

The Quarterly Connect

Third quarter

Summer 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.

314-783-4214

[Thrivent.com/GatewayFinancial](https://thrivent.com/GatewayFinancial)

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Scan to visit
our website

250 years strong: Building an enduring legacy

As America recognizes its 250th anniversary in 2026, we are invited into a once-in-a-generation moment—a time to reflect on where we've been, celebrate who we are, and thoughtfully consider the legacy we will leave behind.

From a financial advisor's perspective, this milestone is more than a celebration of history—it's a call to stewardship. Just as our nation's founders invested courageously in freedom and opportunity, we are called to invest wisely in our families, our communities and our future.



America was built on values that endure: faith, perseverance, generosity and personal responsibility. These same principles are at the heart of sound financial planning. As you reflect on 250 years of independence, consider:

- What legacy are you building? Not just financially, but in values, generosity and faith.
- Are your plans aligned with your purpose? Financial strategies are most meaningful when they support what matters most.
- How are you preparing the next generation? Teaching financial literacy is one of the greatest gifts we can pass on.

As Scripture reminds us: "Commit to the Lord whatever you do, and He will establish your plans." — Proverbs 16:3

The 250th anniversary of the United States is not just about celebrating the past; it's about shaping the future. At Gateway Financial Group, we see every day how intentional planning can change lives. The same is true for a nation. When individuals commit to wise stewardship, active generosity and strong values, the ripple effect is profound. Let's celebrate America not only with fireworks—but with faith, purpose and action.

What part will you play in America's next chapter? Whether it's strengthening your financial foundation, investing in your community, or raising the next generation with purpose—you are helping write the story. If you'd like to align your financial plan with your values and long-term legacy, we'd be honored to walk alongside you.

Happy 250th Anniversary, America. May we steward well the freedom we've been given.

Kari Lovera
Associate Financial Advisor

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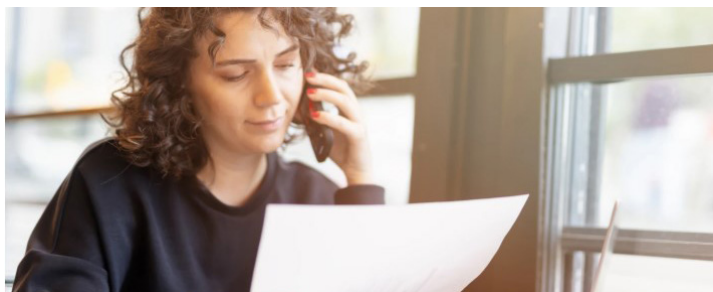


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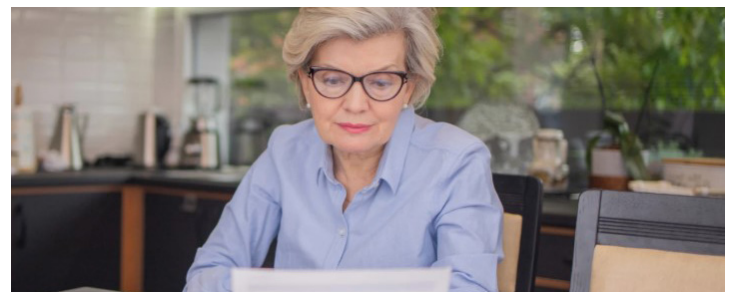
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How to retire with no savings



Planning for retirement can feel overwhelming—especially if you're starting with little to no savings. The good news? It's not too late to take meaningful steps toward a more secure future. With the right strategies, disciplined habits and guidance, you can still build financial confidence and clarity. Learn practical tips and actionable ideas to help you move forward with purpose and hope. Read the full article [here](#).

Inherited 401(k): Your options & tax implications



Inherited a 401(k)? The decisions you make now could shape your financial future for years to come. From tax implications to withdrawal timelines, each option carries unique consequences—and opportunities. Whether you're a spouse, beneficiary or planning ahead, understanding your choices is key to preserving and growing what you've been given. Discover the strategies that can help you make the most of this important financial moment. Read the full article [here](#).

Generosity shapes stronger communities

We are thrilled to celebrate a recent Thrivent Generosity Hero winner connected to our Gateway Financial Group family. Nominated by our client Joan Kaemmer, Shirley McBroom was selected as a Generosity Hero winner—a recognition that highlights her dedication to serving others and making a difference in her community.

Joan shared that the process was simple, but deeply meaningful. She had the opportunity to reflect on Shirley's impact and submit a description of her service, heart and dedication. Joan's nomination highlighted the breadth of Shirley's volunteer work—from singing in the choir and feeding the masses during the Lenten fish fries to serving on the Parish finance committee and organizing the annual Ladies Advent Tea. Shirley is someone who “gives her time and talents freely and always with a smile.” And truly, that spirit is evident in everything she does.

For more than 30 years, Shirley has been a cornerstone of service at St. Paul's, faithfully stepping into roles both visible and behind the scenes. Her leadership is a testament to her dedication—coordinating volunteers, organizing logistics and ensuring each week runs seamlessly for the benefit of the parish community.

Beyond the church walls, Shirley's heart for service shines brightly through her 30-year involvement with SPENSA (Special Needs Soccer Association). As volunteer coordinator, she recruits and organizes over 125 volunteers each Saturday, creating a joyful and inclusive experience for children and young adults with disabilities.



Pictured: Joan (right) & Shirley (left).

Through every role, every event and every act of kindness, Shirley embodies what it means to live generously. Her impact reaches far beyond the tasks she completes—it is felt in the lives she touches, the community she strengthens, and the example she sets for others.

Programs like Thrivent's Generosity Hero initiative remind us that each of us can uplift others and create lasting impact. Whether you're leading a Thrivent Action Team, volunteering your time, or simply recognizing someone who is making a difference, your efforts matter. We are honored to celebrate Shirley and grateful to Joan for shining a light on her story.

Small acts, big impact: Living the American spirit

Generosity isn't always measured in dollars—it's often shown through the gift of time. Recently, our team had the privilege of putting that into action by serving at Arise Church in Fenton. Together, we stepped away from our desks and into a day of hands-on service, helping clean and care for the church and its building.

Together, we spent the day rolling up our sleeves to help clean and care for the church building—washing windows, tidying common areas and refreshing spaces that serve as a place of worship and community connection. It was more than just a project; it was a chance to live out our values, strengthen our team and invest in our local community.

We are grateful for the warm welcome from Kelsie's church and the opportunity to support their mission. Moments



like these remind us that when we give our time with willing hearts, even simple acts can make a meaningful and lasting impact.

Welcome summer intern



We are excited to welcome Shepard Nye to Gateway Financial Group of Thrivent this summer as our newest intern. Shep joins us with a desire to learn, grow and gain real-world experience in a professional setting, and we're thrilled to have him as part of our team.

During his internship, Shep will play an active role in supporting our daily operations. His responsibilities will include assisting with client communications and helping prepare materials for meetings. He will also have the opportunity to observe client appointments and see firsthand how our advisors serve individuals and families with thoughtful financial guidance.

Beyond the day-to-day tasks, this internship is designed to provide a meaningful learning experience. Shep will gain exposure to the financial services industry, develop professional skills, and learn the value of teamwork, communication and service. We look forward to investing in his growth and are confident this experience will help shape his future endeavors.

Please join us in giving Shep a warm welcome!

Save \$10 without noticing it

Think you won't miss \$10? Let's put it to the test.

This week, your challenge is simple: quietly redirect \$10 before it slips through your fingers. Skip one drive-thru, brew coffee at home, or take five minutes, scan your subscriptions and cancel those you forgot or rarely use. The goal isn't sacrifice—it's awareness. Clean out the change from your vehicle's cup holder and in-between the couch cushions. Add it to your spare change bowl.

Small, intentional choices add up. What feels like "nothing" today can become something meaningful tomorrow. Financial progress rarely comes from one big decision—it's the result of consistent, quiet habits. When you become more intentional with the small things, the bigger goals start to feel a lot more achievable.

So, move \$10 today. You probably won't notice it—but your future self will!



The Hamilton difference

Did you know that the only U.S. bill that doesn't feature a president is the \$10 bill, which showcases Alexander Hamilton? Though never a president, Hamilton was a founding father and the nation's first Secretary of the Treasury. His contributions to establishing America's financial system earned him a place on the currency, making the \$10 bill unique among commonly circulated U.S. paper money.



Alexander Hamilton's life is a powerful story of resilience, ambition and lasting impact on America. Born in 1755 under difficult circumstances in the West Indies, Hamilton faced abandonment by his father and the death of his mother at a young age. But Hamilton had grit. His talent for writing and sharp mind opened many doors, eventually leading him to King's College (now Columbia University).

Hamilton's writing talent brought him to the attention of George Washington, which proved to be a turning point in his life. He played a key role in shaping the nation's future, contributing heavily to "The Federalist Papers" alongside James Madison, and advocating for a strong central government. As the first Secretary of the Treasury, his financial plans established the foundation of the U.S. economic system.

Though his rivalry with Aaron Burr ultimately led to his tragic death in a duel, Hamilton's legacy endures. So, remember, the next time you spot a \$10 bill, you're holding a little piece of financial history.

25 new to ways to celebrate our members

\$660+ Million

In 15 years, we've made a BIG impact with Thrivent Choice. Over \$660 Million in charitable grant funding has been sent to enrolled organizations since 2010.

...and the best is yet to come!

Celebrating 15 magical years of Thrivent Choice®

- \$660 MILLION DISTRIBUTED
- 50k+ ORGS PARTICIPATING
- 707k CLIENTS PARTICIPATING

Thrivent is making it even easier to live generously with a new program available to all benefit and associate members—an annual 25 Choice Dollars® to direct to the nonprofit, church or charity of your choice! It's a simple but meaningful way to support causes you care about, from local charities and churches to national organizations making a difference.

So, what does it mean to be a member? A benefit member is someone who owns a Thrivent product—such as life insurance, an annuity or certain investment products—and enjoys access to Thrivent's full range of member benefits, including Choice Dollars® and Thrivent Action Teams. An associate member is connected to Thrivent but doesn't currently qualify for all benefit-level programs.

If you're not yet a benefit member, becoming one is as simple as connecting with a Thrivent financial advisor to explore products that align with your goals and values. Once you qualify, you can begin taking advantage of benefits designed to help you give back with purpose.

Be sure to log in and direct your Choice Dollars this year—small gifts can make a big impact.

Lunch 'n' Learn

One of the biggest compliments you can give us is a referral. Do you have a friend or family member that you care about who doesn't know much about the services and products that Thrivent offers? We would love to take the opportunity to treat you both to lunch and get to know your guest. Please give us a call today at 314-783-4214.



Upcoming events

All webinars are held via Zoom. Once you RSVP for the webinar, you will receive the Zoom information. Your family, friends and colleagues may also join you at your location or via the login information. No products will be sold at these events.

Questions? Please contact us at GatewayFinancialGroup@Thrivent.com or 314-783-4214.

Magic of Generosity: Client appreciation event

July 16 at Piazza Messina

5535 State Hwy N

Cottleville, MO 63304

Join us for an unforgettable evening of celebration, community and purpose at our upcoming client appreciation event—The Magic of Generosity.

On Thursday, July 16, we invite you to experience a night filled with wonder as we honor America and celebrate the power of generosity together. Hosted at the beautiful Piazza Messina in Cottleville, this special evening is our way of saying thank you while creating meaningful moments alongside you, our valued clients and friends.

The evening will begin at 5:30 p.m. with cocktails, appetizers and strolling magic, offering a chance to relax, connect and enjoy the atmosphere. At 6:30 p.m., guests will be seated for dinner followed by our main event—an exciting performance by nationally acclaimed entertainer Magic Amanda. Her high-energy, interactive style brings laughter, amazement and unforgettable experiences for guests of all ages.

As part of this patriotic celebration, we are honored to support Flags of Valor – St. Louis, an organization dedicated to honoring the lives and sacrifices of our nation’s heroes. We invite you to participate by bringing a donation to sponsor a flag on Art Hill. Your generosity will help recognize our military, veterans and their families while providing meaningful support and resources to those who have served.

RSVP by July 13 by emailing GatewayFinancialGroup@Thrivent.com or calling 314-783-4214. We look forward to celebrating with you—an evening of gratitude, inspiration and a little bit of magic.

No products will be sold.



From Savings to Security: Making Your Money Last in Retirement

September 15, Noon CT

September 15, 7:30 p.m. CT

September 16, 1 p.m. CT

Virtual

REGISTER NOW

Join us for a workshop that’s all about empowering you to live your best life—secure, flexible and confident about your financial future. David Blanchett and Michael Finke will present a dynamic session that transforms complex financial decisions into clear, actionable strategies. You’ll discover how to turn your savings into reliable, lasting income, how to protect your lifestyle—no matter what the market does, and will gain the confidence and freedom to truly enjoy retirement. [Register here](#) to attend the event and receive a recording.

No products will be sold. Speakers are not affiliated with Thrivent. Views are their own.



We want to hear from you

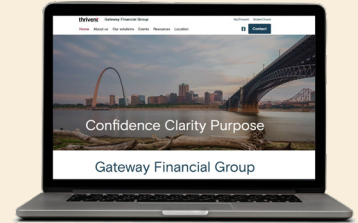
Have you recently completed a Thrivent Action Team? Are you planning one soon? We invite you to send us an email and share your experience with us so we can highlight your generosity and inspire others. If you're interested in being featured in an upcoming newsletter, please send us:

- Photos from your event or project (wearing your "Live Generously" t-shirts).
- A brief description of your Thrivent Action Team with any special moments or highlights.
- The impact your project made on your community.



Your story could encourage others to take action and make a difference in their own unique way. Together, we can build a stronger, more generous community right here in St. Louis and beyond. We look forward to highlighting the amazing ways you are living generously!

Find us on the web



Upcoming events, educational workshops and webinars are posted on our website. Visit [Thrivent.com/GatewayFinancial](https://www.thrivent.com/GatewayFinancial) for up-to-date information.

Stay connected

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

Website: [Thrivent.com/GatewayFinancial](https://www.thrivent.com/GatewayFinancial)

Email: GatewayFinancialGroup@Thrivent.com

Facebook: [facebook.com/gatewayfinancialgroup.Thrivent](https://www.facebook.com/gatewayfinancialgroup.Thrivent)

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