# Your Journey Financial Advisors

thrivent

# Merry Christmas

Winter 2026

## 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 growth, gratitude and generosity: Merry Christmas from Your Journey Financial Team




As we reflect on 2026, one word continues to come to mind: grateful. Grateful for God's provision. Grateful for growth. Grateful for opportunities to give back. And most of all, grateful for the clients, families, friends and community we have the privilege of walking alongside.

**This year brought some pretty special moments.**

Through our Thrivent Community events, we had the joy of supporting Catawba County Children's Advocacy Center and Classroom Central. Together with our members, we collected much-needed items for both organizations and raised more than $10,000 for each organization. And because we believe generosity can also be fun, we celebrated with private showings of "Toy Story 5"—complete with our team dressed as the characters. Seeing our clients and community come together to make a difference was one of the highlights of our year.



2026 also marked a significant new chapter for our team. After 12 years at our Tate Boulevard location, God opened the door for us to purchase a building of our own. As our firm has grown, so has our need for space to serve, collaborate and welcome the next generation of clients and team members. We are officially moved in, and we couldn't be more excited about what this new home represents—not simply where we are today, but where God may be leading us next.

Our team grew, too. We welcomed Wes Richardson as a practice support associate, and we celebrated Colby and Collin as they earned their CPA* certification. We are incredibly proud of their commitment to serving families with excellence.

But when we think about growth, we don't simply think about buildings, numbers or accomplishments. **We think about people.**

We think about the families who trust us with their stories, their dreams, their challenges and their futures. We think about children and grandchildren sitting at the table as we help families plan across generations. And we think about the responsibility we've been given to steward this business well and use it to make an impact far beyond financial planning.

As we celebrate Christmas and look toward another year, we are reminded that everything we have is a gift, and we want to steward those gifts faithfully.

Thank you for allowing us to be part of your journey. Your confidence means more to us than you know, and we are deeply grateful to serve you and your family. From our entire team to yours, we wish you a Christmas filled with faith, family, joy and the peace that comes from knowing the greatest Gift has already been given.

Merry Christmas and happy New Year! With gratitude, Your Journey Financial Team

*Your journey is about more than money—it's about purpose.*

## Team memories from 2026



**Charles Beatty**
**Wealth Advisor**

We wish you a wonderful Christmas season with your family and friends. Angela and I will enjoy a special Christmas as our sixth grandchild arrives in mid-December. Their ages on Christmas Day will be 5, 4, 3, 2, 1 and 0. What fun we are having these days. We pray your life is full of the happiness of God and you can be with special people this Christmas too. We also thank Jesus for your friendship and confidence, and our life together. Wishing you His peace in 2026.



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

2026 was a year of big milestones, new adventures and lots to be thankful for. Ella graduated from high school and started her first year of college with dreams of becoming a teacher. Caroline made the move to Charleston and officially entered the "real world" with her first adult job, while Jackson is still happily living his best life in Charleston. Mike and I were blessed to squeeze in a few international adventures along the way and make some incredible memories. Most of all, everyone is happy, healthy and doing well—and we don't take that for granted. Life is full, a little crazy and very good. We're incredibly grateful for another year of God's blessings and the opportunity to serve each of you.



**Colby Bolick**
**Financial Consultant**

2026 has been a year of blessings, good health and growth for the Bolicks. Colby spent the first quarter of the year completing the CFP® review course and sitting for and passing the exam in March. Jenna transitioned to a new job with Cardinal Health after spending over a decade with Lowes Corp in Mooresville, North Carolina. Tillie (12), Oliver (8) and Maren (5) are all doing well and keeping the family busy with football, baseball, volleyball and horseback riding. Maren started kindergarten this year, and Tillie entered sixth grade and Oliver third grade, all at Claremont Elementary. Jenna, the kids and I wish you a Merry Christmas and a blessed New Year.



**Rob Rich**
**Financial Advisor**

2026 has been another blessed year for me and my family. Last year was a big year of celebrations and this year was another big celebration as well. My middle child was married in Italy, in September, and having most of the family there to celebrate was incredibly special. Now, all three of my children are married and we get to enjoy additional family gatherings. God is good!



**Lucas Beatty**
**Financial Advisor**

We're excited to be welcoming baby number three in mid-December. One fun surprise is that we're waiting until birth to find out whether it's a boy or a girl. LC currently wants to be either a construction worker or a professional golfer when he grows up. Eva says she wants to be a mama, and she absolutely loves taking care of all her babies. God is so good to us. Through all of the highs and lows of life, we are grateful for the joy we receive through our church, our family and through our work with our team and clients.



**Riley Zayicek**
**Investment Analyst**

2026 has come and gone in what has felt like a blur, but it has been a year marked by travel to places that start with a "C" for me. I went to a conference in California, went skiing in Colorado, and have been to Canada twice since July. Pictured here from just shy of 13,000 ft. elevation, this is the top of Peak 8 in Breckenridge, Colorado, which is the second tallest peak in the lower 48 to ski from. This was from a trip in March, and I was glad to come out of it unscathed after two significant wipeouts. My first mistake was agreeing to hike up this peak after riding to the top of the tallest ski lift in Colorado. My second mistake was thinking I could hang with a US Olympic trial level skier friend of mine on unmarked trails through the trees with moguls.



**Collin Carlton**
**Financial Advisor**

2026 has been full of excitement. Becca and I celebrated our one-year anniversary in May. We have been busy traveling while spending time with friends, family and attending weddings. I am so thankful to be able to serve our amazing clients during this holiday season. Cheers to many more years!



**Wes Richardson**
**Practice Support Associate**

2026 has been a full and fun year for our family. My wife, Jodi, and our three girls, Anna (14), Ruth (12) and Phoebe (8), are fortunate to be part of a great school community at Hope Academy. Jodi had a particularly busy year teaching middle and high school art, serving as the school's project-based coordinator, and continuing her role as Children's Ministry Director at our church, Christ Point. Anna and Ruth enjoyed theater camps and volleyball, while Phoebe still considers sleepovers at Grandma's one of the best ways to spend her time. One of our favorite school memories was watching Ruth and her team win

their sixth-grade cardboard-and-duct-tape boat race. For me, this was my first year with the team, and I'm incredibly thankful for the opportunity to meet so many new clients and get to know my teammates better. As we wrap up the year, we're grateful to God for this fun adventure and look forward to celebrating Christmas with family and friends and the birth of our Savior.

**Niki Smith**



**Director of Operations**

The Smith household had a year full of milestones and adventures. Mike is still making regular trips to Boston for work, and together we celebrated our big 5-0 with friends in Aruba. The trip almost didn't happen when I discovered my passport had expired the day before departure. Nothing says "welcome to 50" quite like an emergency passport appointment and a little last-minute panic. Fortunately, it all worked out and we made it to our destination. Laurel has been working toward her real estate license and is gearing up for her first HYROX competition in Nashville this December. While the holidays are filled with celebrations and traditions, we're reminded that the true meaning of Christmas is the birth of Jesus Christ and the hope, joy and peace He brings. We wish you and your family a very Merry Christmas and a blessed New Year.



**Tammy Seiler**
**Sr. Licensed Client Service Administrator**

What a wonderful year it has been. I am incredibly blessed and grateful to be starting my 28th year with our amazing team. Looking back, I am thankful for the many friendships, experiences and opportunities that have made this journey so meaningful. It has been a privilege to work alongside such dedicated and supportive people through the years. On the personal side, our family has been enjoying a very special season of life. We loved spending time with our first grandson and making memories as he grows and discovers the world around him. Being grandparents has brought us so much joy, and every moment together is a gift. We are thrilled to be welcoming two new grandchildren in 2027, and our family is eagerly anticipating all the blessings, laughter and adventures they will bring. Our hearts are full as we celebrate this growing season for our family, and we are excited to see what the coming year has in store.



**Nancy Nolley**
**Sr. Licensed Client Service Administrator**

Wishing you a blessed holiday season filled with God's peace, love and the joy of time spent with loved ones. My husband and I are grateful for the memories made this year, including a special visit to a charming North Carolina town pictured here. As I look ahead to my scheduled retirement in June 2027, I give thanks for this season of reflection, celebration and the hope God places before us in the year ahead.



**Jeannie Caldwell**
**Sr. Relationship Manager**

This year has been full of ups and downs. Karissa graduated with her master's degree in business and project management, and Derek received a well-deserved promotion. We also welcomed our great-nephew, Yates, into the family and enjoyed a wonderful vacation to Anna Maria Island with our daughter and son-in-law. We were adopted again by a new furbaby kitty, Stormy. She lives up to her name. At the same time, I have been recovering from foot surgeries while transitioning into our new office location, and our family has been facing some health challenges. Through it all, we have remained grateful for the many blessings this year has brought.



**Jennifer Miller**
**Support Advisor**

I am enjoying my twelfth year with the Your Journey team. We have two seniors this year. Meredith is finishing her nutrition degree at the University of Alabama, and we are waiting to see where she will do her internship. Emery will be graduating from the North Carolina School of Science and Math in Morganton. We are excited to see where she ends up for college. My husband, Andrew, continues as the pastor of Old St. Paul's Lutheran Church in Newton. I had to combine our Easter pictures this year since we were apart. 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**

This past year has reminded us of the incredible value of faith, friendship and family. A significant health diagnosis for my husband brought a new perspective and reinforced the importance of not taking life's everyday moments for granted. We found ourselves slowing down, cherishing time with loved ones, and appreciating the kindness, encouragement and support that surrounded us. While the year brought its share of challenges, it also brought countless blessings, meaningful memories and a renewed sense of gratitude and faith.

On a professional note, I am grateful to be celebrating my 11th year supporting our team. It continues to be a privilege to serve alongside such wonderful colleagues and to work with the exceptional clients who make this role so rewarding.



**Taylor Flanagan**
**Securities Support Associate**

2026 has truly been a year for the books. Another year of watching our kids grow, making memories and feeling incredibly grateful for this life. Sean and I also had the opportunity to travel to Italy to watch my best friend get married, which was without a doubt one of the highlights of our year and truly the trip of a lifetime. We spent a few unforgettable days exploring Rome, Florence and Tuscany before ending our adventure on the beautiful Amalfi Coast. We are so blessed and thankful for another amazing year filled with family, friends and memories we'll cherish forever.



**Kassie Crapps**
**Sr. Office Professional**

For our family, 2026 has gone by in a whirlwind. Jon crossed over to a scout troop in January and quickly progressed through the ranks and has already achieved First Class. He also joined the student council and has been of service to his community. James has also been active in scouting and started the Wood Badge process, which is an advanced leadership training program. I had my first multi-day backpacking trip. It was a wonderful experience! Tripp, our Brittany, will turn 4 at the end of the year. He's continued to show and gain experience in the conformation ring with a couple of championships on the horizon. We have also started hunt training this year. Quest turned 15 this year and is enjoying a quiet retirement with lots of naps and treats. All in all, 2026 has treated us well and we look forward to what 2027 has in store.

**Charlie Panosh**



**Sr. Office Professional**

Over the past year, Cathie and I have started our Artisan Candle Company—Bending Branch Candles. I'm the maker—she's the math. Our house smells AMAZING every weekend. God provided a graphics expert for the logo and advice from the lady who manages all things online for Cathie's company. We also got to spend a week at our friend's family cabin in Little Switzerland. It's at the top of a mountain on 10 private acres. We were supposed to go in 2024 the day after Helene destroyed the road leading up to it. It's such a beautiful view and so quiet. We also adopted a little kitten, Penny, to be a companion for Miss Cat, whose brother, Eli, passed away suddenly in June. Finally, over the last six years I've become friends with a homeless couple, Chuck and Maggie. They're wonderful people and both are believers. They lost their home after the Covid lockdown. This year, I've been blessed to help them often, and seeing how the Lord provides for them has been a faith builder. Now they're close to getting off the street and into an apartment. Please keep them in your prayers. And … I just passed 14 years here at Thrivent. Time flies!



**Claudia Sobieski**
**Customer Service Coordinator**

As I officially wrap up my time here and head into retirement at the end of this year, I am looking back at the last several years with a massive smile and so much gratitude. It has been an absolute blessing to be surrounded by such a wonderfully supportive, faith-filled crew. My master plan for this next chapter? Unleashing my inner "crazy" and making unforgettable, joyful memories with my family and friends.

As you can see in the picture, I have already started having fun with my girlfriends. Wishing you a holiday season packed with endless laughter, peace and pure FUN. Merry Christmas, Happy New Year, and may the good Lord abundantly bless you and your loved ones,



## Important dates

**December 25–26**
Closed for Christmas

**January 1**
Closed for New Year's Day

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