

From our families to yours...



MERRY
Christmas

& HAPPY NEW YEAR

 **GORNERSTONE**
FINANCIAL SOLUTIONS, INC.

WE WISH YOU A MERRY CHRISTMAS!

Gordon and Sheila Wollman

As we reflect on this year, we are truly grateful for our strong relationship we have with each of you. We have savored the time we have spent with you and look forward to the year ahead. There are many upcoming activities planned to delight, inform, and educate and we can hardly wait to share with all of you.

We wish you Merry Christmas and many blessings in the new year.



Melissa (daughter) moved to Texas to accept a job with Dell. She keeps very busy with seven kids and working full time. We look forward to visiting them soon.



Jack (son), Nikki, and Dylan live in Huron. Jack coached Dylan in baseball and football, which was so fun to watch.



This year we enjoyed a safari in Tanzania and a trip to Japan. The photo of us was taken at the Japanese garden at an Imperial family palace near Kyoto, Japan. Beautiful!

Jill and Family (George, Hailey, and Aubrey)

It's hard to believe another year has gone by. Looking back at our calendar, most of our days were full of our girls' activities and we joke that we have part-time jobs (sometimes full-time) as Lyft drivers. But I know some day I'll miss this busy season of life we are in.

Hailey (13), our oldest is very active and loves all things sports. We cheered her on during many basketball and softball games. Since she started 7th Grade this fall, we added middle school sports to the mix. She participated in cross country and had so much fun! Now we are on to the basketball season.

Aubrey (9), is a mixture of sports and the arts! She loves writing stories and playing the piano, but you can also find her playing basketball, volleyball, softball, or golf, depending on the time of year! Aubrey was also honored as a "Heart Survivor" at a Gala for the American Heart Association.

I was able to play a little golf this summer and enjoyed playing in a couple of state tournaments with my sister. My husband, George ran in a couple Marathons, and I tagged along to cheer him on! He did amazing and continues to train. The next one is planned for Mesa in February. I also was able to go on a girl's trip with a best friend from college. It was great to have a long weekend to reconnect!

We hope you find love, peace and happiness this holiday season. And may we all work harder to spread a little more of those things around in the New Year.



The Ulvestad Family

2024 has been a truly memorable year for our family! We've enjoyed our first full year as a family of five (plus our three dogs, of course). The year kicked off with Bentley celebrating his 6th birthday, and in March, I was proud to pass my CFP® (CERTIFIED FINANCIAL PROFESSIONAL®) exam. To celebrate, we took a family getaway to Minneapolis, where we relaxed, swam, and cheered on Michigan State basketball. Beckett turned 3 as we welcomed summer, and Tara and the boys spent countless hours outdoors, enjoying baseball, golf, and water fun.

In July, we faced a sad time as my beloved grandma, Putsy, passed away after a long journey with health challenges. She is especially missed during this holiday season.

Summer also brought an exciting basketball season, as I coached a team of kids (age 13) through a fantastic year. When fall arrived, Bentley started 1st grade, and Theo turned 1, marking another special milestone. We've loved spending the autumn days outdoors as a family, with some soccer and plenty of quality time together.

This holiday season, I feel incredibly grateful for my family. Bentley continues to amaze me with his intelligence and love for learning. Beckett is our little comedian, always making us laugh with his hilarious comments and how he delivers them. Theo, with his sweet nature, lights up when I come home, which never fails to brighten my day.

And most of all, I'm thankful for Tara. She's my rock, always supporting and encouraging me. She's an incredible mom who juggles everything without any "paid time off," and I admire her strength and dedication every day. I couldn't do what I love without her by my side.

*Wishing you all a very Merry Christmas
and a Happy New Year!*



*Trip to Minnesota to cheer on
Michigan State basketball!*



*Easter - Bentley (now 6) Beckett (now
3) and Theo (now 1).*

THE CORNERSTONE FAMILY 2024 Highlights

**Integrity. Diligence.
Unwavering Commitment.**

2023 - 2024
BEST-IN-STATE
WEALTH MANAGEMENT TEAMS
FORBES

Cornerstone Team named to Forbes Best-In-State Wealth Management Teams once again!

THANK YOU TO OUR CLIENTS for your steadfast support and belief in Cornerstone Financial Solutions. Your faith in us drives us to continually strive to exceed your expectations and strive for excellence.



A HUGE thank you to everyone who was able to attend our client appreciation events this summer.

We hope you and your families had as much fun as we did!



Gordon, Michelle, and Stephanie attended the Raymond James National Conference in National Harbor, Maryland. The conference provides a unique opportunity for professional growth through inspiring sessions and networking with peers and leaders across Raymond James.



Jory passed testing for the Series 66

The 2024 Forbes ranking of Best-In-State Wealth Management Teams, 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. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. Out of approximately 10,100 team nominations, 4,100 advisor teams received the award based on thresholds. This ranking is not indicative of an advisor's future performance, is not an endorsement, and may not be representative of individual clients' experience. Neither Raymond James nor any of its Financial Advisors or RIA firms pay a fee in exchange for this award/rating. Raymond James is not affiliated with Forbes or Shook Research, LLC. Please see <https://www.forbes.com/lists/wealth-management-teams-best-in-state/> for more info.



KEY ACTIVITIES AND ACCOMPLISHMENTS

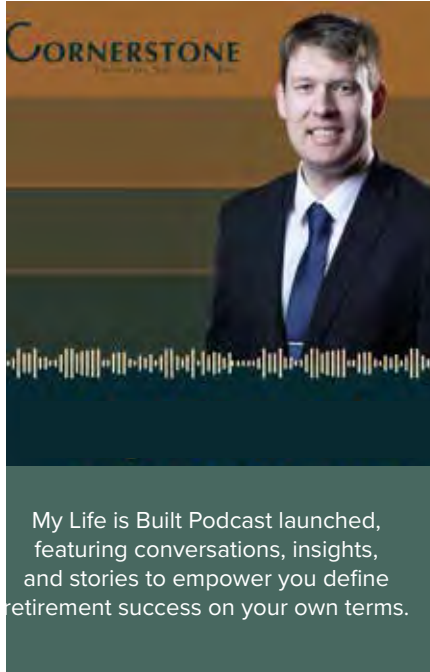


Named to Barron's Top 1,200 Financial Advisors once again!

Gordon Wollman
MS-Financial Planning, CFP
Founder & President, CFS
Wealth Advisor, RJFS



Gordon ranked by Barron's Top 1200 Financial Advisors and Forbes Best-In-State Wealth Advisor once again!



My Life is Built Podcast launched, featuring conversations, insights, and stories to empower you define retirement success on your own terms.



Congratulations to Andrew, who earned the CERTIFIED FINANCIAL PLANNER™ (CFP®) designation! Earning the CFP® designation is tough, especially as a full-time Wealth Advisor raising young kids and coaching youth sports. His hard work and remarkable dedication remind us of so many of our clients – setting goals, making sacrifices, and moving forward despite the challenges



Expanding skills and knowledge at the SME Leadership Summit.



Gordon learned the ins and outs of new tax laws and retirement planning strategies at an invite-only workshop led by America's IRA Experts at Ed Slott and Company, LLC. Continuous education strengthens our ability to support clients with up-to-date, relevant, and effective guidance by equipping our team with the latest information and insights.



Gordon ranked among AdvisorHub's 2024 1,000 Advisors to Watch for the first time! This prestigious list celebrates advisors with sophisticated practices, a commitment to professionalism, and efficient and productive teams that have achieved scale without compromising an impressive level of service.

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. This ranking may not be representative of any one client's experience, is not an endorsement, and is not indicative of future performance. Neither Raymond James nor any of its Financial Advisors pay a fee in exchange for this award/rating. Raymond James is not affiliated with Barron's. 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 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 weighs 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 44,990 nominations, roughly 8,500 advisors received the award. This ranking is not indicative of an advisor's future performance, is not an endorsement, and may not be representative of individual clients' experience. Neither Raymond James nor any of its Financial Advisors or RIA firms pay a fee in exchange for this award/rating. Compensation provided for using the rating. Raymond James is not affiliated with Forbes or Shook Research, LLC. Please visit <https://www.forbes.com/best-in-state-wealth-advisors> for more info.

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Team and spouses at Papa Luigi

Thank you to the clients who joined the fun at *Papa Luigi's Dancing With The Stars*, a fundraising event for the Huron Regional Medical Center (HRMC) Foundation.

Hear about Cornerstone's long involvement with the Huron HRMC Foundation and why we feel it's important to give back to our communities. Watch Cornerstone Financial Solutions — Invest in People on our YouTube channel: @cornerstonefinancialsoluti1552



30th Annual MallWalk for Lifescape.



Once again, Cornerstone was honored to sponsor the 8th Annual MS Walk/Run in Huron.



Thanks to the extraordinary generosity of our clients, our Diaper Drive delivered over 1,000 diapers to PlusOne in Huron and over 5,500 diapers to The Teddy Bear Den in Sioux Falls.

The 2024 AdvisorHub 250 Advisors to Watch under \$1b ranking is based on an algorithm of criteria, focused on three key areas: Quality of Practice, Year-Over-Year Growth, and Professionalism & Character. The rankings weigh the scores in Quality and Growth more heavily than other areas. Time period upon which the rating is based is from 12/31/2022 – 12/31/2023, and was released on 6/20/2024. Advisors considered have a minimum of seven years' experience, a clean regulatory record with 2 or fewer complaints and no significant judgements, must have been with their current firm for at least two years and in good standing, and have at least \$100 million in assets under management. Out of 1,816 total nominations received, 250 advisors received the award. This ranking is not based in any way on the individual's abilities in regards to providing investment advice or management. This ranking is not indicative of advisor's future performance, is not an endorsement, and may not be representative of individual clients' experience. Neither Raymond James nor any of its Financial Advisors or RIA firms pay a fee in exchange for this award/rating. Raymond James is not affiliated with AdvisorHub.

WE INVEST IN PEOPLE™



In 2022 we began a partnership with World Hope International, helping connect children living with disabilities in Sierra Leone with much-needed physical and occupational therapy. This year, Michelle was asked to highlight our partnership in a video you can watch at mycfsgroup.com/we-invest-in-people



Working with two other groups, we prepared 5262 meal packages for Kids Against Hunger.



Family and friends turned out to walk with our team at the 2024 Sioux Falls Heart Walk.



Jill's daughter, Aubrey, holding Michelle's youngest daughter, Karsyn, at the 2024 Sioux Falls Heart Walk.



Celebrating college pride and team spirit for *National College Colors Day*. Some team members sported gear from an alma mater while others cheered a favorite sports team.



2024 Walk to End Alzheimer's in Huron

Visit mycfsgroup.com/strength-faith-family to read Michelle's blog post about her family's focus on love following her mother's Alzheimer's diagnosis at the age of 59, and why she's committed to supporting Alzheimer's research and raising awareness.



Painting and sprucing up at the Jan Manolis Family Safe Center as part of Huron's Day of Caring. There's nothing like rolling up our sleeves and working together to make a positive impact!



Cleaning the Unify Center at Special Olympics South Dakota.



Decked out in light blue to support Prostate Cancer Awareness Month.



All smiles after packing meals for Huron's Backpack Program. Proud to be able to help make a positive impact in our community!



Call to Freedom's 9th Annual CommUNITY Breakfast in Sioux Falls raised awareness and funds in support of their mission to bring hope and healing to survivors.



Proud to once-again participate in Huron's Walk for Breast Cancer Awareness at Ravine Lake.



Supporting Breast Cancer Awareness Month.



Sarah did her part for World Blood Donor Day, June 14.



A friendly competition between businesses in Huron, the Hunger Games raise donations for the backpack program.



Grateful to be able to lend a hand at Rake the Town in Sioux Falls.



This holiday season,
as we reflect on what truly matters,
we're reminded that true success
isn't measured only in numbers — it's
reflected in the values, decisions,
and legacies we build together.

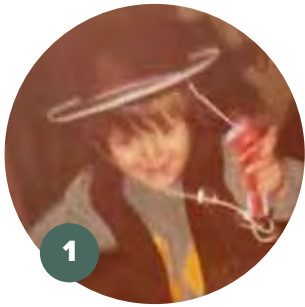
*Thank you for your
trust and partnership.*

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GUESS WHO?

Match the team member with their baby photo!





#15 ALYSSA BALL
Associate Advisor



#16 ANDREW ULVESTAD
Wealth Advisor



#8 DEBBY ENSTAD
Experience Team Strategist, CFS
Branch Associate, RJFS



#10 ELIZABETH BRALEY
Data Management Specialist, CFS
Branch Associate, RJFS



#2 EMILY THEIN
Client Relationship Manager



#19 GITA HENDRICKS
Marketing Assistant, CFS
Branch Associate, RJFS



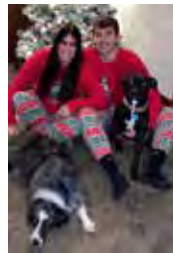
#17 GORDON WOLLMAN
Founder and CEO, CFS
Wealth Advisor, RJFS



#13 JAN TAYLOR
Client Service Assistant, CFS
Branch Associate, RJFS



#12 JILL MOLLNER
Branch Operations Manager
Wealth Advisor, RJFS



#5 JORY FLANERY
Associate Advisor



#18 LIZ OPFER
Personal Assistant, CFS
Branch Associate, RJFS



#3 LORI MACK
Director of First Impressions, CFS
Branch Associate, RJFS



#7 MICHELLE STAHL
Partner, Chief Operating
Officer, CFS
Office Manager, RJFS



#4 SARAH MICEK
Experience Team Manager, CFS
Branch Associate, RJFS



#1 SHANNON NASER
Lead Client Relationship
Manager



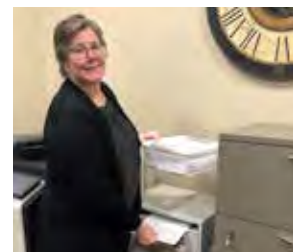
#9 SHELBY BIEREMA
Manager of Client Relations



#6 SHELLI CARLSON
Chief Experience Officer, CFS
Branch Associate, RJFS



#11 STEPHANIE GERRITS
Client Relationship Manager



#14 TERI ROEST
Marketing Manager, CFS
Branch Associate, RJFS

HURON OFFICE:
280 DAKOTA AVE S
HURON, SD 57350

HOLIDAY HOURS

December 20

Cornerstone offices closed

December 24

Huron office closed all day
Sioux Falls office and the markets close at noon

December 25

Cornerstone offices and the markets closed

January 1

Cornerstone offices and the markets closed

*Merry Christmas and
Happy New Year from
your friends at Cornerstone!*



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SAVE the DATE

2025 EVENTS

Arizona Financial Retreat

- **JANUARY 29**
Market Update & Cruise at Lake Pleasant
- **JANUARY 30**
Client Reviews by appointment
RSVP required by Dec. 30, 2024

Education Events

- **FEBRUARY 6** | Huron
- **FEBRUARY 11** | Sioux Falls

Valentine's Day Fun!

- An exclusive event for our single female clients.
- **FEBRUARY 14** | Huron 2 - 3:30 p.m.
 - **FEBRUARY 14** | Sioux Falls 12 - 1:30 p.m.