Gateway Associates

Quarterly Newsletter

October 2026

Our team



At Gateway Associates, you gain more than financial advice—you gain a team that listens, understands and walks beside you.

We get to know your story, your goals and what "financial done" looks like for you. Because our approach is relationship-first, your plan is built around your life, not just your finances.

thrivent.com/gatewayassociates

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Ste. 104
Germantown, WI 53022

Scan to visit our website

Team spotlight: Welcoming Nkozi Knight



We're thrilled to welcome Nkozi to the Gateway Associates as our new director of practice development! He will help to coach, develop and prepare new financial advisors to lead client relationships with confidence.

What do you do when you're off the clock?
You'll usually find me behind a camera. Photography, videography and flying my drone are my happy place.

What song or artist do you always come back to?
Michael Jackson, "Human Nature."

Tell us something random about you.
I collect geodes, and my amethyst collection has gotten pretty big over the years. Every piece is completely unique, and I love the natural beauty hidden inside.

What do you value most, at work or in life?
Family and genuine connections. When you take the time to truly get to know someone, the relationship goes beyond the surface, and sometimes it turns into a lifelong friendship.

What drew you to Gateway?
The welcoming, lighthearted atmosphere and the people-first approach to financial planning. Bryan takes the time to truly know his clients, not just their finances but what's going on in their lives, what matters most to them and what they're working toward.

What are you most excited about in your role?
Adding real value by helping develop and support the people around me while contributing to Gateway's growth. I love coaching, mentoring and helping people recognize their potential, so playing a part in developing future advisors and staff is something I'm really looking forward to.

Next time you see Nkozi, ask about the geodes.

Meet the team



Bryan Jansen,
MBA, CFP®, ChFC®, CASL®, FIC, RICP®, BFA™
Financial Advisor



Logan Demaa
Support Advisor



Anne Kovales
Support Advisor



Ben Cook
Director of Operations



Priscilla Moore
Office Professional



Nkozi Knight
Director of Practice Development



Jayne Hartin
Customer Service Coordinator



Stephanie Sauerland
Administrative Assistant



Dayanne Vega
Marketing Specialist



Stephen Williams
CFP®
Director of Dedicated Planning Operations



Megan Heinsma
Securities Associate



Easton Meckl
Paraplanner

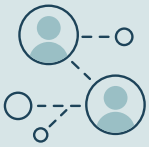


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Office Professional



Holiday event

Save a little room on your holiday calendar! We're in the early stages of planning a magical seasonal celebration filled with festive fun, warm connections and a few surprises. More details will be coming soon, and we can't wait to share what's in store.



A team update

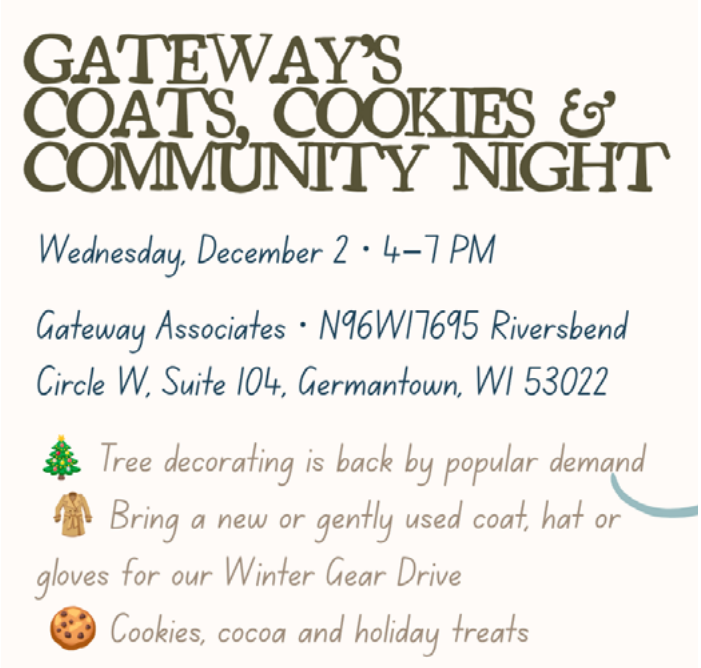
As part of our ongoing commitment to providing exceptional service, we'd like to share a team update. Alex Klaes has transitioned into a new role within Thrivent, and we are grateful for the impact she made during her time with our team.

To help ensure uninterrupted support, Gateway and Thrivent's home office have established processes to continue handling client service requests while we identify the right addition to our team. In some cases, processing timelines may be slightly extended, but our focus remains on delivering the same level of care, responsiveness and attention you've come to expect.

Thank you for your continued trust in our team.

You're Invited: Coats, cookies and community night

Wednesday, December 2
Stop by anytime from 4 to 7 p.m. at the Gateway Associates office



This is our holiday thank-you to you. Stop by and spend an evening with us:

- Decorate your own mini Christmas tree to take home. It's back by popular demand!
- Enjoy cookies, cocoa and holiday treats
- Help keep our neighbors warm. Bring a new or gently used coat, hat, scarf or gloves.

RSVP by November 30th

Trees are limited, so RSVP by **clicking here**, calling 262-293-9912 or scanning the QR code by November 30 to reserve yours.

Why coats this year?

Remember Dr. K from our Q2 newsletter? After years as a pediatrician, he found that caring for kids didn't have to end with retirement. When he saw those in our community going without proper winter gear, he started with flyers in 100 mailboxes and a collection box on his front porch. It grew into a community-wide coat drive.

"I have always believed that one person can make a difference. What truly matters is what happens outside the church walls."

That's exactly what we believe too. This winter, we're proud to partner with Dr. K and help with collecting winter gear.

All ages welcome. Come as you are, and bring a friend!

Ask Bryan



What should I be thinking about 3-5 years before retirement?
It's a question we hear often: "I think I'm getting close to retirement. What should I be thinking about now?" We asked Bryan to share some of the topics he commonly discusses with clients who are preparing for this important transition.

Review your time segmentation.
Consider whether your assets are aligned with when you expect to need them. Funds intended for near-term retirement income may have different considerations than assets designated for longer-term goals.

Plan for health insurance coverage.
Understanding Medicare eligibility and identifying any potential coverage gaps can be an important part of retirement planning.

Consider what retirement might look like.
Retirement doesn't have to be an all-or-nothing decision. Some individuals explore part-time work, consulting opportunities, volunteer activities, or other ways to ease into their next chapter.

Review your tax diversification strategy.
Having assets with different tax characteristics may provide flexibility when planning for retirement income. Discussing these considerations with a financial professional can help you better understand your options.

Think beyond the financial side of retirement.
One question Bryan often encourages clients to consider is how they plan to spend their time in retirement. Taking an extended vacation, pursuing hobbies or exploring new activities can help provide insight into what a fulfilling retirement may look like.

Many people don't start asking these questions until retirement is right around the corner. If you know someone who may be 3–5 years away from this transition, feel free to share this article with them.

Turning member benefits into movement



When Allan was diagnosed with Parkinson's disease, he and his wife, Mary, were introduced to a resource that became an important part of their journey: Froedtert & the Medical College of Wisconsin's Parkinson's Exercise Program.

The free, therapist-led program is designed specifically for people living with Parkinson's disease and provides participants with access to specialized exercise classes in a supportive environment. Mary attends alongside Allan, and together they value both the structure of the program and the connections they've made with others.

"This program gave me structure and motivation," Allan shared in a recent feature about the program. "It helps me stay active, and I appreciate having access to a program designed for people living with Parkinson's disease."

As participants in the program, Allan and Mary wanted to help ensure others could benefit from it as well. Through Thrivent Choice®, they directed support to the Medical College of Wisconsin to help sustain programs and resources that matter to their community.

After learning more about their available member benefits, they also each applied for a Thrivent Action Team. Together, they directed $500 in seed funding and organized volunteer support to benefit the Parkinson's Exercise Program.

Their story is a reminder that member benefits can be used to support causes that are personally meaningful. Whether it's a local nonprofit, community initiative or organization that has touched your life, Thrivent members have opportunities to make an impact through programs like Thrivent Choice and Thrivent Action Teams.

Have a cause or organization you'd like to support? We're happy to help you learn more about the Thrivent member benefits available to you and how they may be used to support organizations you care about.

Read Allan and Mary's full story and watch their video **here**.

Planning ahead for the holidays

The holiday season is quickly approaching, and with several team members taking well-deserved time off in late December, we wanted to share a friendly reminder to plan ahead for any year-end paperwork, account requests or service needs.

Submitting requests before the end of the year can help us provide the most efficient service possible and help ensure everything is handled in a timely manner. While our commitment to supporting you remains unchanged, some requests may require additional processing time during the final weeks of December due to holiday schedules.

Please note that our office will be closed December 24 and December 25 in observance of the Christmas holiday.

We appreciate your understanding and encourage you to reach out as early as possible with any year-end needs. Thank you for your continued trust, and we wish you and your family a joyful holiday season and a happy New Year.

Year-end financial planning reminders



As we approach year-end, now is a great time to review your financial plan and make sure it remains aligned with your goals. If you've experienced any major life changes this year or would like to discuss tax planning opportunities, charitable giving strategies, retirement distributions or beneficiary updates, we're here to help.

Consider reviewing:

- Required Minimum Distributions (RMDs) to ensure any applicable distributions are completed before year-end.
- Qualified Charitable Distributions (QCDs) if charitable giving is part of your plan.
- Roth conversion opportunities before December 31.
- Beneficiary designations and other account updates.

Looking ahead: Tax forms are expected to become available beginning in February. Once available, additional resources and information can be found through the Thrivent Tax Resource Center.

Important dates

November 22
Bryan's birthday

November 25
Office closed at 1 p.m.

November 26–27
Office closed for Thanksgiving

December 7
Megan's birthday

December 24
Office closed for Christmas Eve

December 25
Office closed for Christmas

Stay connected

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