

Merry Christmas

Winter 2025

Faithful guides on your financial journey



At Your Journey Financial Advisors, we are passionate about forging deep relationships with our clients. We are knowledgeable professionals who take a caring and holistic approach to helping you reach your financial goals.

thrivent.com/yourjourney

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A year of gratitude, growth and generosity: 2025 recap from Your Journey Financial Team

As 2025 winds down and we trade spreadsheets for snickerdoodle cookies, our team wanted to pause and say thank you. This year has truly been one for the books.

Between market swings that kept us on our toes and holiday gift budgets that tested even the most disciplined savers, we've learned a few things:

- Time is an investment—and it compounds faster than most portfolios.
- You can't predict the Fed, but you can plan for your future.
- And yes, pumpkin spice inflation is real—but coffee budgets remain (mostly) safe.

This year, we also found joy outside the office. Through numerous Thrivent community events, we had the privilege of supporting several incredible local nonprofits in Hickory and Charlotte—proof that generosity truly multiplies when we come together. Seeing our clients and neighbors give back reminds us why “Your Journey” is about more than money.

Professionally, we continued to focus on helping families build and protect. Whether that meant guiding new parents through their first investment plan, helping retirees shape a lasting legacy, or celebrating clients who finally checked “update the will” off their list (you know who you are), we've been honored to walk beside you through each milestone.

As we look ahead to 2026, our resolutions are simple:

1. Keep helping you grow your confidence and faith.
2. Remain committed to delivering our values of deepening relationships, providing excellent advice, serving you with professionalism and maintaining a high level of accountability.
3. And never forget that faith, laughter, generosity and gratitude are the best returns on investment.

From all of us at Your Journey Financial Advisors, thank you for another year of partnership and shared purpose. We wish you and your family a joyful Christmas, a peaceful holiday season, and a prosperous (and interest-rate-stable) New Year.



Important dates

December 25–26

Closed for Christmas

January 1

New Year's Day (office closed)

2025 recap from the team



Charles Beatty
Wealth Advisor

We are grateful for all of you this special Christmas season as we celebrate Jesus,

life, our families and our relationships with you as clients of Your Journey Financial Advisors. Angela and I wish you and your family a Christmas holiday together that is loaded with love, rest, smiles and laughter.

Our Christmas will be extraordinary as our fifth grandchild is due December 18. We are beyond grateful to God for giving us five grandbabies, ages 4, 3, 2, 1 and 0 ... and keeping us wonderfully energized and happy. We thank you for valuing Thrivent, our team and our families. We wish you a very healthy and happy new year.



Mike Williams,
Financial Advisor,
and Kelly Jones
Williams, Financial
Advisor

As another year

draws to a close, we're reminded once again of just how quickly time seems to pass. This year has been full of growth and meaningful moments for Mike, me and our family. Jackson continues to thrive in Charleston, building a strong career at UPS. Caroline celebrated her Clemson University commencement this spring. She's now focused on finding the right opportunity that will allow her to stay close to both her brother and the city she's grown to love. Ella, our youngest, began her senior year of high school this fall and proudly earned her driver's license—so consider this your friendly warning to keep an eye out on the roads!

Mike and I are deeply grateful for the privilege of serving each of you. As we enter this holiday season, we wish you and your loved ones a time filled with joy, peace and God's abundant blessings. We look forward to all that 2026 will bring and to seeing you in the year ahead.



Colby Bolick
Financial
Consultant

2025 has once again brought a lot of joy and happiness

and good health to the Bolick family. Jenna and I were blessed to have the opportunity to travel to Switzerland early in the year with several other Your Journey team partners. The summer brought a much-needed family vacation, quality time together in Cherry Grove, South Carolina, and of course, one of our favorite places, Beaufort, North Carolina.

Tillie (11), Oliver (8) and Maren (4) seem to keep life very busy these days with sports and extracurricular activities. Tillie is still an avid horse rider and Oliver stays busy playing baseball and football. Maren enjoys watching her siblings compete in their respective sports and is their biggest cheerleader. We are truly a blessed family and wish you all a very Merry Christmas and a happy New Year!



Rob Rich
Financial Advisor

2025 has been a great year for my family. My oldest daughter, Abbey,

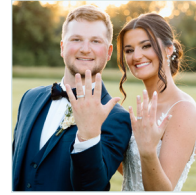
had my first grandchild, Layla, on May 9. Then, on June 29, my middle child, Bailey, got engaged. The next big thing was my youngest, Ben, getting married on September 13. All three are such blessings.



Lucas Beatty
Financial Advisor

Life in the Beatty house is wild and loud! Eva is two and loves horses. LC is

four and loves all types of tractors. Ari and I are very blessed.



Collin Carlton
Associate Financial
Advisor

This year has been a memorable one for me personally and

professionally—I married my wonderful wife, Becca, and we were grateful to enjoy a fantastic honeymoon together. It's been a year of exciting growth and I'm looking forward to what's ahead!



Riley Zayicek
Investment Analyst

It's been a great first 18 months for me at Thrivent and our brokerage

team is proud of the strides we have made to better serve our clients from a portfolio perspective. Over the past year, I've been fortunate to have some fun travels including trips to Utah, New Mexico, Montana, Kansas and even Omaha, Nebraska, to see the legendary Warren Buffett lead his last shareholder meeting at the CEO helm of Berkshire Hathaway.

I moved from Charlotte to the growing town of Belmont in early March and have really enjoyed getting away from the daily Southpark traffic. The picture above is from the Jeter Mountain Farm Apple Orchard in October of this year where my girlfriend, Brooke, and I went to visit early in the month. I hope everybody has a wonderful holiday season!



Niki Smith
Director of
Operations

Big changes this year! We moved to York, South Carolina,

in July, and Laurel is wrapping up her last semester at UNCC. Mike's been jetting off to Boston most weeks, which has made our time together even more meaningful. Wishing you and your family a joyful Christmas season! "For unto us a child is born, unto us a son is given ..." – Isaiah 9:6



Tammy Seiler
Sr. Licensed
Client Service
Administrator

I am grateful to be starting my 27th year

with this amazing team. We moved to Lincolnton last spring, so I am spending more time in the Hickory office. We welcomed our first grandchild, Jesse, in late October. We feel very blessed in this next stage of life. We hope your Christmas is filled with love and joy!

Nancy Nolley



Sr. Licensed
Client Service
Administrator

I recently attended a Lutheran Women in Mission convention

in Omaha, Nebraska, where 1,700 women and a few men participated in a three-mile walk for Missions. These mission funds go to support the work of missionaries and faithful volunteers in the United State and other countries.

As we gathered to start the walk, the thought that came to my mind was the verse from Hebrews 12:1, “Let us run with endurance the race God has set before us.”

Jeannie Caldwell



Sr. Relationship
Manager

I’ve been with Thrivent for 11½

years now. The journey has been both exciting and challenging as we continue to grow and evolve. As a family, we’re constantly learning more about Karissa’s health, and it’s encouraging to see ongoing progress and innovation in the industry. We were blessed with the opportunity to attend a summit as a family related to Karissa’s disease state in July.

This year, Derek and I were adopted by a spirited little kitten named Trixie—she has a huge personality and definitely keeps us on our toes. We also had the chance to recharge with a quick weekend getaway to the mountains and

enjoyed a week-long trip to Florida to visit some dear friends. I am looking forward to the next year of growth!



Jennifer Miller
Support Advisor

I am in my 11th year with our team and Thrivent. We are getting used to our

first year as empty nesters and kicked it off by going to visit a dear friend in Paris. Andrew continues as the pastor of Old St. Paul’s Lutheran Church in Newton. Meredith is a junior at the University of Alabama and Emery is a junior at the NC School of Science and Math in Morganton. We are very grateful for the love and support from our church and work families and look forward to a great year to come!



Alisa Dwyer
Sr. Relationship
Manager

I have been supporting the team for the past 10 years.

The highlight of my job continues to be to get to know and serve our clients.

My husband, Thomas, and I celebrated our 35th wedding anniversary with a cruise to Dominican Republic, St. Thomas, Tortola and Great Stirrup Cay. We are so blessed to have a very close family and get to spend a lot of quality time with our three adult children and three grandsons, ages 10, 6 and 2.

This past year our youngest daughter settled into her first year of marriage, our oldest daughter had her first home built, and our son has excelled at both work and his passion for music. In my spare time, I enjoy running our small home business as well as teaching classes in how to play the game of Mah Jongg.



Taylor Flanagan
Securities Support
Associate

“The days are long, but the years are short” couldn’t

be more true. This year has flown by in the blink of an eye. Remi started kindergarten and Abram began 3K Montessori—two big milestones that made us realize just how quickly they’re growing up. Between school, kids’ sports, beach vacations and mountain getaways with our side-by-side, it’s been a busy, joy-filled year. We’re soaking it all in and feeling grateful for these moments, even as they pass so quickly.



Duke Boger
Sr. Relationship
Manager

2025 was a year of deep growth, change and

unforgettable moments. In June, my wife and I welcomed our first baby boy. This was truly a life-changing experience that brought both joy and challenge in equal measure. From navigating the early days of parenthood, to celebrating every small milestone, this year reminded us of the beauty in the everyday and the strength we didn’t know we had.

It’s been a season of love, learning and finding new rhythms as a family. As we look back, we’re filled with gratitude for everything and are extremely excited for what 2026 has to bring.



Kassie Crapps
Sr. Office
Professional

For our family, 2025 has gone by in a whirlwind. Jon

has really taken to Scouts and has progressed to Arrow of Light with plans to crossover to a troop in the new year. James continued to participate in his Spartan races. He also completed his ham radio operator license this year.

I am staying busy with running and dog sports. Tripp, our brittany, will turn 3 at the end of the year. He's gotten a lot of experience in the conformation ring and on the trails for canicross and bikejoring. Quest turned 14 this year and has been enjoying walks in the cooler weather and extra treats. All in all, 2025 has treated us well and we look forward to what 2026 has in store!



Charlie Panosh
Sr. Office Professional

2025 has been a fun one for Cathie and me. We were able to

finally get some time away at the beach in Oak Island. That was nice, since last year our plan to spend time at a cabin in the mountains was canceled by Hurricane Helene the day before we were to go. We also got to visit close

friends, make a few new ones and reconnect with old ones in Nashville.

I'm still teaching music and guitar, as well as performing at some local churches. And I've taken up a new hobby that I LOVE—making candles. There's an exact science and a lot of creativity to candles that has turned my kitchen into a small laboratory—and the house smells GREAT! Everybody on our Christmas list is getting one, and Nancy commissioned a few for the office.

We had one sad event; in August, we had to return our wonderful little kitty to the Lord, so He could fix her there. She was 18 and a joyous focal point of our home. We miss her greatly. I continue to be amazed at how good God is as another year draws to a close, and my walk with Him gets steadier, closer and more meaningful. Merry Christmas, y'all!



Claudia Sobieski
Customer Service Coordinator

This year I traveled to Ohio to visit my sister and then to

the beach with some wonderful friends. I have been to plays, lunches and many other activities. I am still going every Sunday to my son's house for family dinners. The gift of friendship is more valuable than gold. In 25 years, I'll be celebrating being 100 years old!

Your Journey Financial Advisors 2024 impact

CLIENT AND COMMUNITY IMPACT

797

Thrivent Choice® participants

482

Thrivent Action Teams

4,386

Thrivent Action Team leaders and volunteers

30,323

Thrivent Action Team, Charitable and Thrivent Community event volunteer hours

EVENT IMPACT

619

Financial, charitable and Thrivent Community event participants

FINANCIAL IMPACT

\$2,183,333

Thrivent Choice Dollars® directed, online personal donations, Thrivent Action Team funds raised, Charitable and Thrivent Community events funds raised, Thrivent Charitable grants, Thrivent Action Team seed funds and total value of volunteer hours

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Not all team members may office at the above addresses.

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.

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