

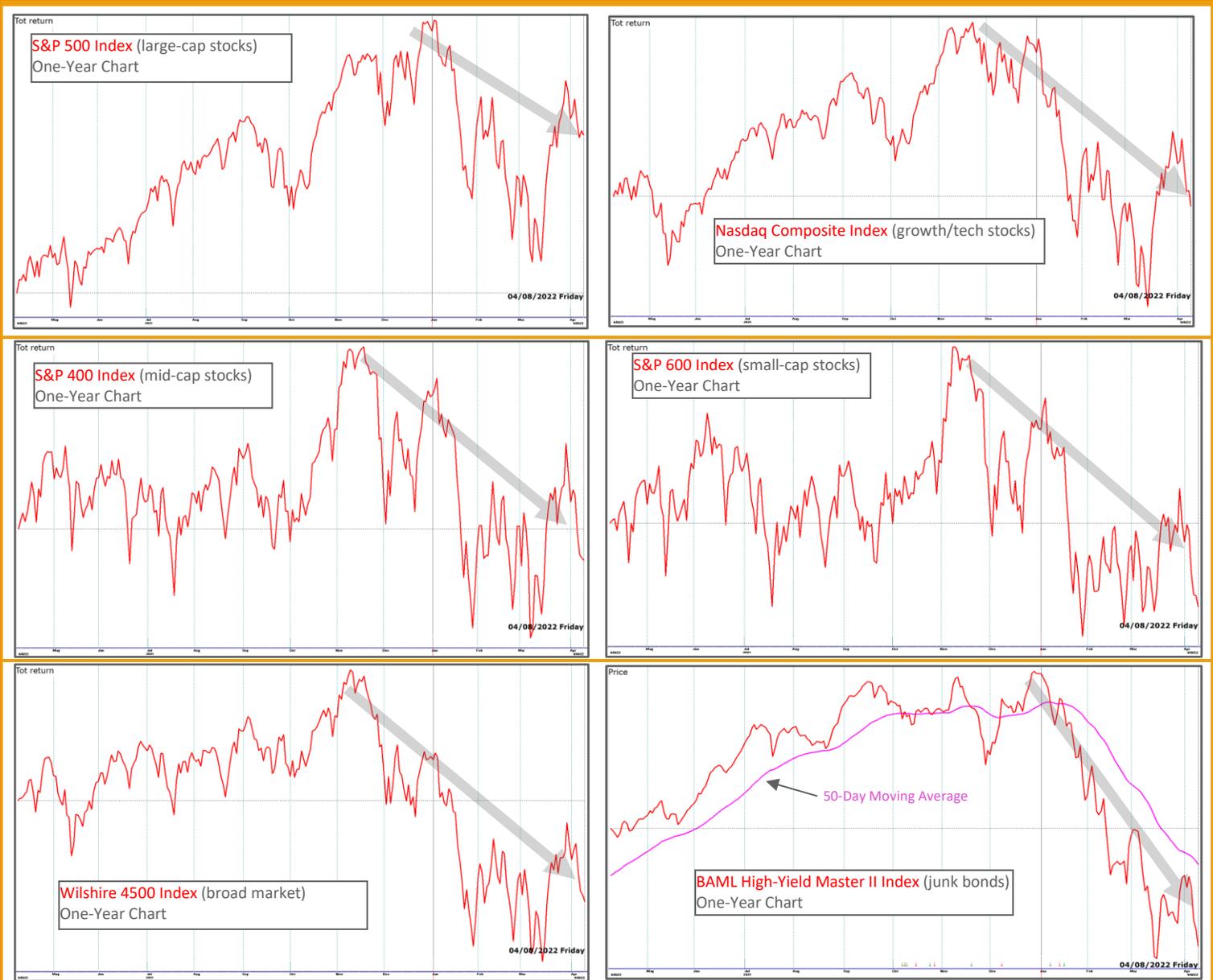


RGB Perspectives

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The stock market is in an intermediate-term downtrend as can be seen on the charts above. There are a variety of factors influencing the financial markets including higher inflation, a tight labor market, the ripple effect of the Russia/Ukraine war and a more hawkish Federal Reserve. If these factors lead to slower corporate growth, we will likely continue to see downward price pressure on the stock market.

The RGB strategies have some exposure to the market. The Core strategies are lightly invested in the market; the Flex+ strategy remains in a reduced risk profile; and the Balanced strategies maintain a 60%/40% allocation to the Core and Flex+ strategies, respectively. All strategies are down a little so far for the month of April. My job is not to avoid all risk but rather to manage risk in a manner that reduces the likelihood of suffering large losses in our portfolios. The current decline is setting up a good future opportunity and I will do my best to take advantage of that opportunity when it presents itself. Thank you for your continued trust during these less certain times in the stock market.

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