Cross Rivers Financial

thrivent

Serving Christians with insightful financial guidance

Cross Rivers Financial is a team of financial professionals united by common values and a commitment to our clients. From our office in the historic riverfront neighborhood of St. Charles, to the rolling hills of Southeastern Missouri in Frohna, we serve Christians throughout the state and country, both in person and aided by technology.

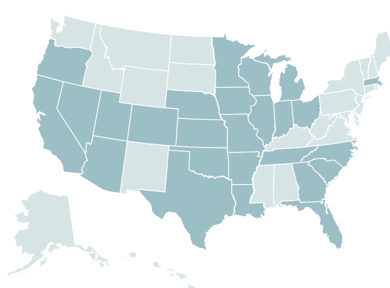
Our mission

We strive to educate and guide Christians to help them make informed financial decisions that cultivate the success they envision for themselves, their families and their communities.

Our vision

We are motivated to help clients feel confident and empowered to make financial decisions that reflect their values and vision of success. We work hard to provide clients with support to shape their families' future, while extending generosity to their communities and those in need.

Our team serves clients nationally and is licensed in the following states.



Let's connect

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thrivent.com/crossrivers

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Saint Charles, MO 63301

6267 Main St., P.O. Box 71
Frohna, MO 63748

1427 Thomas Dr., Ste. 2
Cape Girardeau, MO 63701

Our team

Brent D. Stewart, CFP®, ChFC®, FIC, Wealth Advisor
Brent finds joy in guiding clients on their financial journeys. He helps people prepare for retirement—employing tax-efficient money management strategies and more. He also strives to help Christians live abundant lives and achieve their goals. Brent has volunteered for Habitat for Humanity International in Paraguay, Poland, Macedonia and Malawi. He and his wife, Shanna, live in Saint Charles with their three daughters. He enjoys treating the family to his trademark slow-cooked barbecue.

Carol Grebing-Duggan, RICP®, CLTC®, FIC, Financial Consultant
Carol enjoys creating financial strategies aligned with client values. She is passionate about helping them accomplish their goals, while building meaningful relationships along the way. Carol and her late husband, Duke, have a daughter, Shannon, and son-in-law, Scott. She takes great pride in spending time with her grandson, Julian, who calls her Oma! Carol enjoys singing in the Perry County Lutheran Choral, traveling and Chiefs football.

Jack Bedtke, Financial Advisor
A graduate of Lindenwood, Jack continues to be active in the community as part of the Kiwanis and supporter of Backstoppers. He enjoys helping people and accomplishes this through his work with clients and outside of Thrivent with the i9 youth sports league.

Taylor Stevens, BFA, Associate Financial Advisor
Taylor and her husband, Seth, have two children. She enjoys reading, drinking coffee and chasing those toddlers. Taylor remembers learning at a young age the importance of saving and making smart financial decisions. She chose to pursue that career to help people understand the path to achieve their goals. Taylor enjoys volunteering at Trinity Lutheran Church and Trinity Lutheran School in Cape Girardeau.

Tonya M. Goslin, Customer Service Coordinator
Tonya enjoys getting to know clients and helping them in any way she can, especially with scheduling appointments and assisting clients with fraternal generosity programs. Tonya and her husband, Mick, enjoy spending time with their family, including their newest addition, a sweet granddaughter.

Helen M. Williams, Office Manager
Helen is the proud grandma of three grandchildren. She has been in various positions with Thrivent during more than 26 years with the firm and has dedicated much of her time to improving client experiences. She is the team's "go-to" resource.

Tim Gerler, CFP®, FIC, RICP®, Wealth Advisor
Tim is committed to providing an environment where clients can get the information they need to help them make important decisions. He believes it's his responsibility to meet people wherever they are on life's journey and provide guidance as they pursue what's important to them. Away from work, Tim devotes time to such organizations as Habitat for Humanity, the Missouri Stream Team and the Missouri Historical Society. He also likes to hike, fish and spend time outdoors with his wife, Julie, friends and family.

Boone Jackson, CKA®, FIC, Financial Consultant
Boone once studied to be a pastor, but later determined his most fulfilling ministry was to help people achieve financial clarity and lead lives full of meaning and gratitude. He combined his backgrounds in faith and finances by becoming a Certified Kingdom Advisor®, a designation with training in providing biblically wise financial counsel. Boone lives with his wife, Jill, and their three sons. He enjoys "Jeeping," Rucking and working out with F3.

Zach Gerler, Director of Investment Operations
Zach and wife Alex are the parents of three energetic, young boys, Henry, Elijah and Thomas. Zach enjoys volunteering with St. Jude and The Little Bit Foundation. If he finds free time, it's filled with staying active at the gym, playing softball (close to the competitiveness of MLB minor leagues), and BBQ'ing for his extended family.

Jason Schoppenhost, MBA, Investment Analyst
Jason and Heather and their two young boys are members of Chapel of the Cross Lutheran Church. The Eagle Scout spends time hunting, fishing and enjoying the family lake house. If there is meat on the grill/smoker, Jason is usually close by. Jason provides brokerage platform expertise to serve clients with account trading, distribution and other service requests.

Mark Gerler, CLU®, CLTC®, Associate
Mark provides a wide range of services, but particularly enjoys estate protection and helping clients efficiently transfer their wealth and legacies from one generation to the next. Mark and his wife, Su, have six children and 13 grandchildren. He keeps busy watching those grandkids at sporting and school events, and enjoys time at his family farm in Altenburg.

Blake Wager, Insurance Associate
Driven by a desire to help others, Blake supports clients in reaching their financial goals through personalized planning and strategic guidance. He and his wife, Jackie, live in St. Charles, where they enjoy hosting friends and family. Together, they love traveling, discovering new restaurants and catching the latest movie releases.

Pat Layton, Office Professional
Pat enjoys connecting with clients and colleagues across the Thrivent network. She has been married to her husband, Don, for 55 years, and together they share two children and four grandchildren. Pat is passionate about supporting organizations focused on cancer research in memory of family members.

Matt Schlake-Kruse, Office Professional
Matt enjoys helping clients feel welcomed and supported, using data to improve efficiency and enhance the client experience. Outside of Thrivent, he serves as an interim pastor in the Central States Synod of the ELCA. In his free time, Matt enjoys life with his wife, Delaney, and their young son, Milo. He's also an avid crossword puzzle solver, non-fiction reader and a dedicated supporter of the St. Louis Crisis Nursery and LuMin at Washington University.

Jed Farmer, Office Professional
Jed finds great joy in being part of a team dedicated to helping others. With a degree in accounting, he also volunteers as a nonprofit treasurer and assists in training service dogs for individuals with disabilities in the St. Louis area. Outside of his professional responsibilities, Jed enjoys time with his family, attending sporting events of his five nieces and nephews, playing video games with them, or being entertained by their stories. He also loves bowling, watching the St. Louis Cardinals, and spending time with friends.

Elizabeth Stewart, Licensed Client Service Administrator
Passionate about teamwork and helping others, Elizabeth is dedicated to supporting the relationships between clients and advisors. She finds fulfillment in providing valuable information that helps others reach their goals. Outside of work, Elizabeth enjoys caring for houseplants, capturing moments through photography, and exploring the outdoors through hiking and traveling. She also loves volunteering with Habitat for Humanity. Through these experiences, she finds joy in working alongside her dad while also giving back to others.

Andrea Sellers, Office Professional
Andrea works with marketing campaigns, sharing valuable updates on generosity, market trends and upcoming events with clients. She and her husband, J.C., have three children: Alaina, Grayson and Jameson. In her free time, Andrea loves being with friends and family, spending days at the lake, golfing, and cheering on her kids at their sporting events. She's also active in her community—volunteering at her children's school and church, and running a local gym, always ready for the next burpee competition.

Choose how we serve you

At Thrivent, our approach to guiding you toward financial clarity is shaped by your individual needs.

To best align your plan with what's important to you, we can help you:

- Understand your current situation and map out your future priorities.
- Set actionable goals based upon your needs, wants and wishes.
- Move forward with confidence to get you where you want to go.

We know you have unique financial priorities; that's why we offer three different options for working together. Keep in mind that these services can be provided on their own or together for a more holistic strategy.

Dedicated planning services

With our comprehensive advice, you gain a partner to help build and navigate a plan that reflects your personal goals. You can be matched to a financial professional licensed to offer investment advisory services. Your financial professional evaluates your current situation and helps ensure you are well positioned to move forward with confidence.

Dedicated Planning Services builds on the work you have done with your financial advisor and the advice you have received to further refine goals and provide specific and objective written recommendations to help meet the needs you identify and prioritize with your financial advisor.

Managed accounts program

Our managed accounts program can help you get on track and stay on track with your investment goals. By offering investment advice with personalized services, our financial professionals can help you make investment decisions guided by your priorities. We offer both discretionary and nondiscretionary managed accounts so you can choose how involved you want to be with investment decisions. With the ongoing professional management of your investments, you can have more freedom to think about the other important things in life. Annual fees may be negotiable and are determined based on a percentage of your assets and the service level that best fits your needs.

Solutions-based strategies

We offer a wide array of solutions-based strategies to help you feel secure in your finances. These investment and insurance products are a great option for people who already have a dedicated plan but want to meet a recently uncovered need. Or they can be combined to form a diversified portfolio of solutions to help you meet larger goals like protecting your future, saving for milestone events, taking care of loved ones, and living a life full of meaning.

Costs will vary based on the product or account type purchased and may include transaction-based commissions, account service fees or sales load charges.

In all programs except the Thrivent Advisor Guided Program, your Thrivent financial professional does not have discretionary trading authority.

Not all team members can provide all products, programs and services in all states.

Thrivent and its financial advisors and professionals do not provide legal, accounting or tax advice. Consult your attorney or tax professional.

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Thrivent provides advice and guidance through its Financial Planning Framework that generally includes a review and analysis of a client's financial situation. A client may choose to further their planning engagement with Thrivent through its Dedicated Planning Services (an investment advisory service) that results in written recommendations for a fee.

Thrivent is the marketing name for Thrivent Financial for Lutherans. Insurance products issued by Thrivent. Not available in all states. Securities and investment advisory services offered through Thrivent Investment Management Inc., a registered investment adviser, member FINRA and SIPC, and a subsidiary of Thrivent. Licensed agent/producer of Thrivent. Registered representative of Thrivent Investment Management Inc. Thrivent.com/disclosures.

Insurance products, securities and investment advisory services are provided by appropriately appointed and licensed financial advisors and professionals. Only individuals who are financial advisors are credentialed to provide investment advisory services. Visit Thrivent.com or FINRA's BrokerCheck for more information about our financial advisors.