

# 2024 ANNUAL REPORT



THE POWER OF A SHARED VISION





## Your Vision. Our Commitment.

At Cornerstone Financial Solutions, we believe that the key to successful financial planning starts with understanding you—your vision, your goals, and your unique circumstances. While many firms focus on model portfolios and market trends, our approach is centered on building Extraordinary Relationships with each client, ensuring that your financial strategy is personalized to reflect what matters most to you.

As a Cornerstone client, you have access to a full team of professionals with over 140 years of combined experience, not just one advisor. This collective experience helps ensure that every angle of your financial future is carefully considered. We are guided by Client-First Practices, meaning that every recommendation we make is driven by what’s best for you.

Most importantly, we make financial planning easier for you. By Simplifying the Complex, we deliver clear, straightforward advice without the confusing industry jargon. Our goal is to help you achieve lasting value through personalized investment strategies that align with your unique goals, making sure you have the confidence and clarity you need to pursue your dreams.

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## Cornerstone Confident

**INFORMED.**

**EMPOWERED.**

**EXCITED FOR WHAT’S NEXT.**

We believe that *you don’t have to settle* for the status quo. When your life and wealth are built on a cornerstone, you can pursue greater dreams and make the impact you’re truly capable of making – in your life, in the lives of those you love, and in the legacy you leave behind.

**Helping you build a financial plan to achieve what’s truly possible is what we do. Empowering you to pursue greater dreams is who we are.**



## Year-End Message from the Founder

### Gordon D. Wollman

MS-Financial Planning, CFP®, ChFC, CMFC®, CRPS®, AWMA®, AAMS®, ChFEBC<sup>SM</sup>

Founder & President, Cornerstone Financial Solutions  
Wealth Advisor, RJFS



As we close out 2024, I want to take a moment to reflect on what makes our work at Cornerstone Financial Solutions so meaningful. For me, it's the privilege of walking alongside each of you as you pursue your goals, face challenges, and dream big. This year has been a testament to resilience, adaptability, and the power of a shared vision.

To our clients, thank you for your trust and for letting us be a part of your story!

One story stands out to me this year. I remember meeting with a family who had been working toward a major milestone for years—an important legacy that they wanted to leave for their children and grandchildren. As we celebrated that accomplishment together, I was reminded why we do what we do: not just to manage wealth but to empower families to make an impact that lasts for generations. Moments like these reaffirm our mission to be more than just financial advisors; we are partners in your journey.

This year, we've not only navigated market shifts, but we have also seen remarkable achievements—families retiring with confidence, communities impacted by charitable giving, and individuals setting out on new adventures. Your success is what matters most.

Looking ahead to 2025, I see so much potential. We are committed to helping you adapt to economic changes, explore new opportunities, and realize what's truly possible. We will continue to focus on simplifying the complex, building extraordinary relationships, and ensuring your investments align with your values. Together, we will make an impact that reaches beyond the numbers and touches the lives of those we care about. Wealth is not just about accumulation; it's about creating meaning, building a legacy, and making a difference. As we move forward, I am excited about the possibilities that lie ahead, and I look forward to continuing this journey with you.

Here's to a new year full of promise, growth, and meaningful impact. Thank you for being part of the #CornerstoneCommunity!

Warmest regards,

Gordon D. Wollman



## Key Factors Influencing Stock Markets in 2024

### Jill Mollner

MBA, CFP®

Branch Operations Manager

Wealth Advisor, RJFS



### Navigating the Emotional Rollercoaster

As we look back on 2024, it has felt like riding a wave that is both exhilarating and terrifying. On any given day, market highs gave rise to hope, while abrupt downturns left even seasoned investors questioning their strategies. Several key factors drove this volatility: global economic uncertainty, central banking policy, and the rise of artificial intelligence (AI). Here's what these changes have meant for us and - more importantly - for you.

### Global Economic Uncertainty

One of the most impactful forces shaping the market in 2024 is global economic uncertainty. Investors are navigating a landscape filled with geopolitical tensions, unpredictable inflation, and concerns over global growth. The ongoing ripple effects from the Russia-Ukraine war continue to disrupt energy markets and create unease around supply chains. Similarly, U.S.-China relations remain strained, with potential trade barriers threatening to impact global industries.

For investors, this climate of uncertainty can cause concern. Watching the value of your hard-earned investments fluctuate wildly can evoke anxiety, even panic. But volatility can create opportunities for those who can stomach the emotional rollercoaster. Experienced investors know that market downturns, while painful in the short term, have historically provided opportunities for long-term growth.

### Central Banking Policy: Interest Rates

Another major factor influencing the stock market in 2024 is the stance of the central banks, particularly the U.S. Federal Reserve. We are closely watching interest rate decisions as these policies shape the cost of borrowing and, consequently, corporate growth.

In the post-pandemic world, inflation has been a persistent issue. Throughout 2023, central banks took aggressive measures to combat inflation by raising interest rates. While inflation has begun to moderate, uncertainty around future rate hikes remains a source of anxiety for investors.



For many, the Fed's decisions are nerve-racking because interest rates impact nearly every aspect of the economy, from corporate earnings to consumer spending. When central banks raise rates, the cost of borrowing rises, which can slow down business expansion and lower corporate profits—factors that typically weigh on stock prices. Conversely, if the Fed signals a more dovish approach and pauses or cuts rates, investors tend to view this as a green light, sparking optimism and bullish behavior. We've been closely watching these shifts and adjusting your portfolio to ensure it remains resilient in the face of these changes.

*“Together, we'll continue to ensure your financial plan is ready to meet both today's challenges and tomorrow's opportunities.”*

## **AI: A New Frontier, A New Anxiety**

The growing role of artificial intelligence is another critical factor in 2024. Artificial Intelligence (AI) brings both excitement and anxiety. On one hand, it promises tremendous benefits, like enhancing healthcare, making daily tasks easier, and even solving complex global problems. AI can drive efficiencies, boost creativity, and help us understand vast amounts of data in new ways. On the other hand, there are valid concerns—AI could replace certain jobs, make decisions that impact our lives in ways we don't fully understand, and pose ethical challenges around privacy and control.

This technological disruption has left some investors feeling uncertain about the future. The emotional challenge here is unique. AI may accelerate trends, but it doesn't understand human emotion or long-term vision in the same way humans do. Balancing these risks and rewards will be essential to harnessing AI's potential responsibly.

## **Navigating Together**

Deciphering and understanding these complexities can feel overwhelming, but that's where our relationship comes in. At Cornerstone Financial Solutions, it's our job to simplify the complex, so you can focus on what matters most—your life, your family, and the impact you want to make. With your needs at the center of everything we do, we've been working behind the scenes to make sure your financial strategy remains strong. And we're always here to talk through any situation with you, ensuring you feel seen, heard, and understood every step of the way.

Our commitment to you has never wavered: to help you pursue greater dreams and build a foundation for lasting value, even in uncertain times.

As we wrap up 2024 and head into the new year, know that we're here to help you navigate whatever comes next. Together, we'll continue to refine your financial plan, ensuring it's ready to meet both today's challenges and tomorrow's opportunities.

Thank you for allowing us to be a part of your journey.



## Client-First Practices: Behind-the-Scenes

### Michelle Stahl

Partner, Chief Operating Officer, CFS  
Office Manager, RJFS



At Cornerstone Financial Solutions, we often speak about our dedication to extraordinary relationships and our mission to empower clients to pursue greater dreams. But what does that look like from behind the scenes?

As the Chief Operating Officer, I have the privilege of ensuring that our commitment to putting clients first is embedded in every aspect of our operations, including the processes our team follows and the systems we use. Our goal is simple: to make your experience as seamless, personalized, and impactful as possible. I want to take a moment to pull back the curtain and share how our internal efforts drive the exceptional experience you receive at Cornerstone.

### Streamlined Processes for Your Convenience

We recognize that the financial world can be complex, and it's our job to simplify it for you. Behind every interaction we've crafted a well-coordinated process designed to make things as easy and efficient as possible for you. Over the past year, we've worked diligently to streamline our operations, speed up response times, enhance appointment scheduling, and make paperwork less cumbersome. Every improvement has been driven by one question: How can we make this simpler for you?

### Personalization Starts Behind the Scenes

Personalization is at the heart of what we do, starting long before you meet with your advisor. From securely gathering information about your preferences and financial goals, to creating customized reports, we've enhanced the processes that provide personalized advice and proactive communication at every stage of your financial journey.

### Efficiency That Allows Us to Be More Responsive

We know that when questions or challenges arise, you need answers quickly. An efficient, well-organized back office allows us to be highly responsive, providing proactive solutions and consistent communication - key to the trust that's at the core of our relationship with you.



## Collaboration: The Cornerstone Difference

At Cornerstone, you aren't just working with one advisor—you're working with an entire team of professionals who bring over 140 years of combined experience to the table. This collective experience means that every decision we make for you is thoroughly vetted and thoughtfully considered. Our operations ensure that collaboration happens smoothly, with regular team meetings, shared insights, and the latest data at our fingertips, so we can provide you with the best possible advice.

Our client-first commitment means that every member of our team understands how their work directly impacts your experience and financial well-being. The Cornerstone Team believes that our role goes beyond managing assets. We strive to create an environment where you feel supported, understood, and excited for what's next.

## Looking Forward

As we head into 2025, my promise to you is that we will continue to innovate, refine, and enhance our operational practices—all to serve you better. We'll keep asking ourselves how we can improve, simplify, and personalize our processes so that you can focus on pursuing the dreams that matter most to you.

Thank you for trusting us with your financial journey. We are committed to delivering excellence at every turn, and I'm excited for what lies ahead.

Warm regards,

Michelle Stahl

*"Our goal is to make your experience as seamless, personalized, and impactful as possible."*

# 140 YEARS

Combined Team  
Experience

# 30 YEARS

In Business

# 19

Professionals  
Providing  
Team-Based  
Wealth Management





## Our Evolving Team

### Wishing Gita a Happy Retirement

As of December 20, 2024, Gita Hendricks officially retired from Cornerstone Financial Solutions, leaving a legacy of warmth, dedication, and a smile that greeted everyone who walked through our doors. Since joining us in 2017, Gita has been a treasured part of the team, first at the front desk and, more recently, lending her talents to our marketing department.

Whether sharing a favorite snack of corn chips with guacamole, enjoying a movie like *Breakfast at Tiffany's*, or spending time with her grandkids, Gita brings enthusiasm and joy into all aspects of her life. With her vibrant community spirit, unique style, and love for family, we are sure that she will be as busy as ever as she steps into the next chapter of working on her art business and spending more time with family.

We thank Gita for her years of service, her kindness, and the positive impact she's made on our lives. She's been an inspiring example of dedication and positivity.

From all of us at Cornerstone, **congratulations, Gita, and happy retirement!**



### Emily's Next Chapter

Emily Thein joined the Cornerstone family in May 2022 as a Client Relationship Manager, providing dedicated service to our clients by answering service-related questions, processing transfers and withdrawals, and assisting with new accounts and paperwork. Emily has been an invaluable part of our team, ensuring our clients feel supported and well-informed.

In November, Emily and her husband Ethan welcomed their first child, Layne James Thein, to the world. Now, as they prepare for a **new chapter** helping with **Ethan's family business in Minnesota**, we send them our heartfelt **congratulations and best wishes for this exciting journey ahead.**

Emily, you'll be greatly missed at Cornerstone, and we're excited for all that lies ahead for you and your family!







## Our Evolving Team

### Welcome Riley

We are thrilled to introduce **Riley Miller**, who is stepping into the role of **Client Relationship Manager** on the Client Service Team. Riley is filling the position previously held by Emily Thein, who has transitioned to an exciting new chapter with her family.

As part of the Client Service Team, Riley will work closely with our Wealth Advisors to provide the exceptional service you've come to expect. Her responsibilities include answering account service questions, resolving concerns, processing transfers and withdrawals, assisting new clients with onboarding and opening accounts, and coordinating the client meeting preparation process. Riley will also play a vital role in ensuring follow-up tasks are completed and providing support to beneficiaries during transitions, helping to make these processes as smooth and stress-free as possible.

While we will miss Emily greatly, we are confident that Riley's dedication and expertise will continue to enhance the personalized care and attention you receive at Cornerstone. Please join us in welcoming Riley to the team!



### New Partnership with Lesa Hommes, CPA\*

We're excited to share some great news with you! We've partnered with Lesa Hommes, a seasoned CPA with over 35 years of experience in tax planning. Based in Rock Rapids, IA, Lesa brings a wealth of expertise that will add incredible value to you and your financial goals.

Having a CPA like Lesa working on tax-related issues means you'll benefit from specialized guidance designed to align your tax strategy with your overall financial plan. Whether it's navigating complex tax scenarios or identifying opportunities to help optimize your financial outcomes, her expertise provides personalized attention and insights tailored to your needs.

We're thrilled to welcome Lesa into this partnership, and we're confident her experience will enhance the services we provide. It's all part of our commitment to delivering lasting value and helping you make the impact you're truly capable of making.



\*The tax advice and/or services of Lesa Hommes, CPA, are independent of RJFS. This is not a service offered through Raymond James.



## Our Evolving Team

### The Wealth Management Intern Experience

Ever wondered what it's truly like to intern in the world of wealth management? For Jakob Brown, an internship at Cornerstone Financial Solutions solidified his desire to pursue a career in financial services. "I saw firsthand how we impact people's lives. People trust us to manage their life savings, and that's an incredible responsibility."

Jakob chose the internship at Cornerstone because he felt an alignment with the company's values. "Cornerstone felt like the right fit," he reflected. "Our values matched, and the culture was evident from the start." Cornerstone's dedication to mentoring, supporting young talent and local education became clear as he was welcomed into a collaborative, purpose-driven team.

Throughout the internship, Jakob appreciated the foundation his college courses had provided, but felt the hands-on experience was taking his understanding to the next level. "College touches on some of the topics, but having the internship background put me ahead in my senior year," he noted. Working on substantive projects, like updating the client database and ensuring accuracy across multiple systems, gave him a sense of responsibility and purpose. Jakob explained. "I saw firsthand how essential it is to have the right tools to help advisors serve clients better."

A highlight was participating in meetings and observing the team in action. During Investment Committee meetings he appreciated the competitive advantage of Cornerstone's process of reviewing models and discussing strategies. "The weekly meetings were a huge learning opportunity," Jakob shared. "Many companies don't take that time."

His favorite meetings to attend were client reviews, where he witnessed the high level of professionalism required to guide clients with confidence and learned that financial advising is about so much more than numbers. "Seeing how advisors interact with clients was invaluable," he said. "It's about helping people retire well and encouraging them not to settle for the status quo."





## A Strong Foundation

### The Value Behind a Title – What a CFP® Certification Means for You

The Certified Financial Professional® certification is recognized as the gold standard in the financial planning industry, and for good reason. It reflects a commitment to providing the highest level of service, ensuring our clients have access to the very best advice, rooted in comprehensive education, experience, and ethical standards.

For us at Cornerstone, this isn't just about letters after a name—it's about what those letters mean for you. The journey for our advisors to achieve a CFP® certification involved not only a college degree but also countless hours of focused study and the completion of rigorous exams—all to ensure we're fully equipped to serve your needs.

With over 100 different certifications available to financial professionals, only about 1 in 5 advisors in the U.S. hold the CFP® certification, which speaks to its prestige and the level of dedication it requires. When you work with a CFP® professional, you can feel confident knowing that your advisor has been held to the highest standards and has demonstrated the expertise to guide you toward what's possible.

We believe so strongly in the benefit this brings to you that every one of our wealth advisors is committed to earning their CFP® certification. It's a way to show our dedication to you in being the best possible partners for you on your financial journey.

#### Sources:

<https://www.cfp.net/get-certified/certification-process/exam-requirement/about-the-cfp-exam/scoring-and-results/exam-statistics>

According to the latest U.S. Bureau of Labor Statistics (BLS) data, there are around 330,300 financial advisors employed in the U.S.:

<https://www.financestrategists.com/financial-advisor/advisor-types/how-many-financial-advisors-are-in-the-us/>

According to the CFP® Board, there are 98,883 CERTIFIED FINANCIAL PLANNERS™:

<https://www.cfp.net/knowledge/reports-and-statistics/professional-demographics>

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With more than 140 years of combined experience and a team of professional wealth managers we can say, *“This is how we are going to take care of you,”* so that you have comfort and reassurance even if someone you normally work with is out of the office.



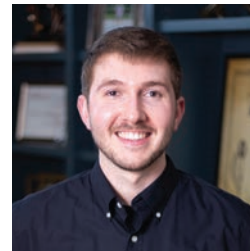
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ChFEBC<sup>SM</sup>  
Founder and CEO, CFS  
Wealth Advisor, RJFS



**Jill Mollner**  
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Branch Operations Manager  
Wealth Advisor, RJFS



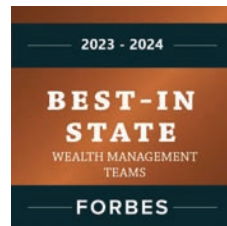
**Andrew Ulvestad**  
CFP®, AAMS®  
Wealth Advisor, RJFS



**Jory Flanery**  
Associate Advisor



**Alyssa Ball**  
Associate Advisor



Except Forbes Best-In-State Wealth Management Teams, these rankings and awards were achieved by Gordon Wollman, Founder & CEO, CFS and Wealth Advisor, RJFS. These rankings may not be representative of any one client's experience, are not an endorsement, and are not indicative of future performance. Neither Raymond James nor any of its Financial Advisors pay a fee in exchange for these awards/ratings. Raymond James is not affiliated with Barron's, Shook Research, Forbes, Financial Times, or Ignite Research. Investment performance is not an explicit component because not all advisors have audited results and because performance figures often are influenced more by clients' risk tolerance than by an advisor's investment-picking abilities.

Barron's Top 1,200 Financial Advisors: Barron's is a registered trademark of Dow Jones & Company, L.P. All rights reserved. The rankings are based on data provided by 6,595 individual advisors and their firms and include qualitative and quantitative criteria. Time period upon which the rating is based is from 09/30/2022 to 09/30/2023, and was released on 03/11/2024. Factors included in the rankings: assets under management, revenue produced for the firm, regulatory record, quality of practice and philanthropic work. Investment performance is not an explicit component because not all advisors have audited results and because performance figures often are influenced more by clients' risk tolerance than by an advisor's investment picking abilities.

The 2024 Forbes ranking of America's Top Wealth Management Teams Best-In-State, developed by SHOOK Research, is based on an algorithm of qualitative criteria, mostly gained through telephone and in-person due diligence interviews, and quantitative data. This ranking is based upon the period from 3/31/2022 to 3/31/2023 and was released on 01/09/2024. Advisor teams that are considered must have one advisor with a minimum of seven years of experience, have been in existence as a team for at least one year, have at least 5 team members, and have been nominated by their firm. The algorithm weights factors like revenue trends, assets under management, compliance records, industry experience and those that encompass best practices in their practices and approach to working with clients. Out of approximately 10,100 team nominations, 4,100 advisor teams received the award based on thresholds. Please see <https://www.forbes.com/lists/wealth-management-teams-best-in-state> for more info.

The Forbes Best-In-State Wealth Advisors 2024 ranking, developed by SHOOK Research, is based on an algorithm of qualitative criteria, mostly gained through telephone and in-person due diligence interviews, and quantitative data. This ranking is based upon the period from 6/30/2022 to 6/30/2023 and was released on 4/3/2024. Those advisors that are considered have a minimum of seven years of experience, and the algorithm weights factors like revenue trends, assets under management, compliance records, industry experience and those that encompass best practices in their practices and approach to working with clients. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. Out of approximately 42,108 nominations, roughly 8,500 advisors received the award. Please visit <https://www.forbes.com/best-in-state-wealth-advisors> for more info.

The FT 400 was developed in collaboration with Ignites Research, a subsidiary of the FT that provides specialized content on asset management. To qualify for the list, advisers had to have 10 years of experience and at least \$300 million in assets under management (AUM) and no more than 60% of the AUM with institutional clients. The FT reaches out to some of the largest brokerages in the U.S. and asks them to provide a list of advisors who meet the minimum criteria outlined above. These advisors are then invited to apply for the ranking. Only advisors who submit an online application can be considered for the ranking. This ranking is based upon the period from 06/30/2016 to 06/30/2019 and was released on 04/18/2020. In 2019, roughly 960 applications were received and 400 were selected to the final list (41.7%). The 400 qualified advisers were then scored on six attributes: AUM, AUM growth rate, compliance record, years of experience, industry certifications, and online accessibility. AUM is the top factor, accounting for roughly 60-70 percent of the applicant's score. Additionally, to provide a diversity of advisors, the FT placed a cap on the number of advisors from any one state that's roughly correlated to the distribution of millionaires across the U.S.

Raymond James Chairman's Council Membership is based on prior fiscal year production, re-qualification is required annually. Raymond James does not provide tax or legal services.



## Community of Compassion

Making a **positive impact** and **building community** through **service** to clients, one another, our communities, and our world.





## Community of Compassion

### 2024 Diaper Drive

Thanks to the extraordinary generosity of our clients, we delivered over 1,000 diapers to PlusOne in Huron and over 5,500 diapers to The Teddy Bear Den in Sioux Falls. THANK YOU to our amazing clients who made these diaper donations possible. Your generosity exemplifies the compassionate community we're building together, and we couldn't have made this direct impact on families in need without you.



### A Ripple of Kindness: Our Charitable Incentive Match

In 2022, Cornerstone embarked on a journey to make a greater impact—one that extends beyond our work with clients and into the communities that mean so much to us. Thus began our charitable incentive match program, through which team members can earn charitable donations in conjunction with performance bonuses. It's a simple idea that has created a ripple of kindness and touched countless lives.



### See Why Stephanie chose to Make a Difference:

"I have supported the HRMC Foundation's "We've Got You Covered" program, which aims to increase the number of women receiving regular mammograms through awareness and by providing free mammograms to those in financial need. While I don't have a personal family history of breast cancer, it has deeply affected people around me. At my annual physical, just before turning 40, my doctor suggested scheduling my first mammogram. Admittedly, I wasn't looking forward to it, so I kept putting it off. However, in June of that year, I tragically lost a classmate and friend to metastatic breast cancer, and it hit me hard. Her passing, along with knowing others close to me who've battled this disease, underscored the importance of early detection.



Regular screenings like mammograms can detect breast cancer in its early stages, often before symptoms appear. Early detection greatly increases the chances of successful treatment, reduces the need for more aggressive therapies, and ultimately saves lives. Supporting this program helps ensure that more women have access to this vital health service, regardless of their financial situation."

As a result of We Invest in People, in 2024 we united to support healthcare efforts through the HRMC Foundation, provided essentials through the "We've Got You Covered" initiative, contributed to the Alzheimer's Association, empowered individuals with Dress for Success, supported Call to Freedom's mission, helped Kids Against Hunger deliver meals to children in need—and so much more!





## Community of Compassion

### Making a Transformative Difference

We firmly believe the strength of the Cornerstone Community can transform lives through the power of collective action. Nowhere is this more evident than in our collaboration with World Hope International and Enable the Children in Sierra Leone, where we are privileged to fund physical and occupational therapy services for children with disabilities.

Sierra Leone grapples with enormous challenges, especially in providing healthcare and support for these children. But, with the right support and assistance they can gain independence and become active community members. More than just providing financial aid to improve physical well-being, we're joining hands to enhance quality of life and help create a better tomorrow.

*Since World Hope started ETC in 2016, the team has provided physiotherapy and occupational therapy, care and support to 1000+ children with disabilities in Sierra Leone.*

*More than half of the children in ETC have cerebral palsy, others have brain injuries, muscular dystrophy, orthopedic challenges, Down syndrome, or autism.*

*As we progress in our mission to empower children with disabilities in Sierra Leone, we hope to motivate others to discover ways to uplift and inspire.*





## Enhancing Your Experience Through Technology

### Andrew Ulvestad

CFP®, AAMS®

Wealth Advisor, RJFS



At Cornerstone Financial Solutions, we've always been committed to providing personalized, high-quality advice, but in 2024, the integration of cutting-edge technology has allowed us to take that commitment to a whole new level. By harnessing the power of innovation, we're able to offer deeper insights, greater efficiency, and a more tailored experience—so you can focus on achieving your financial goals with confidence.

### Personalization Through Data Analytics

One of the most exciting developments in wealth management is the evolution of data analytics. Today, advanced algorithms can analyze vast amounts of financial data to give us clearer insights into trends, risks, and opportunities in real-time.

This means we can create even more personalized strategies for you, considering everything from market performance to your individual financial goals and risk tolerance.

### Real-Time Access at Your Fingertips

We understand that you want to stay connected to your finances, and technology makes it easier than ever. With secure online portals and mobile apps, you can access your financial information anytime, anywhere. This level of transparency and accessibility empowers you to stay on top of your portfolio and make informed decisions with confidence.

Beyond convenience, real-time access allows us to have more meaningful, data-driven conversations. When you have a question or a new financial goal in mind, the information we both need is available instantly, allowing us to act quickly and efficiently. We're continuing to invest in tools that give you this seamless access, making your experience with Cornerstone easier and more empowering.

### Focusing on What Matters Through Efficiency

Another significant impact of technology in wealth management is the use of automation to handle routine tasks. Automated processes, from portfolio rebalancing to tax optimization, allow us to focus our time and energy on the big picture—crafting strategies that help you pursue greater dreams.

By leveraging technology to streamline the administrative side of wealth management, we're able to allocate more time to what matters most: building a deeper understanding of your financial life and providing the personalized advice and service you've come to expect. It also means that we can respond faster to changes in the market, helping ensure your portfolio is always positioned to meet your needs.





## A Human Touch in a Tech-Driven World

While technology has certainly enhanced the way we manage wealth, it will never replace the human connection at the heart of our work. At Cornerstone, we believe that the most advanced tools are only as powerful as the people who use them. That’s why we combine the latest in financial technology with the experience, insight, and personal attention of our team.

Our advisors use technology to help guide your financial journey, but it’s our relationship with you that remains our top priority. By blending the efficiency and precision of tech with the warmth and care of human advice, we ensure that you’re not just receiving a financial plan—you’re receiving a personalized partnership that grows with you.

## The Future of Wealth Management

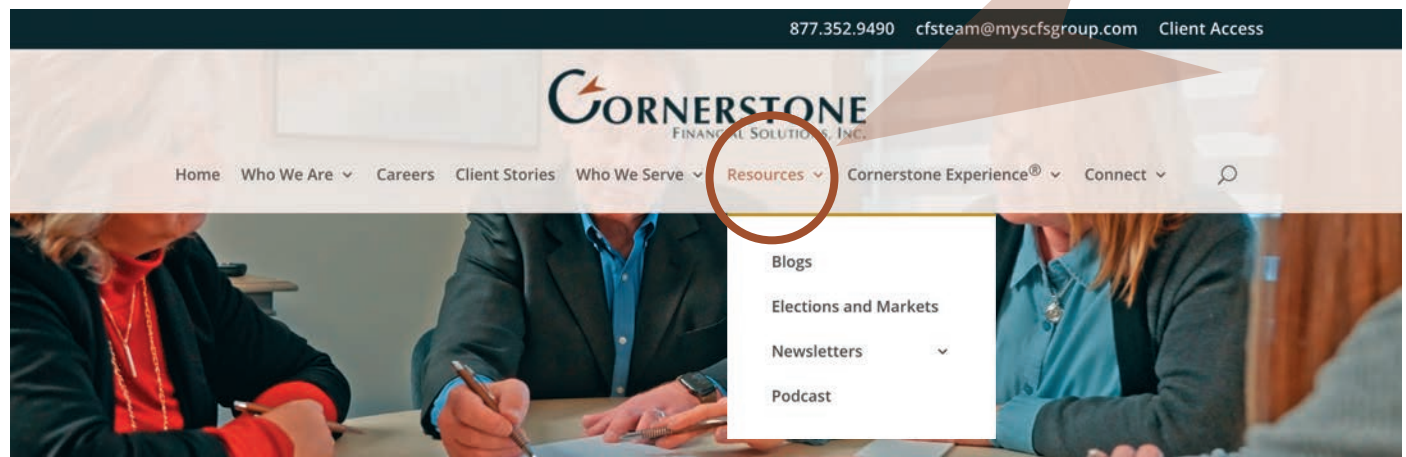
As we move forward in 2025 and beyond, we remain committed to staying at the forefront of technological advancements in the financial world. Our goal is simple: to use these tools to help you simplify the complex and make informed decisions about your wealth.

We’re excited to continue evolving with you, ensuring that you have access to the latest innovations while never losing sight of the personal touch that we believe sets us apart. With technology enhancing our services, you can confidently pursue your dreams, knowing that we’re here to guide you every step of the way.

## Your Resource Hub

You deserve to feel informed, empowered, and confident in every aspect of your financial journey. That’s why we’ve created a collection of resources just for you—our blogs, newsletters, and podcasts are all designed to keep you updated and inspired. Visit [www.mycfsgroup.com](http://www.mycfsgroup.com) to explore and stay connected.

**Resources > Blogs | Elections and Markets | Newsletters and Tax Reports | Podcast**

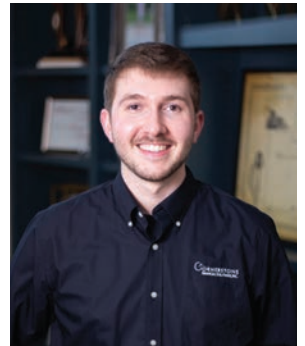




## Family Meeting: Key to Protecting What Matters

### Jory Flanery

Associate Advisor



When we think of family wealth, we often focus on tangible assets such as investments or property. However, some of the most valuable aspects of a family's legacy are intangible—traditions, shared values, and family history. These intangible elements, combined with material wealth, help define the legacy passed on to future generations. Ensuring that this legacy aligns with your personal goals and wishes is essential.

Preparing your children or other heirs for a successful financial future is key to ensuring that wealth continues to grow and benefit your family for generations. Equally important is creating a space for open, transparent conversations with your heirs, beneficiaries, or Power of Attorney, so they are equipped to make informed decisions should you become incapacitated. Estate planning isn't just about preparing for what happens after you're gone; it's also about ensuring your affairs are managed according to your wishes if you can no longer do so yourself.

Holding a family meeting that includes your financial advisors can be a powerful way to help safeguard your family's future. These meetings help ensure that your loved ones avoid unnecessary confusion and stress when it comes to managing the financial affairs of an incapacitated or deceased family member. While these conversations can be difficult, the alternative—leaving beneficiaries to navigate complex plans and assets without clear guidance—can be far more painful.

At Cornerstone Financial Solutions, we facilitate many family meetings each year and have extensive experience in ensuring they are productive and meaningful. Introducing us to your heirs helps provide a sense of comfort as they can get to know us and understand the support we can provide in managing your estate when the time comes. With multiple generations of advisors on our team, we'll be here for your family today and in the future.

You and your family can meet in the Cornerstone offices, or we can arrange secure virtual sessions for families spread across the country. Whether or not you choose to include us in the conversation, we're happy to provide the resources and space you need. There is no cost or obligation involved—only the confidence that comes with planning for the future.



## Save the Date

### Arizona Financial Retreat

**JANUARY 29**

Market Update & Cruise at  
Lake Pleasant

**JANUARY 30**

Client Reviews by appointment

*RSVP required by Dec. 30, 2024*

### 2026 Arizona Financial Retreat – Tentative Dates

**JANUARY 28-29, 2026**

### Education Events

**FEBRUARY 6 | Huron**

**FEBRUARY 11 | Sioux Falls**

### Valentine's Day Fun!

**FEBRUARY 14 | Huron** 2 - 3:30 p.m.

**FEBRUARY 14 | Sioux Falls** 12 - 1:30 p.m.

An exclusive event for our single female clients.





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**HURON OFFICE** 605.352.9490 | 280 Dakota Ave. S., Huron, SD 57350

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