The Next Generation Financial Advisors Ledger

Newsletter Q3 2026



Next Generation Financial Advisors

785-740-4648
nextgeneration@thrivent.com
W thrivent.com/nextgen

Hiawatha office
523 Oregon St.
Hiawatha, KS 66434

Mon.–Fri.: 9 a.m.–3 p.m.

Centralia office
602 John Riggins Ave.
Centralia, KS 66415

By appointment only

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Making a meaningful impact—together





Each summer, our office looks forward to hosting a special fundraiser in support of BackPack Buddies, a supplemental weekend feeding program through Second Harvest Community Food Bank. This impactful program helps ensure children in our community have access to nutritious meals—providing a healthy breakfast, lunch and snack for weekends throughout the school year. With a cost of $199 per child annually, every dollar raised makes a direct and meaningful difference.

This year's event was a wonderful example of what can happen when a community comes together. Our team partnered with the Lentz Express Food Truck to serve fresh lemonade, flavored lemonades and cookies—all while creating a welcoming space for connection and fellowship.

Thanks to the incredible generosity of our clients, partners and community members—and with support from Thrivent's matching funds—we are proud to share that we will be donating a total of **$7,452**, helping provide **37 backpacks** for students in the Hiawatha School System.

But the impact didn't stop there. Alongside financial contributions, our community also rallied to support local students in another meaningful way—donating nearly **500 pounds of food** to the Campus Cupboard programs at both the middle and high schools. These programs are available to any enrolled student and their families, helping bridge food gaps during the school year.

We are deeply grateful for the continued support and generosity of our community. Together, we are helping ensure that local students have the resources they need to thrive—both in and out of the classroom.

Meet the team



Left to right: Financial Consultant Kyle Olson, Office Professional Jessica Olson, Licensed Office Manager Kristin Hillyer, and Associate Baker Inman

Kyle Olson is a financial consultant and is passionate about providing holistic financial planning for business owners and professionals. A Kansas native, he holds the RICP® and CEPA® designations and is actively involved in the Hiawatha community through several local organizations. Kyle and his wife, Sarah, are raising their three children, and he enjoys staying active outdoors, spending time with family and friends and giving back to the community.

Baker Inman is a Kansas native who joined Thrivent in 2024 after working in the financial technology industry. He supports client meetings and manages dedicated plans across all offices. Baker lives in Kansas City with his wife, Cheyenne, and enjoys reading, volunteering with a local dog shelter, and spending time with family and friends.

Kristin Hillyer is a Kansas native who has worked in the financial industry since 2012 and joined Thrivent in 2022. She coordinates community events and office activities while keeping things running smoothly behind the scenes. Kristin lives in Hiawatha with her husband, Lincoln, their two sons, Porter and Preston and their dog, Winston, and she enjoys staying active and involved in the community.

Jessica Olson, a Tennessee native, has been a Kansas resident since 2012 and recently joined the Thrivent team. She plays a key role in supporting daily office operations, maintaining accurate client records and helping create a seamless and positive experience for clients. She and her husband, Adam, live in Hiawatha with their two sons, Reid and Emmett, and their dog, Reese. In her free time, Jessica enjoys sewing, crafting, and making memories with family and friends.

You can learn more about our team at **thrivent.com/nextgen**.

Get the scoop on QCDs and RMDs

Qualified charitable distribution (QCD)

QCDs are a strategy for individuals who want to donate to their favorite charitable organizations while making tax-free disbursements from a Traditional IRA. Traditional IRAs are normally taxable when money is withdrawn from the account. However, a QCD allows the disbursements to be tax-free as long as they're paid directly from the IRA to an eligible charitable organization. QCDs can be made by submitting a request form. Then Thrivent will make a check payable to the charity from your IRA. Contact our team for more information.

In 2026, a QCD allows you transfer up to $111,000 per year from your IRA. This amount will be indexed for inflation annually. If you are married, you and your spouse can each make QCDs of up to $111,000 per year. The limit applies per person because retirement accounts are individually owned.

Required minimum disbursement (RMD)

A RMD is the amount of money that must be withdrawn annually from certain qualified retirement accounts. In previous years, the RMD occurred at age 70½. Recent rule changes moved the RMD to age 73 for those who reached age 72 after Dec. 31, 2022. If you are already subject to RMDs, you must continue your distributions. Disbursements must be completed by Dec. 31 each year.

If you fail to take your RMD, the IRS imposes a 25% excise tax on the amount not withdrawn.





Next Generation Financial Advisors notes

As we move into the second half of the year, we wanted to share two important reminders about the future of our practice and your financial planning.

First, earlier this year, our insurance support associate, Stacie Shoemaker, whom many of you have come to know and love over the past six years, made the decision to stay home with her children. While we certainly miss Stacie, we're excited to welcome Jessica Olson (no relation) to the team. Jessica joined us in early June as an office professional and has transitioned into the role seamlessly. If you notice a new face at the front desk or hear a new voice on the phone, chances are you'll be connecting with Jess. Be sure to read more about her in this newsletter.

Second, now is the time to look ahead to year-end planning opportunities. Many financial decisions become more limited once December arrives and waiting until tax season can result in missed opportunities. In addition, tighter year-end schedules make it harder to address retirement accounts before tax filing, such as considering Roth conversions or ensuring RMDs are satisfied. With these things in mind, we encourage you to review your financial picture now while there is still time to make meaningful adjustments.

If it's been a while since we've talked, now is a great time to schedule a review. Even small adjustments made before year-end can have a meaningful impact on your long-term financial strategy. We're grateful for the trust you place in our team and look forward to helping you finish the year strong.

Upcoming event

A Lifetime Gift with Shelly Halverson

Nov. 18 | 5–7 p.m. | Chicken N Pickle–Overland Park
5901 W. 135th St., Overland Park, KS 66223

We plan for weddings, college, vacation and retirement. Why is it so hard to plan for death? Get tools to help you talk to loved ones and prepare at A Lifetime Gift when Certified Celebrant Shelly Halverson suggests open conversation and offers a practical checklist filled with encouraging instructions. To RSVP, contact Jess at 785-740-4648 or **jessica.olson@thrivent.com**.

RECIPE CORNER

Auntie's Carrot Cake

This beloved recipe comes from Jessica Olson's aunt.

3 cups sugar
2 cups oil
6 eggs
3 cups all-purpose flour
1 tablespoon cinnamon
1½ teaspoon salt
1½ teaspoon baking soda
1½ tablespoon vanilla extract
1 (20 ounce) can crushed pineapple, drained
1½ cups pecans
3 cups grated carrots
2 cups sweetened coconut (process in food processor to make it extra fine)

Directions

1. Combine sugar and oil. Then add eggs.
2. Sift together flour, cinnamon, salt, baking soda; then add them to sugar mixture.
3. Stir in vanilla. Then add the remaining ingredients and mix well.
4. Pour the batter into a large tube pan and bake for 80 minutes at 350 degrees.
5. Let the cake cool completely before frosting it with cream cheese frosting (recipe below).
6. Sprinkle pecans on top of frosting (optional).

Cream cheese frosting

16 ounces cream cheese
1 cup butter (unsalted)
2 pounds powdered sugar
1 teaspoon vanilla extract

Directions

1. Combine cream cheese and butter.
2. Add sugar. Beat well.
3. Stir in vanilla.

What is a Thrivent Action Team?



Have an idea to support a cause or bring people together? A **Thrivent Action Team** can help you turn it into action. These teams are led by Thrivent clients and bring community members together to complete a fundraiser, educational event or service activity. Simply submit your project idea through an application. Once approved, Thrivent will send you a Thrivent Action Kit, which can include:

- A Community Impact Card with up to $250 in seed money
- A personalized webpage and other digital tools to promote your activity
- "Live Generously" T-shirts
- Thank you cards, name tags, stickers and more

Clients with membership can lead two Thrivent Action Teams per year, and clients with associate membership can lead one team per year—giving you a simple way to support the people and causes you care about. If you need help with your application, call our office and we can walk you through the process.

Please share your Thrivent Action Team success with us. Send your story and a picture to **nextgeneration@thrivent.com** and you may be featured in a future newsletter.

Important dates and reminders

Oct. 31: Annual Halloween parade and open house

Nov. 18: A Lifetime Gift workshop, details on page 3

Nov. 26: Thanksgiving, office closed

Nov. 27: Day after Thanksgiving, appointments via Zoom

Dec. 24: Christmas Eve, appointments via Zoom

Dec. 25: Christmas Day, office closed

Dec. 31: New Years Eve

Jan. 1: New Years Day, office closed

Refer a friend

Do you know someone who could benefit from our guidance? Send them our way. Thank you for your confidence in our team.

Stay connected

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linkedin.com/in/kyleolsonthrivent

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No products will be sold at these events.
Not all team members can provide all products, programs and services in all states.
Not all team members may office at the above address
BackPack Buddies, Second Harvest Community Food Bank and Lentz Express Food Truck are not affiliated with or endorsed by Thrivent.
Shelly Halverson is not affiliated with or endorsed by Thrivent. The views expressed in this presentation by Shelly Halverson are her own and not necessarily those of Thrivent or its affiliates.
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