Gateway Financial Group

thrivent

The Quarterly Connect

Fourth quarter Fall 2026

Our team



At Gateway Financial Group, you're at the heart of everything we do. We believe your financial journey should be shaped by your voice, your values and your vision for the future. That's why we take the time to truly understand what matters most to you—your goals, your concerns and the legacy you want to build.

Our commitment is to build lasting relationships grounded in transparency and meaningful dialogue. By getting to know you and your family on a deeper level, we're able to craft personalized strategies that align with your aspirations—whether that's securing your family's future, achieving personal milestones or supporting the causes closest to your heart.

We listen with intention so you can focus on what truly matters—living your life with confidence, clarity and purpose.

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Thrivent.com/GatewayFinancial

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Scan to visit our website

Fall update



As we enter the final months of the year, life seems to pick up speed. Calendars fill with year-end goals, changing schedules, family activities, holiday plans and all the little details that need our attention. In the middle of that busyness, worry can quietly sneak in. We may find ourselves thinking about inflation, market declines, interest rates or troubling events around the world. We check account balances, follow financial headlines and create spreadsheets in hopes of preparing for every possibility. Wise planning matters, but even the best plan can't remove every uncertainty.

As a dad with two energetic toddlers who keep me moving, a supportive wife who keeps me grounded, and a fulfilling career, I am often reminded of a comforting truth: peace does not come from having a perfect plan. It comes from trusting a perfect God.

Philippians 4:6-7 encourages us, *"Do not be anxious about anything, but in everything by prayer and supplication with thanksgiving let your requests be made known to God. And the peace of God, which surpasses all understanding, will guard your hearts and your minds in Christ Jesus."*

When life feels overwhelming and circumstances seem beyond our control, God invites us to respond differently. We don't have to carry every fear, concern or unanswered question by ourselves. We can bring them honestly to Him, trusting that He listens and cares for us.

Placing our burdens at God's feet creates room to remember His faithfulness and notice His daily provision. Gratitude doesn't make our challenges disappear, but it shifts our focus from what is uncertain to the One who remains steady. As this busy season unfolds, may we plan wisely, hold our worries loosely, and move forward with hope. Jeremiah 29:11 reminds us that God's plans give us hope and a future! Whatever lies ahead, we can rest in the assurance that we are never walking through it alone.

Brian Horner
Financial Advisor

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Is disability insurance taxable?

Your income allows you to plan and save for the future and achieve financial goals, whether they include securing a comfortable retirement, funding a child's education, or maintaining your lifestyle. However, unexpected life circumstances abruptly can halt that flow of earnings. If you can't work due to an illness or injury, disability insurance can act as a financial safety net, helping you continue to support your family. Because these benefits are a way of replacing your income, you may be curious if disability insurance is taxed like income, too.

Click here to read about the implications and how to consider them in your financial strategy.



Catch-up contributions: How to boost your retirement savings



You've worked hard to build your retirement savings—now comes the part that really counts. How and when you withdraw your money can affect how long it lasts, how much you pay in taxes, and how confident you feel about your future.

Click here to learn about current limits, the Roth rule for high earners, and how to help boost your retirement savings.

Helping shape the future of the online experience



At Gateway Financial Group, we're always looking for ways to serve our clients more efficiently and effectively. Recently, Thrivent celebrated the launch of its enhanced eApp technology for brokerage accounts, and we are proud to share that our own Matt Crowe played an important role in helping make it a reality.

Matt was heavily involved in providing feedback throughout the development and testing process. In fact, Thrivent's technology team recently thanked Gateway Financial Group for the continuous feedback that helped shape the new system. The launch event marked a significant milestone as Matt and Tim Nielsen opened the first-ever eApp using the new end-to-end experience.

While that accomplishment was exciting for us, the real impact will be felt by you, our clients. The new platform is designed to simplify the brokerage account application process with improvements that lead to fewer delays, greater accuracy and a smoother overall experience for clients opening new accounts.

This project is a great example of how collaboration between the field and home office can create better experiences for everyone involved. Thanks to the valuable feedback provided by Matt and other advising teams, clients can benefit from a more seamless, efficient account-opening process.

We're so grateful for Matt's dedication to continuous improvement and proud of the role he played in helping shape technology that will benefit clients for years to come. His commitment to excellence reflects the client-centric and servant-minded approach that defines Gateway Financial Group every day. Congratulations on making a significant impact, Matt!

Notable dates

October 12
Columbus Day

October 31
Reformation Day

October 31
Halloween

November 1
All Saints' Day

November 3
Election Day

November 11
Veterans Day

November 26
Thanksgiving (office closed)

November 27
Black Friday (office closed)

December 1
Giving Tuesday

December 21
Winter solstice

December 24
Christmas Eve

December 25
Christmas (office closed)

The heavens declare God's glory



Did you happen to be skygazing around 11:12 p.m. on August 27? If so, you witnessed something pretty spectacular. Across much of America, the moon slipped almost entirely into Earth's shadow during a beautiful lunar eclipse. As Earth passed directly between the sun and the full moon, the bright lunar glow faded into a rich copper-red hue, creating a scene that was hard to forget.

For astronomers, it was an incredible demonstration of the precision and order of the universe. For those of us who see God's handiwork in creation, it felt like a giant reminder of His power, creativity and attention to detail.

Standing beneath a sky makes it easier to understand why King David was filled with awe when he wrote Psalm 8:3-4: "When I consider your heavens, the work of your fingers, the moon and the stars, which you have set in place, what is mankind that you are mindful of them?" Moments like an eclipse have a way of making us feel both incredibly small and yet abundantly loved at the same time.

And that's perhaps the greatest wonder of all: the God who set galaxies in motion and governs the movement of the stars also knows your name, hears your prayers and cares deeply about the details of your life. In a universe so vast, that truth is both humbling and comforting.

So, the next time you look up at the night sky, let it remind you not only of God's greatness, but also of how personally He loves each one of us.

Photo used with permission: Annajane Photography.

A heart for service: Mark Dunlop and Flags of Valor



This September, more than 7,600 American flags stood proudly across Art Hill in Forest Park as part of the Flags of Valor STL memorial. Each flag honored a fallen service member, preserving the memory of those lost on September 11 and the brave men and women who made the ultimate sacrifice in the years that followed.

Behind this powerful tribute are dedicated volunteers like Mark Dunlop, whose passion for honoring veterans and supporting military families has become a lifelong calling. For more than 40 years, Mark has helped individuals, families, employers and military survivors navigate important financial and life decisions. Through his professional expertise, volunteer leadership and unwavering commitment to service, he has made a lasting impact throughout the St. Louis community.

For Mark, volunteering is about much more than helping with logistics or setting up displays. It is about honoring the sacrifices of others, supporting those left behind, and helping ensure future generations understand the cost of the freedoms we enjoy today. His involvement with veterans' organizations, military-focused causes and Christian outreach reflects a servant's heart and a deep desire to put his faith into action.

Those who know Mark recognize his humility, generosity and willingness to serve wherever needed. Whether working behind the scenes, encouraging others to get involved, or offering support to military families, he consistently leads by example. His dedication reminds us that meaningful service often happens quietly, through countless acts of kindness that strengthen and inspire a community.

The success of Flags of Valor once again demonstrated the power of people coming together in remembrance and gratitude. Because of volunteers like Mark, thousands of visitors left Art Hill with a deeper appreciation for our nation's heroes, and countless families were reminded that the legacies of their loved ones continue to live on.

Photo used with permission: Mark Dunlop.

What happened to the green penny?



Take a look in an old change jar, and you might discover a tiny piece of American history hiding among the loose change. Some pennies still shine with a familiar copper glow, while others have turned dark brown or even a shade of green. If you've ever wondered what happened to those green pennies, you're not alone.

For much of American history, pennies were made primarily from copper, giving them plenty of opportunity to develop that distinctive green color. The colorful transformation is chemistry at work! When copper is exposed to oxygen, moisture and carbon dioxide over many years, it reacts with the environment and develops a green coating—which is nature's version of a protective jacket. This green layer helps shield the metal underneath from further damage. The same process is responsible for the famous sea-green color of the Statue of Liberty, which certainly wasn't delivered from France looking the way it does today!

But if you've tried spotting a green penny lately, you may have noticed they're becoming harder to find. That's because modern pennies aren't really copper coins anymore. Beginning in 1982, the U.S. Mint switched to pennies made mostly of zinc with only a thin copper coating. While they still look like traditional pennies, they don't age quite the same way.

Changing chemistry wasn't the penny's only challenge. Over the years, inflation gradually reduced the purchasing power of a single cent while the cost of producing pennies continued to climb. Now, it costs the U.S. Mint significantly more than one cent to manufacture and distribute each penny, and the economics simply stopped making sense—no pun intended. So, on November 12, 2025, the United States minted its final circulating penny, ending a 232-year-old chapter in American history.

Pennies remain legal tender and will continue to turn up in piggy banks, car cup holders and coffee cans for years to come. However, as cash transactions start rounding to the nearest nickel, the humble penny is slowly transitioning from everyday currency to collectible curiosity. So, the next time you spot a green penny at the bottom of a coin jar, take a closer look. You aren't just holding a cent. You're holding a miniature science experiment, a lesson in economics, and a small piece of American history, all wrapped up in a colorful little coin that has truly weathered the test of time.

Tyler has been launched

On August 8, The Rec Hall in St. Charles was filled with friendly competition, laughter and community spirit as clients, friends and family members gathered to celebrate a special milestone. The evening marked the official launch of Tyler Kohout as a financial advisor with Gateway Financial Group, but it was about much more than a new job title.

To celebrate the occasion, guests took part in a lively cornhole tournament benefiting The BackStoppers®, an organization that supports the families of fallen and catastrophically injured first responders. Rather than charging an entry fee, attendees were invited to make a voluntary donation, transforming a fun night out into an opportunity to give back to a worthy cause.

Between the food, refreshments and good-natured banter on the cornhole boards, guests enjoyed reconnecting with old friends and making new ones. The event also gave everyone a chance to learn more about Tyler's journey and the heart he brings to serving others.

Tyler has a genuine passion for helping others, building meaningful relationships and walking alongside

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individuals and families as they work toward their goals. Those qualities, combined with his servant heart and commitment to the community, make him a wonderful addition to the Gateway team.

At Gateway Financial Group, success isn't measured only by professional accomplishments. It's measured by the relationships we build, the lives we impact, and the opportunity to serve others along the way. August 8 was a wonderful example of all three.

As Tyler begins this new chapter, we're excited to see the impact he'll make for our clients and community alike.

Upcoming events

Leaving a Thriving Legacy

October 6-8 | Virtual

Register now



Life is full of uncertainties, but having a plan in place can help you face the future with confidence. Join us for a valuable virtual workshop featuring Financial Advisor Eric Bilger, FIC, as he explores key strategies for protecting your family, your assets and your legacy.

Eric will discuss essential estate planning documents, the role of wills, estate taxes, gifting limits, probate, beneficiary designations, and more! Whether you're just beginning to organize your affairs or looking to strengthen an existing plan, this informative presentation can help you make more informed decisions for the future.

Click **here** to register for one of three sessions.

October 6 at 5:30 p.m.
October 7 at 11:30 a.m.
October 8 at 6:30 p.m.

Midterm election, economic update

November 12 | Bartolino's Twin Oaks, 1304 Big Bend Road, Manchester, MO



We are thrilled to invite you to our upcoming exclusive client workshop featuring Chuck Etzweiler, MBA, CIMA®, CFP®, CMT, and Chief Research Officer at Nepsis.

Let's face it—the financial headlines have been exhausting lately. To help cut through the noise, we are bringing in our good friend Chuck Etzweiler for an exclusive workshop. With over 40 years of industry experience, Chuck is an expert at translating complex economic trends into straightforward, actionable insights. He will provide a clear update on the current market and share strategies to help you avoid emotional investing traps.

After the midterm elections, Chuck will also break down what the new political landscape means for your portfolio, tracking historical market patterns, and potential policy shifts. Join us for a relaxed, informative session to get the clarity you deserve.

When: November 12 at 11:30 a.m. and 5:30 p.m.
Where: Bartolino's Twin Oaks, 1304 Big Bend Rd, Manchester, MO 63021
RSVP: **GatewayFinancialGroup@Thrivent.com**

We hope to see you there!

No products will be sold.

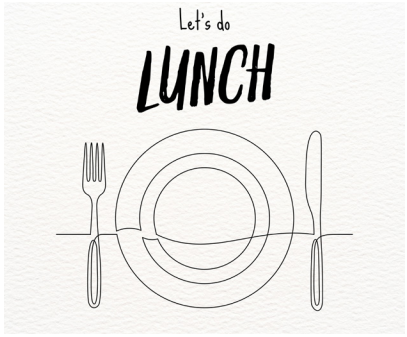
Closing the year with gratitude and hope



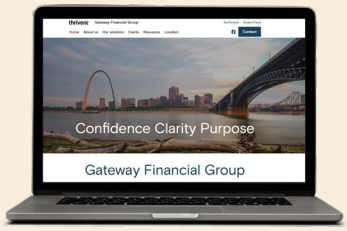
As we wrap up another year, we want to thank you for the trust you've shown in Gateway Financial Group. It is a privilege to walk alongside you as you pursue your goals and care for the people and causes that matter most. We are grateful for the relationships we've built and the opportunities we've had to serve our community together throughout 2026. As the holiday season approaches, we pray that your days are filled with peace, joy and meaningful time with loved ones. We look forward to serving you in the year ahead.

Lunch 'n' Learn

Do you have friends or family members that you care about who don't know much about Thrivent and its offerings? Bring them along! We would love to get to know them! Please give us a call today at 314-783-4214.



Find us on the web



Upcoming events, educational workshops and webinars are posted on our website. Visit **Thrivent.com/GatewayFinancial** for up-to-date information.

Stay connected

Check our team website for the latest news and upcoming events.

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Email: **GatewayFinancialGroup@Thrivent.com**
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