



Champion Advisors LLC  
Wealth Management

January 2024

Dear CLIENT,

It's amazing what a difference a year can make on realizing the importance of having a long-term philosophy with the equity and bond markets. The year ended with much-needed positive gains in both asset classes and was able to make up most of the negative returns from 2022 and the first half of 2023.

The global events we experienced throughout the year continue to dominate the media as we move into the first quarter of 2024. The enclosed article highlights some of those topics and was generated by Dimensional Fund Advisors, our primary institutional partner.

The academic research coupled with global historical data that we are exposed to with our DFA association is second to none in the financial markets. The fact that the majority of DFA funds and ETFs outperform their respective benchmarks serves to reassure us of our ongoing partnership with DFA and the importance of taking the "long view" with our clients' investment portfolios.

Please contact Barrett or myself if you wish to receive any of the highlighted articles mentioned in the DFA article, and we would be happy to forward them to you. You can also find these articles and more information on the Champion website at [www.championadv.com](http://www.championadv.com).

As always, we are available to you regarding any changes in your financial circumstances or issues you may have regarding your portfolio. Feel free to reach out to either of us if you'd like to schedule a time for a discussion about any moves going forward!

All the best,

Tommy Tucker  
Owner & CEO