thrivent

WhiteOak Financial Group *Connections*

Newsletter Fall 2026

WhiteOak Financial Group

Cedar Rapids, Iowa Office
3349 Southgate Ct. S.W., Ste. 101
Cedar Rapids, IA 52404
P: 319-366-2991
Mon.–Fri., 9 a.m.–4 p.m.
and by appointment

DeWitt, Iowa Office
908 Sixth Ave.
DeWitt, IA 52742
P: 563-659-2991
Mon.–Fri., 8:30 a.m.–4 p.m.
and by appointment

Geneseo, Illinois Office
209 W. Exchange St.
Geneseo, IL 61254
P: 309-944-4538
Mon.–Fri., 9 a.m.–5 p.m.
and by appointment

Comstock Park, Michigan Office
5900 Alpine Ave. N.W.
Comstock Park, MI 49321
P: 616-805-7207
Mon.–Fri., 9 a.m.–5 p.m.
and by appointment

Geneva, Illinois Office
477 S. 3rd St., Ste. 148
Geneva, IL 60134
P: 319-366-2991
By appointment

Overland Park, Kansas Office
7400 College Blvd., Ste. 150
Overland Park, KS 66210
P: 319-366-2991
By appointment

Introducing WhiteOak Financial Group

Formerly Mississippi Valley Associates

Surprise! We have a new name, but you'll continue to receive the personalized financial guidance and expertise that helps you move forward with confidence.

With continued growth, we're grateful for the opportunity to work with individuals and families nationwide through our offices in Cedar Rapids and DeWitt, Iowa; Geneseo and Geneva, Illinois; Comstock Park, Michigan; and Overland Park, Kansas. In addition to these offices, our team serves clients in many other states across America.

Like the sturdy tree that can live for centuries and is found in many areas of the country, WhiteOak describes our well-established, reliable practice.

As always, we're here to help with purpose, heart and clarity.

Fresh financial insights for every season of life

Looking for timely ideas to help you take your next financial step with confidence? Thrivent offers a wide variety of educational resources on thrivent.com. Visit Insights and Guidance and Financial Education Events on the "Resources" tab to explore topics that meet you where you are—whether you're preparing for retirement, planning for a child's education or simply looking for practical guidance for the road ahead. Here are two resources worth checking out:

From Savings to Security: Making Your Money Last in Retirement is a webinar to be held on Tuesday, September 15 at noon Central time and 7:30 p.m. Central time and on Wednesday, September 16 at 1 p.m. Central, so choose the time that works for you. You may also request a recording

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for on-demand viewing. This workshop is designed to help you feel more empowered to enjoy retirement with greater security, flexibility and confidence in your financial future.

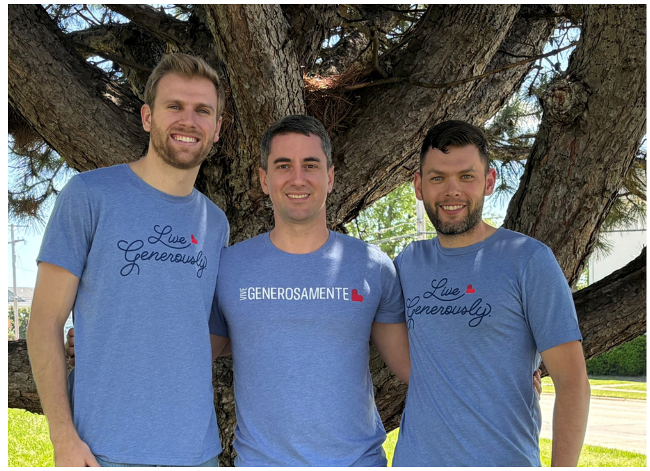
David Blanchett and Michael Finke will present a dynamic session that transforms complex financial decisions into clear, actionable strategies. You'll discover how to turn your savings into reliable, lasting income, how to protect your lifestyle—no matter what the market does—and how to gain the confidence and freedom to truly enjoy retirement. To attend the webinar and request a recording, sign up at **bit.ly/3TMC4oz**.

Your guide to college savings plan options: From 529s to Coverdells explores a variety of education savings plans, each with unique benefits and important considerations, from tax benefits to financial aid impacts. You can read the article at **bit.ly/4i7jgu6**.

Our WhiteOak Financial Group financial advisors would love to answer your questions and help you put your plans into motion.

Great expectations

If you follow our WhiteOak Financial Group Facebook page (please do), you may have recently seen that TJ, Alex and Bryce had something in common. TJ and Bryce still have great expectations, while Alex is already experiencing night shift as a brand-new dad. Congratulations! We love babies.



Meet the team

Left to right: (back row) Gaylon Heetland, Casey Walker, David King, Maurie Nelson; (second row) TJ Harkins, Cole Eberly, Alex Carr, Bryce Andresen, Andrew Haase; (front row) Allison Thede Everman, Kathy Drury, Teri Burkett, and Kallie Barnhart.

Alex Carr, MBA, FIC, Financial Advisor
Cedar Rapids and DeWitt, Iowa; Geneva, Illinois; and Overland Park, Kansas offices

Casey Walker, CLU®, LUTCF®, FIC, Financial Consultant
DeWitt, Iowa office

Gaylon Heetland, CFP®, LUTCF®, FIC, CKA®, BFA™, Associate
Cedar Rapids and DeWitt, Iowa offices

Maurie Nelson, LUTCF®, FIC, Associate
Geneseo, Illinois office

TJ Harkins, FIC, Financial Advisor
Comstock Park, Michigan office

Bryce Andresen, Associate
DeWitt and Cedar Rapids, Iowa offices

Andrew Haase, Financial Advisor
Cedar Rapids, Iowa office

David King, Practice Support Associate
Cedar Rapids and DeWitt, Iowa offices

Cole Eberly, Insurance Support Associate
Cedar Rapids, Iowa office

Allison Thede Everman, Office Professional
Cedar Rapids, Iowa office

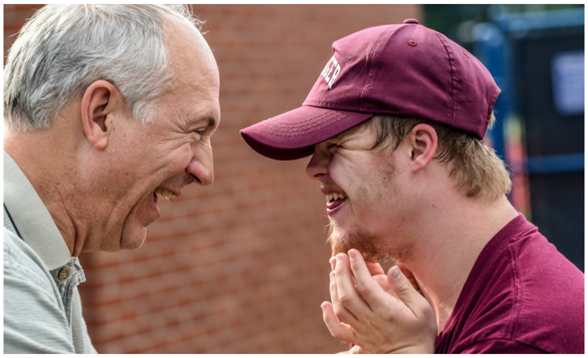
Kallie Barnhart, Office Professional
DeWitt, Iowa office

Kathy Drury, Office Professional
DeWitt, Iowa office

Teri Burkett, Office Professional
Cedar Rapids, Iowa office

Morghan Harkins, Office Professional
Comstock Park, Michigan office

JoAnne Renfro, Office Professional
Remote



Event for special needs individuals and their families

One of our team's favorite long-running traditions is honoring Special Olympics athletes each year at a Kernels baseball game and sponsoring their activities through Cedar Rapids Parks and Recreation. From that connection grew our desire to provide information for families that would address their unique financial concerns.

At a 2025 conference, some of our financial advisors heard Ohio Thrivent Wealth Advisor Hannah Magrum share some of the circumstances that shaped her journey personally and professionally. Her experiences and expertise provide valuable insights and knowledge for those facing disabilities and chronic health conditions, and for families navigating complex care and benefit systems. Hannah holds the Chartered Special Needs Consultant® designation, is a parent to a child with special needs, and is an ambulatory wheelchair user herself.

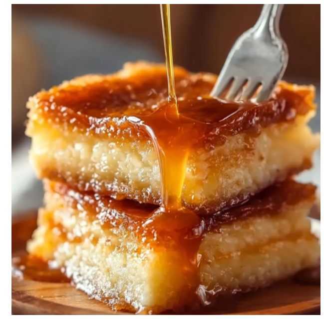
We are excited and honored to host an evening meal and workshop at Ushers Ferry in Cedar Rapids on Sept. 29: **Planning for Special Needs Individuals and Their Families.** Hannah will join us by livestream to share information and answer your questions.

If you know a family who might benefit from learning more about special needs planning, please share information about this event with them. For more details and registration information, see the Upcoming Events section of this newsletter and visit the Event section of our team website at connect.thrivent.com/whiteoak-financial-group.

RECIPE CORNER

Overnight Caramel French Toast

"I have been serving this breakfast dish to overnight guests for decades because it is simple, delicious and frees up time to chat with friends over morning coffee. Now our grandkids request it every time they stay over. They have renamed it "French toast that makes its own syrup."
—JoAnne Renfro, office professional



Ingredients

1 cup packed brown sugar

½ cup butter

2 tbsp. light corn syrup

1 (17.6 ounces) brioche loaf, thick-sliced

¼ cup sugar

1 tsp. ground cinnamon

6 eggs

1½ cups half and half (may use milk)

1 tsp. vanilla extract

Instructions

1. Grease 9-by-13-inch pan with cooking spray.
2. In small saucepan over medium heat, bring brown sugar, butter and corn syrup to a boil, stirring constantly.
3. Remove from heat and pour caramel evenly into pan.
4. Completely cover caramel with 6½ brioche slices.
5. Combine sugar and cinnamon and sprinkle half of mixture over brioche.
6. Place remaining 6½ brioche slices on top.
7. Sprinkle with remaining cinnamon/sugar mixture and set aside.
8. In a medium bowl, beat eggs with a whisk.
9. Add half and half and vanilla and whisk until combined.
10. Pour egg mixture evenly over brioche. Cover and chill 8 hours or overnight.
11. Remove pan from refrigerator 30 minutes before baking.
12. Preheat oven to 350 degrees and bake for 35–45 minutes. The French toast will puff slightly when done.
13. Serve immediately, flipping each piece so caramel is on top.

Yield: 6 servings

"... They will be called oaks of righteousness, a planting of the Lord for the display of his splendor." —Isaiah 61:3 NIV

Upcoming events

The Friday Morning Brew

Aug. 28 | Sept. 25 | Oct. 30 | Nov. 20 | 7–8:30 a.m. | Cedar Rapids office, 3349 Southgate Ct. S.W., Ste. 101

Join us for free dad jokes, coffee and donuts! Stay to chat or grab and go if the jokes are bad.

Planning for special needs individuals and their families

Sept. 29 | 5:30–7 p.m. Central time | Ushers Ferry Lodge, 5925 Seminole Valley Trl. N.E., Cedar Rapids (Ushers Ferry Lodge is ADA-accessible.)

Join us for a workshop where Thrivent Wealth Advisor Hannah Magrum will discuss the unique complexities that go into special needs planning. Enjoy a complimentary meal hosted by our Thrivent Community, followed by Hannah's livestream presentation and an opportunity for Q&A.

Topics discussed will include:

- Resources: state, local and federal
- IEP vs. 504
- Medicaid and Medicare
- Special needs trusts
- ABLE accounts
- Support options
- Tax considerations
- How personal financial planning impacts special needs planning
- Tax considerations

To register by Sept. 23, visit **specialneedsplanningcr.eventbrite.com**, call 319-366-2991 or email **teresa.burkett@thrivent.com**. Walk-ins are welcome.

Leaving a Thriving Legacy—Watch Party Lunches

Oct. 14, 11:45 a.m.–1:15 p.m. Central time | The Hotel at Kirkwood Center, Meeting Room 124, 7725 Kirkwood Blvd. S.W., Cedar Rapids

Oct. 14, 11:45 a.m.–1:15 p.m. Central time | DeWitt Community Library, 917 Fifth Ave., DeWitt

Oct. 14, 12:45–2:15 p.m. Eastern time | Amy Van Andel Library, 7215 Headley St. S.E., Ada, Michigan

Join us for a special educational event featuring guest speaker Eric W. Bilger, FIC, financial advisor at Thrivent. Our team is committed to helping you plan for your future—and the future of those that you care about most. Better prepare yourself for the "what-ifs" by joining us as we address:

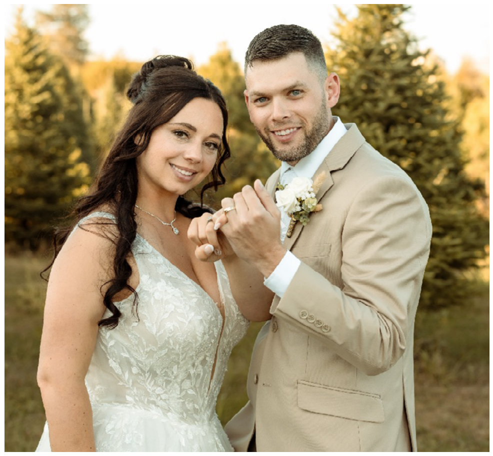
- Essential estate preservation documents you should have
- The purpose and role of a will
- Estate taxes and annual gifting limits
- How the probate process works
- Advantages of naming beneficiaries on your accounts
- The SECURE Act 2.0 and how it impacts retirement accounts
- Long-term care planning: costs and options
- Charitable giving strategies and opportunities
- How qualified charitable distributions (QCDs) work
- Life insurance: creating stability for every stage of life

This workshop is designed for you and your adult beneficiaries to help address their concerns about aging parents and protecting family assets. We encourage you to invite your beneficiaries to attend this educational opportunity.

Enjoy lunch provided by our Thrivent Community while we watch Eric's livestream presentation together. A brief discussion and an opportunity for Q&A with our financial advisors will follow.

To register, call our offices at 319-366-2991 (Cedar Rapids), 563-659-2991 (DeWitt), 616-805-7207 (Comstock Park), or email **teresa.burkett@thrivent.com**. Please sign up by Oct. 7 if able, but walk-ins are welcome.

Team connections: Meet Bryce Andresen



We all have stories, and in this and future newsletter editions we will share some about our staff. Since June 2024, Associate Bryce Andresen has enjoyed working with clients in our DeWitt and Cedar Rapids offices.

From service to financial services
Bryce grew up in Fort Dodge, Iowa, where he developed a love of hunting and fishing. After high school he spent four years of active-duty service in the Navy as a military police officer, providing nuclear weapon and ballistic submarine security. Following active duty, he has continued service in the Navy Reserves, including a 2022 deployment to Africa as part of Operation Al Qaeda East Africa, providing stability in the region.

After earning environmental science degrees from Iowa Central Community College and Iowa State University, Bryce recognized that many people enter adulthood with unanswered questions about finances and retirement planning. His desire to help individuals and families reach their goals, protect themselves and their loved ones, and create a legacy led him to Thrivent and a career in financial services.

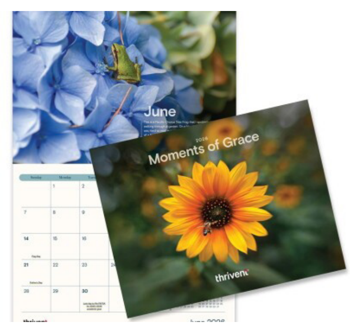
Family, faith and traditions
Bryce and his wife, Jessica, are excited to welcome their first child in late fall. They look forward to continuing meaningful family traditions while creating new ones of their own. Together, they enjoy Iowa Hawkeye sporting events—especially wrestling and football—along with concerts and hiking. As an avid bowhunter on their family farm, Bryce especially appreciates early mornings outdoors, watching the world wake up while sitting 20 feet closer to God.

SPOTLIGHT ON MEMBERSHIP BENEFITS

Order your Thrivent calendar today

Thrivent's 2027 calendar theme is "God's Handiwork." Inspired by the Greek word poiēma, found in Ephesians 2:10 and Romans 1:20 and meaning "that which has been made," this theme reflects the truth that creation and even our own lives are crafted with beauty, intention and artistry.

The pre-order period has ended, but calendars are still available to order while supplies last. Thrivent clients with membership can request one calendar at no cost. Orders placed now will ship in early October. If you received a Thrivent calendar or place an order today, you'll be automatically subscribed to future calendar releases. To place your order, visit **thrivent.com/calendar**.



No products will be sold at these events.

Not all team members may office at the above addresses.

Not all team members can provide all products, programs and services in all states.

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Thrivent and its financial advisors and professionals do not provide legal, accounting or tax advice. Consult your attorney or tax professional.

David Blanchett and Michael Finke is not affiliated with or endorsed by Thrivent. The views expressed in this presentation by David Blanchett and Michael Finke are their own and not necessarily those of Thrivent or its affiliates.

Thrivent provides advice and guidance through its Financial Planning Framework that generally includes a review and analysis of a client's financial situation. A client may choose to further their planning engagement with Thrivent through its Dedicated Planning Services (an investment advisory service) that results in written recommendations for a fee.

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WhiteOak Financial Group

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Thank you for the confidence you place in our team

We are grateful for the opportunity to provide guidance and support as you plan for what matters most.

Stay connected

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