



First and foremost, we would like to extend our sincerest congratulations for your bonus and merit pay per the 2022 teamGM Performance Plan. All of your dedication, perseverance and hard work have helped GM achieve record-setting financial performance. You should be extremely proud of your contribution to such progress.

This presents a wonderful opportunity to take advantage of what we like to call the “One Third” approach. One third of your additional income will go towards taxes and another one third should go towards yourself and your family. We suggest that the final one third is allocated to some of your longer-term investments to work towards your financial goals.

If you have the ability to invest some, please give us a call at 248.482.2600 to schedule a phone, virtual or in-office appointment.

Congratulations again!

Sincerely,
Herbert Financial Group

info@hfgllc.com

248-482-2600

Herbert Financial Group

<http://www.hfgllc.com>



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