

pos·si·bil·i·ties

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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.

To Our Valued Clients,

As we bid farewell to another year and welcome the possibilities of the new one, I find myself reflecting on the remarkable journey we've taken together. It's been a year filled with challenges, opportunities, and moments of growth. We are honored to have been by your side, helping you navigate the financial landscape with unwavering commitment to your aspirations and dreams.

As we embrace the future, I want to express my deepest gratitude for entrusting us with your financial well-being. Your faith in us has been the cornerstone upon which we have built our shared vision. It is both a privilege and a joy to be your partner on this extraordinary journey.

YOUR FINANCIAL JOURNEY, **OUR 30-YEAR COMMITMENT TO DELIVERING LASTING VALUE**

The past few years have truly been some of the most rewarding for all of us at Cornerstone. As I reflect on our mission and the journey we've taken together, I'm reminded that keeping our focus on your financial plan brings us joy and purpose and lies at the core of our commitment. Your success and fulfillment have become our own, and there's nothing more satisfying than knowing we're contributing to your financial well-being and the happiness it brings to your life.

This year was particularly special as we celebrated a significant milestone – **30 years in business!** We marked this occasion with a wonderful celebration at The District, a delicious meal, a few comments from Andrew Ulvestad and myself, and fun entertainment by The Dueling Duo. Our favorite part of the evening was the enjoyable conversation we were able to have with you, our cherished clients.

Thanks to you, we have been able to serve clients for three decades, solidifying a strong reputation for financial expertise and steadfast dedication through the ups and the downs that we experience in our journey. It is truly our honor to contribute meaning and value to your life.

30
1993
2023
CELEBRATING
30 YEARS



STRENGTH IN NUMBERS - OUR REMARKABLE TEAM: YOUR PILLAR OF DEPENDABLE SUPPORT

Outstanding teams are like hidden treasures, and we are fortunate to have assembled a team that stands as a testament to excellence. Their individual talents, dedication, and unique skills are united by a collective 'heart' that fuels their passion.

We celebrated a few anniversaries of our dedicated team members this year. Michelle Stahl, Partner & Chief Operating Officer, marked her 23rd year with Cornerstone, serving as an exemplary leader! With a deep understanding of our company, Michelle plays a pivotal role in guiding our organization, and her dedication to the Cornerstone mission profoundly impacts our entire team.

Several other team members reached significant milestones: Teri Roest, marked an impressive 10 years with us; Lori Mack, celebrated 8 years of dedicated service in our Huron office; Shelli Carlson, celebrated 17 years of collective service; Shannon Naser, Stephanie Gerrits, Gita Hendricks, and Jan Taylor all marked their 6th year of commitment to our team, Andrew Ulvestad celebrated 5 years of service while Jill Mollner marked her 4th year with Cornerstone.

Jory Flanery, who officially joined our team in May after earning his degree from South Dakota State University, is a shining example of our commitment to local talent. Many of you have already had the pleasure of meeting Jory, who completed an internship with us last year and has since accepted a full-time position in our Wealth Management department. He's been a valuable addition to the team and recently achieved the significant milestone of passing his Series 7 exam, a testament to his dedication and expertise. In addition, Alyssa Kirk, Associate Wealth Advisor, passed her series 7 exam and she and Andrew Ulvestad are working towards their CERTIFIED FINANCIAL PLANNER™ designation. We also welcomed Liz Opfer to our Huron office as a personal assistant.

Our team composition is truly exciting, as it seamlessly combines experience with adaptability. With seasoned team members ready to mentor our new hires and guide young talent, we're committed to supporting local education and investing in the future of our community through initiatives like Jory's journey with us.



On a personal note, it seems babies were a central theme at Cornerstone this year! Wealth Advisor Andrew Ulvestad and his wife Tara welcomed their third son, Theo, into the world. Meanwhile, our Chief Operating Officer, Michelle Stahl, and her husband Dave celebrated the arrival of their fourth daughter, Karsyn, bringing joy and new beginnings to our Cornerstone family.



Theo Ulvestad,
born Sept. 3, 2023



Karsyn Stahl,
born Oct. 3, 2023

THE CORNERSTONE DIFFERENCE: OUR DEDICATION TO HIGH STANDARDS IN FINANCIAL SERVICES

When I first started this business, as a one-man shop, I made a commitment to maintain high standards for the members of the team I would build and the services we would provide our clients. I wanted to provide my clients with an experience that they couldn't get anywhere else.

I am proud to say that commitment has only grown stronger over the years.

This year, we've earned several notable recognitions, such as my inclusion in the Forbes 2023 Best-In State Wealth Advisor ranking and the Barron's 2023 Top 1,200 Financial Advisor lineup. Moreover, the Cornerstone Team was recognized with a spot on the Forbes 2023 Best Wealth Management Teams roster. These accolades underscore our unwavering dedication to growth and improvement, highlighting that they're more than just awards.

I am deeply appreciative of the exceptional team that has made these achievements possible.

EMPOWERING CHANGE TOGETHER: OUR COMMITMENT TO IMPACTFUL GIVING

Our mission extends beyond providing top-tier financial services; we are equally dedicated to making a meaningful impact on our local and global communities. We do this because we know how blessed we are in life and feel we have a responsibility to pay it forward.

In 2023, we continued our partnership with World Hope and were able to help children living with disabilities in Sierra Leone. World Hope connects those children with much-needed physical therapy as well as occupational therapy services. We strongly believe in the organization and are proud to nurture and grow that relationship.



Our charitable incentive match program that we began in 2022 has been more successful than we could have imagined. Over the course of the year, we have donated to several causes/ organizations such as Feed the Children, Children's Home Society, Sioux Falls Prayer Breakfast, Feeding South Dakota, and many more. I have been extremely proud of the generosity and compassion shown by every member of the Cornerstone Team.

LOOKING AHEAD TO A BRIGHT FUTURE

As we celebrate our many years of partnership, I want to express our deep gratitude for the trust you've placed in us. You have always been our top priority, and we are excited to continue this journey with you.

In the world of financial planning, we understand that you have choices, and we genuinely appreciate your decision to make us your financial partner. Our entire team takes this privilege seriously.

I believe that our dedication, knowledge, and genuine concern for not just your financial future but for your overall well-being make us the ideal choice among financial planners.

As we enter the new year, our commitment to excellence, transparency, and trust remains unwavering. We are here to guide, educate, and empower you towards achieving the future you deserve.

Thank you for being a valued member of our Cornerstone family. Here's to a prosperous and fulfilling year ahead.

Sincerely,



Gordon Wollman

MS-Financial Planning, CFP®

ChFC, CMFC®, ChFEBC®

CRPS®, AWMA®, AAMS®

FOUNDER & CEO, CORNERSTONE FINANCIAL SOLUTIONS

WEALTH ADVISOR, RJFS

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- A Word From Michelle Stahl -
PURPOSE, PRINCIPLES, AND GRATITUDE



I wanted to take a moment to share a personal update with you. Recently, my family and I welcomed our fourth child into our lives. As I cherished those precious moments at home with our newborn, it gave me an opportunity to reflect on various aspects of life—the holiday season, the abundant blessings we’ve received, and the journey we are on.

During my time at home, I devoted some moments to work, including exploring the “Who We Are” and “Cornerstone in the News” pages on our website. As I reflected on Cornerstone’s history, I was reminded of the numerous awards and accolades that the Cornerstone Team, and Gordon have received over the years, including the recent honor of being named to the 2023 Best in State Wealth Management Teams by Forbes. It was a humbling experience to realize that I have been a part of this incredible journey for 23 years!

In these reflections, I couldn’t help but think about the fundamental principles that Gordon has instilled in all of us. It’s about doing the right things and witnessing the positive outcomes that follow. It’s about treating our team with the same respect and care that we extend to our clients. It’s about investing in our team’s growth and development and, in turn, seeing them provide the same level of care to our clients. It’s about giving back to our community, mentoring our young professionals, and celebrating their success.

Above all, it’s about focusing on delivering exceptional value and an outstanding client experience. We firmly believe that by adhering to these principles, we are living a life of purpose, and the success of our business naturally follows. “Do the right things, and good things happen” is not only a way to live life but also how we conduct our business.

As Partner and Chief Operating Officer, Gordon has entrusted me with the task of embedding these principles into our culture. Gordon and the Cornerstone Team have received industry accolades because we approach each day with the mission to “earn your life-long trust by helping you simplify your life and make wise financial decisions.”

We are not just a financial planning practice; our vision is deeply rooted in making a real difference in the lives of our clients by empowering you to dream, build, and lead your life. This is the value we deliver every day. I hold deep affection for our team and immense gratitude for the clients we serve.

As I enter this holiday season, my heart is filled with gratitude for the many blessings in my life, including the privilege of serving you. Thank you for allowing me to share this reflection, and I look forward to continuing this remarkable journey with all of you.

Warmest wishes for a joyful and blessed new year.

Sincerely,

A handwritten signature in black ink that reads "Michelle Stahl".

Michelle Stahl

PARTNER & CHIEF OPERATING OFFICER, CORNERSTONE FINANCIAL SOLUTIONS

Barron's "Top 1,200 Financial Advisors," March 2023. Barron's is a registered trademark of Dow Jones & Company, L.P. All rights reserved. The rankings are based on data provided by 5,630 individual advisors and their firms and include qualitative and quantitative criteria. Time period upon which the rating is based is from 09/30/2021 to 09/30/2022 and was released on 03/15/2023. 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. Barron's is not affiliated with Raymond James.

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The 2023 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 4/1/2021 to 3/31/2022 and was released on 01/12/2023. 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 8,000 team nominations, 2,860 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 information.

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