

The Quarterly Connect

Second quarter

Spring 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

Trusting God's order in unsettled times

As we move into the next quarter, many are feeling the weight of uncertainty—across financial markets and throughout the broader world. Headlines change quickly, narratives shift and confidence can feel fragile when viewed through the lens of short-term events. Seasons like this invite us to slow down and respond with steadiness and faith rather than fear.

As we celebrate Easter, we are reminded that uncertainty is not new. The first Easter followed a season of deep fear and loss. Good Friday appeared to be the end—but God was not finished!

Christ willingly stepped into the darkness and took on a debt we could never pay, and the tomb was empty on the third day! As Peter writes, "In his great mercy he has given us new birth into a living hope through the resurrection of Jesus Christ from the dead" (1 Peter 1:3). No matter what surrounds us, God is good, and He remains in control.

At Gateway Financial Group, we believe wise decisions are rarely made in reaction to noise. Markets naturally move through cycles of clarity and confusion, expansion and contraction. While circumstances change, the principles of disciplined planning, patience and long-term perspective remain constant.

Our role is to help you stay anchored to what matters most—your goals, your values and the plan we've built together—especially when the path forward feels uncertain. That may involve revisiting assumptions, maintaining diversification or making thoughtful adjustments guided by intention rather than emotion. Confidence, in our view, isn't the absence of risk; it's the ability to move forward with clarity despite it.

Beyond markets and models, we are guided by a deeper conviction that our work is ultimately about stewardship and care for others. That perspective allows us to remain steady amid volatility and focused on serving well, with humility, integrity and hope.

Thank you for the trust you place in us. We do not take it lightly. Our commitment is to walk alongside you with clear thinking, steady guidance and a long-term view—through calm seasons and challenging ones alike. If questions arise or you'd like to revisit your plan, we are here. Often, these are the moments when thoughtful conversation and perspective matter most.

Brock Howard
Financial Advisor
Co-Founder of Gateway Financial Group



Meet the team



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7 smart retirement withdrawal strategies for long-term stability



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 continue reading and explore smart retirement withdrawal strategies.

How do taxes on Social Security work?



If you're at or near retirement, knowing how Social Security is taxed is just as important as knowing when to claim it. Income sources, filing status and timing all play a role.

[Click here](#) to learn more about taxes on Social Security.

Congratulations to Jonathan Pickens and Christian Rowe on earning their CEPA®



Gateway Financial Group is pleased to congratulate Jonathan Pickens and Christian Rowe on earning the Certified Exit Planning Advisor (CEPA®) designation—a significant professional achievement that strengthens our ability to serve business-owning clients with clarity and confidence.

The CEPA® designation, awarded by the Exit Planning Institute, equips advisors to help business owners plan for successful transitions. Exit planning goes beyond the sale of a business; it is a strategic, values-based process that aligns a business owner’s personal goals, financial needs and long-term vision. CEPA® professionals are trained to help maximize business value, prepare for leadership or ownership transitions, and coordinate planning across financial, tax, legal and legacy considerations.

Jonathan and Christian’s CEPA® credentials expand Gateway’s capabilities by allowing us to serve business owners more intentionally and proactively. Their training enhances our ability to integrate exit planning with retirement, estate and wealth strategies—helping clients prepare well in advance, reduce uncertainty and make informed decisions that support both personal priorities and long-term impact.

This achievement reflects Jonathan and Christian’s commitment to professional excellence and Gateway Financial Group’s dedication to thoughtful stewardship and client-centered planning. We’re grateful for their continued growth and leadership and look forward to the added value their expertise brings to our clients and community.

Please join us in congratulating Jonathan Pickens and Christian Rowe on this well-earned accomplishment!

More than a race—it’s a downtown celebration



The Race for Reconciliation has always been about more than crossing a finish line. It’s a celebration of unity, connection and shared purpose—and once the 5K wraps up, the fun is just getting started.

On June 13, the 2026 Race for Reconciliation returns to the heart of the city, bringing runners, walkers, families and neighbors together for a morning that’s equal parts movement, meaning and music.

Leading the pack this year is Thrivent, proudly stepping up as the premiere sponsor of the event. And here’s the headline-worthy scoop: We have 10 running bibs available for participants who want to join Gateway Financial Group’s team and be part of something bigger than their 5K time.

Reach out to Lisa.Perry@Thrivent.com for details on how to claim a bib and run alongside colleagues and community members representing Gateway Financial Group.

Whether you’re chasing a personal record, walking with friends or cheering from the sidelines, the atmosphere is welcoming, upbeat and unmistakably St. Louis.

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.



Making an impact

The numbers are in and we are celebrating YOU for the tremendous impact you've made in your neighborhoods and communities! At Gateway Financial Group, impact isn't a separate initiative—it's woven into how we serve our clients, support our community and live out our values every day.

Through Thrivent Action Teams® our clients with membership activated 497 simple, hands-on opportunities to serve their communities. Thrivent Choice® gave 616 of our clients with membership a voice in where Thrivent distributed Choice® Dollars in charitable grant funding. And beginning in 2026, Thrivent is continuing its commitment to generosity by giving all members \$25 each year to direct to the church or nonprofit organization of their choice.

While \$25 may seem small, together Thrivent members have directed millions to organizations nationwide—proving that collective generosity makes a powerful difference.

This member benefit unique to Thrivent, allows you to help support causes you care about simply by logging in and choosing where your funds go. With thousands of eligible churches and nonprofits available, it's an easy way to turn your Thrivent membership into meaningful community impact.

There's no cost to you or extra steps beyond making your selection. If you're a Thrivent member, don't let this opportunity go unused.

In 2026, our focus remains on helping individuals and families align their financial decisions with what matters most to them, while creating meaningful opportunities to give back and serve alongside our clients through our generosity programs.

2025 impact

CLIENT AND COMMUNITY IMPACT

616

Thrivent Choice® participants

5,394

Thrivent Action Team leaders and volunteers

EVENT IMPACT

2,098

Financial, charitable and Thrivent Community event participants

497

Thrivent Action Teams

46,341

Thrivent Action Team, Charitable and Thrivent Community event volunteer hours

FINANCIAL IMPACT

\$2,823,747

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

Upcoming events

Pack meals. Change lives.

Saturday, April 11 | Queeny Park, Manchester, Missouri

[Register now](#)

You're invited to make a global impact right here in our community at the Feed My Starving Children Food Pack Event on Saturday, April 11, at Queeny Park. In partnership with Feed the Need STL and Feed My Starving Children, volunteers will work together to hand pack lifesaving meals that help fight child hunger around the world.

This is a family friendly service opportunity—children ages 5 and up are welcome with an adult chaperone. It's a meaningful way to serve together, teach generosity and make a difference across generations. After the food packing session, volunteers are invited to enjoy a casual lunch together onsite.

Pack meals. Change lives. Join us! Space is limited. Register [here](#) today.

No products will be sold.



Savvy Tax Strategies – live and in person

Wednesday, May 13

5:30 p.m. Doors open

5:45 p.m. Dinner buffet opens

6:30 p.m. presentation begins

Sunset Event Space

10705 Watson Rd., St. Louis, Missouri 63127

[Register now](#)

Fact #1: Taxes can be complicated. **Fact #2:** No one wants to pay more than their fair share.

When it comes to taxes and your retirement, a little knowledge can go a long way—and maybe even help you save more of your hard-earned money.

Join us for an in-person workshop, **Savvy Tax Strategies**. During this workshop, we'll cut through the jargon and complexity to help you understand how to create an efficient retirement tax strategy. Explore how to help dodge the Social Security "tax trap" and learn more about the recently passed SECURE Act. You'll also learn how to avoid common, and costly, mistakes with your investments, health care and estate.

Register [here](#) today.

No products will be sold. See [Thrivent.com/social](https://thrivent.com/social) for additional disclosures.



Honoring parents and building a faith-filled legacy



Second quarter brings with it two meaningful celebrations—Mother’s Day and Father’s Day. These moments invite us to pause and thank God for the parents, grandparents, guardians and mentors who lovingly shape the next generations. In a season often focused on financial goals, planning and responsibility, it’s a helpful reminder that some of our most important investments are made in the hearts and lives of our children.

Christian parenting isn’t about perfection or having all the answers. It’s about faithfulness—showing up with love, praying often and pointing children toward Christ in everyday moments. Scripture offers encouragement and hope in this calling: “Train up a child in the way he should go: and when he is old, he will not depart from it.” (Proverbs 22:6, KJV). The lessons taught at home—integrity, generosity, patience and wise stewardship—help prepare children for a life that honors God. Teaching them to handle resources responsibly and give cheerfully helps build a foundation that will serve them well throughout life.

Parenting also reminds us that serving others is one of the clearest ways we serve Christ. When we care for our families, help those in need, and model compassion, we are living out Jesus’ words in Matthew 25:40: “And the King shall answer and say unto them, Verily I say unto you, Inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me.” (KJV)

This Mother’s Day and Father’s Day, let’s celebrate parents and caregivers with gratitude, encouragement and prayer, trusting that God will bless the seeds of faith they faithfully plant.

Notable dates

April 1

April Fool’s Day

April 3

Good Friday
(office closed)

April 5

Easter Sunday

April 11

Feed My Starving Children
food pack

April 15

Tax Day

April 22

Earth Day

April 24

Arbor Day

May 5

Cinco de Mayo

May 7

National Day of Prayer

May 10

Mother’s Day

May 16

Armed Forces Day

May 25

Memorial Day
(office closed)

June 13

Race for Reconciliation 5k

June 14

Flag Day

June 19

Juneteenth (office closed)

June 21

Father’s Day

Faith Through Fire with a Thrivent match

From April 1–May 31, 2026, you can support women navigating breast cancer through a special matching opportunity.

For every \$2 donated, Thrivent will add \$1—up to \$3,000.

Help us raise \$6,000 and unlock a total of \$9,000 to provide support at no cost to survivors.

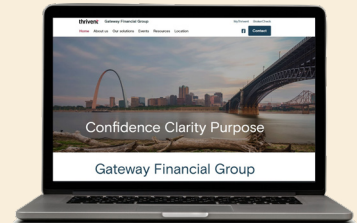
Unlike many cancer organizations that focus solely on treatment or awareness, Faith Through Fire addresses the emotional and mental trauma that follows a breast cancer diagnosis. We walk with women beyond the hospital, providing one-on-one peer mentorship, survivorship support and trauma-informed resources so no woman is left to navigate fear and anxiety alone. Every gift is amplified during this match, and every dollar helps turn fear into hope.

Your matched gift helps replace fear with hope and reminds every woman that she is not alone.

[Click here](#) to donate today.



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.

Website: Thrivent.com/GatewayFinancial

Email: GatewayFinancialGroup@Thrivent.com

Facebook: facebook.com/gatewayfinancialgroup.Thrivent

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