today](#)

Need more common cents? Visit our website or email us to subscribe!

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**Our mailing address is:**  
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