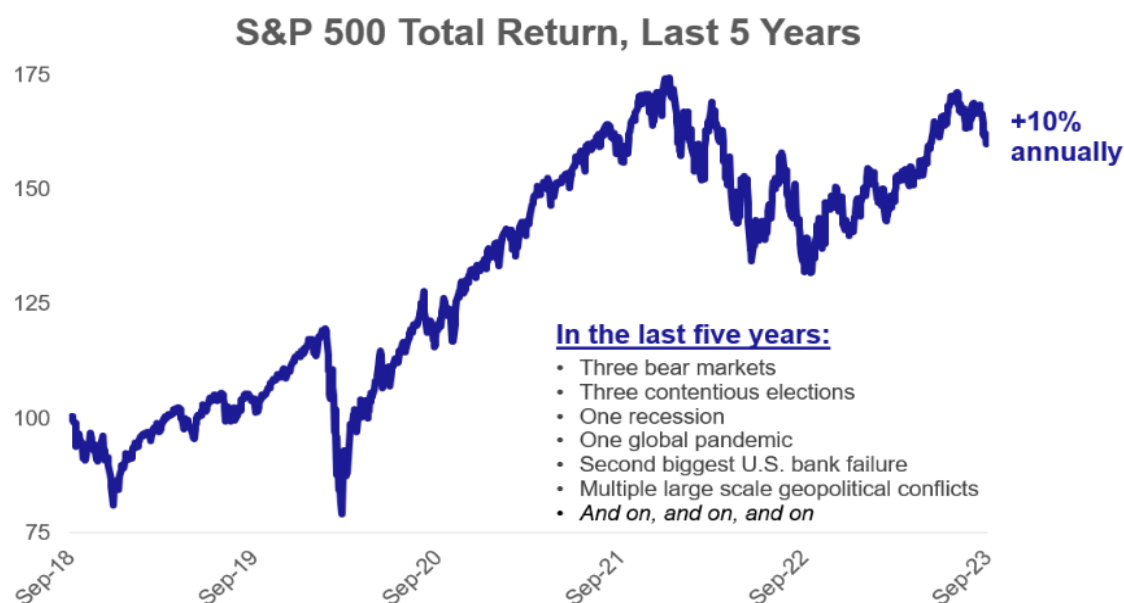


## Fall Edition 2023

### *"An Eventful Year"*

2023 is proving to be an eventful year with a war in Israel, a recession that was all but promised that hasn't yet arrived, interest rates at a 15-year high and a tight labor market to name a few. Our world will continue to have plenty of uncertainty and reasons to worry beyond our control. It is even more important to continue to stay focused on what really matters to you and what the past results might tell us, although doesn't predict or guarantee any future results. I have included an illustration of the S&P 500 in the last five years with a few highlights. We encourage you to review your account with us and let us help you with the things we can control.



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**Tyler Abernathy**  
Client Assistant  
[tabernathy@rwbaird.com](mailto:tabernathy@rwbaird.com)

# **New Phone Number**

Our new office phone number is (270)-908-3919. From now on, this is the phone number you can use to directly reach us.

## **The Variety Christmas Spectacular**

Join us for a lively evening of classic holiday music, modern Christmas hits, funny skits & more!

**Thursday, November 30, 2023, or Thursday, December 14, 2023**

7 p.m. – 9 p.m.

Doors open at 6:15 p.m. Popcorn and a beverage will be provided for all guests.

### **Badgett Playhouse**

1838 JH O'Bryan  
Grand Rivers, KY

### **R.S.V.P.**

Please respond to Tyler or Bobbie at 270-908-3919 or [TAbernathy@rwbaird.com](mailto:TAbernathy@rwbaird.com) to let us know if you are able to join.

## **Fortune names Baird a Best Workplace for 20th Year in a Row**

For the 20th consecutive year, Baird has been recognized on the Fortune 100 Best Companies to Work For®. Baird ranks No. 23 in 2023.

"We are proud to be recognized by Fortune again for our dedication to maintaining a workplace environment of trust, inclusion, respect and teamwork, where every associate can thrive," said Steve Booth, Baird Chairman & CEO. "Our core beliefs remind us that how we succeed is as important as if we succeed. In 2022, we successfully navigated global challenges beyond our control to achieve the second-best revenue in firm history.

## Supporting the Community



We hosted a document shredding event with the entire branch. We hope to have a similar event again next year!

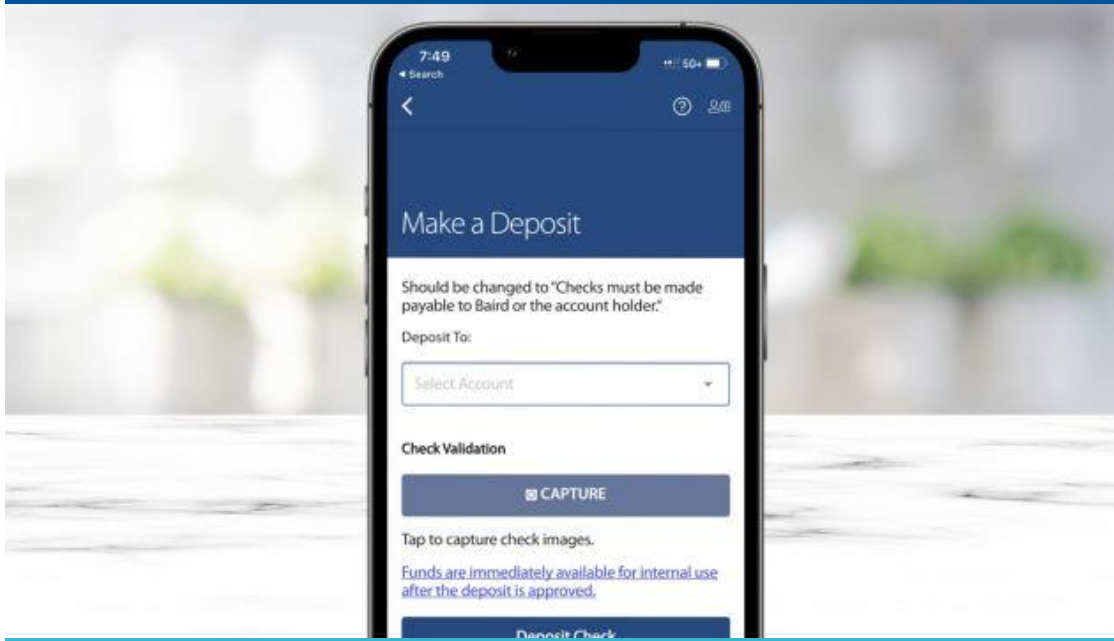


We played in and served as the title sponsor for the Paxton Park golf scramble to raise funds for the course and junior golf in the area.



We served as the title sponsor of the FCA banquet that celebrated the past year of blessings and a great message from former University of KY basketball national champion (1996 & 1998), Cameron Mills.

## Now Available: Mobile Check Deposit and ACH Transfers In



Baird is constantly investing in its technology to meet and evolve with your needs. We are excited to announce two brand-new features, now available in Baird Online:

- **Mobile Check Deposit:** Conveniently make deposits to your account by submitting check images within the Baird Online Mobile App.
- **ACH In Transfer Request:** View existing and initiate new ACH instructions by accessing Baird Online through your browser or the mobile app.

By using mobile check deposit or ACH In transfer requests, you can expect:

- **Enhanced Security:** Voided checks, bank letters and statements are no longer needed, and your deposits and requests are backed by Baird Online's advanced multi-factor authentication.
- **24/7 Convenience:** Make your deposits and transfers on your own schedule – without the need to visit your branch.
- **Active Tracker and History:** See where your money is in the transfer process and get notified of when it's in your account. You can also access a history of past deposits and transfers.

Log into your Baird Online Mobile App for a step-by-step tutorial of how to use these new features or visit our [Baird Online Demo Site](#) for more information.

Don't have the App?

Get the app on the [Apple Store](#) for iPhone or [Google Play Store](#) for Android.

## Did You Know...?

You can go to [rudolphgroup.rwbaird.com](http://rudolphgroup.rwbaird.com) and access all kinds of information! You can:

- Learn about our group
- Access your Baird Online account directly
- Watch our videos featuring Darrin and Bart
- Watch educational videos from Baird
- Access our quarterly newsletters
- Learn what we are doing in the community



## 360 Wealth

### [Getting Started with 360 Wealth Guide](#)



Access 360 Wealth to view your net worth and all your financial accounts in a single location. You can also build a budget, analyze your income and expenses, review your cash flow, and create customized rules for categorizing your transactions.



# Baird's Cash Sweep Program

## Protecting and Growing Your Cash

Our program puts your cash to work while ensuring it is protected and accessible.

### Key Benefits for You

- ➔ **Safety:** While Baird is not a bank, we have leveraged our independence to establish relationships with a consortium of banking institutions that we have vetted on our clients' behalf. These relationships allow us to spread our clients' cash across several banks to maximize your FDIC insurance coverage<sup>1</sup> up to \$2.5 million for individuals and \$5.0 million for couples with joint accounts.
  - ➔ **Simplicity:** Your cash may be held at up to five separate banks, but you will have a singular and consistent experience within our program. For whatever reason cash may be needed, it will be easily accessible. You won't need five passwords, five PIN numbers, five debit cards or five checkbooks to draw on your cash.
  - ➔ **Yield:** As an employee-owned firm, our belief is that when our clients succeed, we succeed. That's why we are proud to offer some of the most competitive interest yields in the industry for FDIC-insured cash deposits. And because we value our entire relationship with you, our interest rates are based on the total amount of assets you entrust to our firm, not just your cash with us.
- 



### Our Second Opinion Service

You may have friends or family members that have discussed their finances with you or expressed some concern over the markets this year. We are confident that we can offer some guidance and if you refer someone to us for a second opinion, there are three potential outcomes:

1. If we find them in good shape, we will advise them to stay where they are.
2. If we find they could improve their situation, but we are not the best fit for them, we will point them in the right direction to an advisor who can work with them more effectively.
3. If we find gaps in their current plan and feel we could provide a significant advantage in helping them reach their goals, then we would explore the idea of working with them.

We sincerely appreciate you and value all the friends and family members you have referred to us over the years. We never take our role in your financial future lightly.

*The referral of a friend or family member is the best compliment we receive, and we sincerely appreciate your trust for so many years.*

## "After-Hours"



Tyler and his girlfriend, Charlotte, at Murray State Homecoming

Bart with his sons, Landon and Aiden, on a fishing trip to Louisiana.



Bobbie's new puppy, Albi, who is a micro mini Bernedoodle.

Darrin and Marie at an apple cider tasting in California during visit to Yosemite.



## ***Favorite Recipes***

*This quarter's recipe is from Darrin:*

### **Darrin's famous pork ribs**

1 Slab Baby Back Ribs  
Dry rub of your choice  
Apple Juice  
Aluminum pan and foil  
Favorite BBQ sauce



Heat up your grill to 180 degrees. Remove membrane from bone side of ribs and cover all over the ribs with a dry rub, lay ribs bone down on a grill/smoker with heat around 180 degrees for 3 hours, increase heat to 225 for 2 hours, place ribs in a aluminum pan and cover bottom of pan with 1-2" of your favorite apple juice and cover with foil placing back on grill for 2 more hours, remove ribs from pan and place directly on grill and brush with your favorite BBQ sauce (I like Sweet Baby Rays) for 1 hour and remove and enjoy the fall off the bone ribs.

## ***Stay connected with us on social media!***

Linked In: Find us by typing our name in the search bar... Darrin Rudolph, Bart Rudolph, Tyler Abernathy, or Bobbie Wiseman

Facebook: Rudolph Brothers- Baird Private Wealth Management

Website: [rudolphgroup.rwbaird.com](http://rudolphgroup.rwbaird.com)



Baird – [Nationally recognized as a great place to work since 2004.](#)

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