Cornerstone's Year Wrapped – 2025

Cornerstone
Financial Solutions, Inc.

Message from the Founder

Gordon D. Wollman
MS-Financial Planning, CFP®, ChFC, CMFC®, CRPS®, AWMA®, AAMS®, ChFEBC℠

Founder & President, Cornerstone Financial Solutions
Wealth Advisor, RJFS

Lake Como in Italy

Jack (son) and Dylan (grandson)

Michelle (daughter) and grandchildren on a trip to Belmont Park, San Diego

Balkan Cruise

Congratulations — you made it through one of the most unpredictable years in recent memory!

2025 has tested your patience, your confidence, and your planning. Between market swings, political uncertainty, interest-rate questions, and a steady stream of headlines about what might come next, it would have been easy to feel unsettled. Through it all, you stayed the course—and we were honored to walk alongside you.

Every year brings change. But one thing never changes: how much we value our relationship with you.

That's why you heard from us more this year. Extra phone calls, timely letters, and ongoing updates to help you feel informed, supported, and never alone in your decisions. When questions around cash, income, or staying invested came to the forefront, our focus remained on helping you move forward with clarity and confidence.

Behind that support is a team that truly cares. Each member of Team Cornerstone brings a distinct set of skills and experience, but what sets them apart is their shared commitment to serving you. It's one of the greatest advantages of working with a team like ours.

You've likely worked with Michelle Stahl, who celebrated her 25-year anniversary with Cornerstone this year.

A native of the Huron area, Michelle joined us straight out of Southeast Tech. I was so confident she would make a positive impact that I hired her the very day she interviewed.

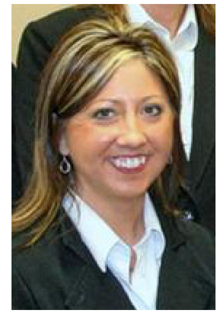
Today, as Cornerstone's Chief Operating Officer and a partner, Michelle plays a vital role in bringing depth, structure, and shared purpose to the way we serve our clients.

Reflecting on 2025 and looking ahead to what's next, I hope this publication reminds you you're part of a community built on trust, thoughtful planning, and genuine relationships.

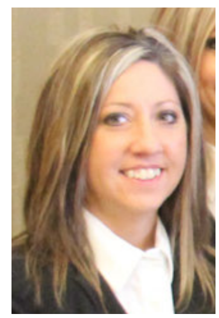
From the Cornerstone family to yours, we wish you a Merry Christmas and a New Year filled with health, happiness, and meaningful moments. Thank you for allowing us to be part of your journey—we're grateful for the trust you place in us and look forward to all that's ahead.

"The world shifts and headlines change, but our commitment to you remains constant."

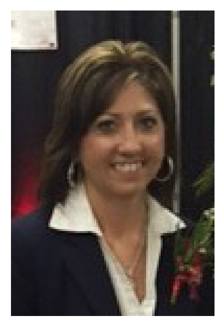

2007


2010


2011


2013


2015


2016


2018


2025

ANNUAL HIGHLIGHTS

A Year of Giving

Michelle Stahl

Partner, Chief Operating Officer, CFS
Office Manager, RJFS

WE INVEST IN PEOPLE™

Thanks to your generosity, Team Cornerstone continues to serve the community.

This year we worked with you to pack Freedom Bags for Call to Freedom, hold blood drives, donate thousands of diapers to new parents, and more! Team Cornerstone contributed financially to local organizations through Cornerstone's Charitable Incentive Match program. And we supported local and national initiatives to raise awareness for things like heart disease and suicide prevention.

We're grateful for the chance to give back together.

Anything But A Cup
A challenge to bring awareness to suicide prevention

Making Freedom Bags for Call to Freedom

Earth Day
Downtown Huron Clean-Up

Diaper Drive
Sioux Falls

Rake the Town
Sioux Falls

Lunch is Served

Team Cornerstone wore red for National Wear Red Day and recognized Congenital Heart Disease (CHD) Awareness Week.

CHD Awareness Week celebrates warriors like Jill's daughter, Aubrey, who underwent heart surgery as a tiny baby and has grown into a feisty, unstoppable little girl!

Recognizing Excellence
#BetterEveryDay

Jill Mollner
MBA, CFP®

Branch Manager
Wealth Advisor, RJFS

From professional milestones to community moments, 2025 has been full of growth, impact, and connection. ***Here are some highlights:***

Two team members passed the Securities Industry Essentials® (SIE) exam:

Shelby Bierema
FPQP®

Manager of Client Relations

Elizabeth Braley
Data Management Specialist, CFS
Branch Associate, RJFS

Whitney Knutson
Director of First Impressions
Huron Office

Welcome Whitney Knutson!

With a background that includes work in government, human services, and leading teams, Whitney brings both experience and heart to her role.

Gordon mentored intern Tayne Herrmann

#CornerstoneCommunity
Happy 80th Birthday Jan

Team Lunch in Sioux Falls

Andrew Ulvestad achieved Certified Kingdom Advisor® Designation

The **Certified Kingdom Advisor® (CKA®)** designation signifies that an advisor has been trained to integrate biblical wisdom with specialized financial counsel, equipping them to help clients align financial decisions with their Christian values.

Andrew's CKA® training focused on applying Scripture to every aspect of financial planning, weaving Biblical stewardship, generosity, and contentment through everything from budgeting and investing to retirement income and charitable giving.

CKA® Candidates must meet specific prerequisites, such as holding a CFP®, ChFC®, or CPA, complete a five-month course, and pass a rigorous exam. They must also provide references from clients and a church leader and sign a personal stewardship statement.

Incorporating faith-based investing criteria into the investment selection process may result in investment performance deviating from other investment strategies or broad market benchmarks.

Gordon and Sheila in Austin, TX following the Ed Slott Conference

As a member of Ed Slott's Elite IRA Advisor Group™, Gordon keeps our team ahead of tax law changes and retirement planning strategies. Exclusive training like this helps us guide clients through the complex rules to avoid unnecessary taxes and fees—so you can make the most of your retirement!

LEAD your LIFE

Celebrating 25 years

We celebrated Michelle's 25-year work anniversary at client and team events, and the Huron team got together for lunch to mark the day.

A Strong Foundation

Andrew Ulvestad

CFP®, AAMS®, CKA®

Wealth Advisor

Andrew, wife Tara,
and sons Bentley, Becket, and Theo

You've faced a lot of financial noise this year, and we've been here to help you sort through it all and stay focused on what matters.

Behind the scenes, our **Internal Investment Committee** monitors the markets, continually reviews portfolios, stress-tests allocation, and rebalances when needed. It's how we make sure your plan continues to reflect your needs and adapts to the ever-changing landscape. You get a plan built specifically for you, not a one-size-fits-all approach.

Many advisors don't have this level of in-house discipline, and even fewer bring in outside voices from firms like **T. Rowe Price** and **Vanguard** to challenge assumptions and expand our view. We do—because your plan deserves it.

This year, we made every education event available via Zoom so clients in over 25 states could stay engaged and informed, no matter where you live. And blogs, podcasts, checklists, and insights to help you stay proactive.

Wishing you peace, joy, and a fresh sense of possibility in the new year!

Just for Fun

TEST YOUR KNOWLEDGE OF TEAM CORNERSTONE:

1. Favorite movie is To Kill a Mockingbird: ______________
2. Favorite TV show is Shark Tank: ______________
3. Favorite color is green: ______________
4. Favorite actor is Ryan Reynolds: ______________
5. Dreams of travelling to Belize: ______________
6. Travels the most: ______________
7. Drinks coffee black: ______________
8. Favorite author is Agatha Christie: ______________
9. Enjoys needlepoint: ______________
10. Favorite scent is lavender: ______________
11. Is allergic to shellfish: ______________
12. Favorite fruit is peaches: ______________
13. Favorite meal is prime rib: ______________
14. Participated in Track and Field in college: ______________
15. Has a dog named Gigi: ______________
16. Enjoys a bonfire: ______________
17. All of their kid's names begin with "K": ______________

ANSWERS

1. Jan
2. Jill
3. Andrew
4. Jory
5. Shelli
6. Gordon
7. Teri
8. Shelby
9. Debby
10. Elizabeth
11. Alyssa
12. Liz
13. Stephanie
14. Sarah
15. Whitney
16. Shannon
17. Michelle

Client Trip - Danube River Cruise

Estate Planning Panel Discussion in Huron, with Legacy Law Firm

Estate Planning Panel Discussion in Sioux Falls, with Legacy Law Firm

Valentine's Day in Huron

Huron Client Appreciation Event

Client Ambassador Thank You Dinner - Huron

Sioux Falls Client Appreciation Event

Missing Man Table at Veterans Lunch in Huron

Sioux Falls Client Appreciation Event

Veterans Lunch - Sioux Falls

Sioux Falls Client Appreciation Event

Veterans Lunch - Sioux Falls

Looking Ahead

OFFICE HOURS:

Monday - Thursday:
8:00 a.m. – 5:00 p.m.

Friday:
8:00 a.m. – 3:00 p.m.

HOLIDAY HOURS:

December 24:
Huron office closes at noon
Sioux Falls office closed all day

December 25:
Both offices closed all day

January 1:
Both offices closed all day

We're excited for all that 2026 has in store!

Mark your calendars for these upcoming events and invite a friend:

Insights in Arizona

Whether Arizona is home or your winter escape, join us to gain financial insights and connect with your Cornerstone team and fellow clients.

FEBRUARY 4

February 4, 2026
Market Update & Lunch at Queen Creek Olive Mill

FEBRUARY 5

February 5, 2026
Strategic review appointments with Cornerstone's Wealth Advisors, Queen City, AZ

Call 605-357-8553 or email cfsteam@mycfsgroup.com to RSVP or for more information. Please RSVP by January 7.

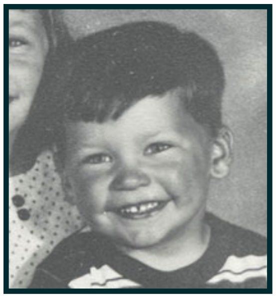
Education Event

FEBRUARY 10

February 10, 2026
6:00 p.m. | Sioux Falls

FEBRUARY 19

February 19, 2026
6:00 p.m. | Huron



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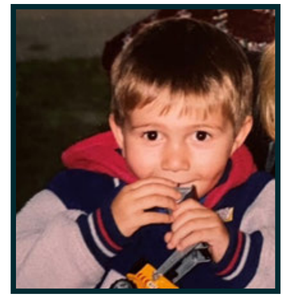

Jory Flanery

Associate Advisor

Once again in 2025:

Cornerstone Financial Solutions was named to the 2025 Forbes America's Best-In-State Wealth Management Teams list.

Gordon was named to the 2025 Forbes Best-in-State Wealth Advisors list and Barron's Top 1,200 Financial Advisors list.

The 2025 Forbes ranking of America's 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 3/31/2023 to 3/31/2024 and was released on 01/09/2025. 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 11,674 team nominations, 5,331 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. Compensation provided for using the rating. Please see https://www.forbes.com/lists/wealth-management-teams-best-in-state for more info.

Gordon Wollman, Founder & CEO, CFS and Wealth Advisor, RJFS - Forbes Best-in-State Wealth Advisors (2025), 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 6/30/2023 to 6/30/2024 and was released on 4/8/2025. 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. Out of approximately 48,944 nominations, roughly 9,722 advisors received the award. Compensation provided for using the rating. Please visit https://www.forbes.com/best-in-state-wealth-advisors/ for more info..

Gordon Wollman, Founder & CEO, CFS and Wealth Advisor, RJFS - Barron's Top 1,200 Financial Advisors (2025) Barron's is a registered trademark of Dow Jones & Company, L.P. All rights reserved. The rankings are based on data provided by 7,669 individual advisors and their firms and include qualitative and quantitative criteria, and 1,200 won. Time period upon which the rating is based is from 09/30/2023 to 09/30/2024, and was released on 03/10/2025. 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 ranking may not be representative of any one client's experience, is not an endorsement, and is not indicative of advisor's future performance. Neither Raymond James nor any of its Financial Advisors pay a fee in exchange for this award/rating. Compensation provided for using the rating. Barron's is not affiliated with Raymond James.

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