



(641) 755-2799

Kristen Crouthamel, AIF® – Financial Advisor

kristen@investgcsb.com



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A NOTE FROM KRISTEN

It's hard to believe it's almost Labor Day already! Where has this year gone? Reflecting on our business and its growth over the years, we've been very fortunate to serve clients for 20 years as a part of Guthrie County State Bank. Many clients chose us from day one and continue to trust us 20 years later. You've heard us boast that I am an independent financial advisor. So, what do we mean when we emphasize "independent?" An independent financial advisor can be either an investment advisory firm or an individual financial advisor. While our solutions and services are typically similar to those of any other advisor, independent advisors aren't tied to any larger financial institutions, nor are they captive or proprietary (meaning only using their in-house products and solutions with their name on them). In addition, we're not held to offer only certain solutions or "products" in a line-up advised by the larger financial institution.

A true Fiduciary's responsibility is to recommend financial solutions that best fit the client's needs and an independent advisor is typically able to research and use solutions that are best for the client, including analyzing any fees associated with those solutions and services to find the best value for a client and their goals. [Click here](#) to view a video that shares the value and benefits of working with a financial advisor. For those of you who are current clients, we thank you for your loyalty and your business! For those of you who are not yet clients, but don't know where to start, please contact our office to schedule a no-obligation discussion about your needs and goals. We are looking forward to another successful 20 years!

~ Kristen

CLIENT APPRECIATION EVENT: Brunch on the Beach was a success!

Thank you to everyone who joined us for our Brunch on the Beach client appreciation event July 9th to celebrate 20 years! The weather was perfect. We started by enjoying a delicious brunch, catered by Cafe on the Hill. We socialized a bit, heard an economic update from Horizon Investments, and gave away a TON of prizes! Everyone walked away with something, including coolers, golf balls, Yeti tumblers, GCSB Investment Center pullovers, Chamber Bucks (Panora and Guthrie Center), home decor and more!

A huge thank you to all our sponsors and prize donors as well: Horizon Investments, American Equity, TruChoice Financial Group, Voya Investment Management, Putnam Investments, First Trust Portfolios, Bluerock and Midland National Life & Annuities. We owe another thank you to everyone who pitched in that day, including Gayle Shackelford, Ashley Riggen & Mike Underwood from Guthrie County State Bank, as well as Susan Haynes and Alexis Adams, Office Assistants from Cambridge home office who drove from Fairfield, Iowa to join us.

We are truly blessed to work with our valued clients and we thank you from the bottom of our hearts for choosing GCSB Investment Center!



INVESTING IN FAMILY

Many of you know that I love traveling and spending time with my family. It's a bonus when I get to do both! Here are some fun photos from this summer. ~ Kristen

(Left) - Josh and I enjoying South Lake Tahoe, California/Nevada

(Middle) - My nieces (Lila-15, Cambri-4 and Tamsin-2) and nephew (Kenley-17), all from Boone, enjoying a fun day on Lake Panorama.

(Right) - My cousin Dave and me in Golden, Colorado.



WILL YOUR RETIREMENT INCOME TAKE A HIT?

If retirement is on the horizon, you're probably looking to turn your retirement savings into an income stream that can help pay for your housing and food costs, healthcare, and other expenses like entertainment and travel, so you can count on the same amount of income, year after year, for the rest of your life. Sounds great, right?

But what happens if your income takes a HIT? That stands for healthcare, inflation, and taxes. And they're three big reasons why your retirement income may not go as far as you think over time.

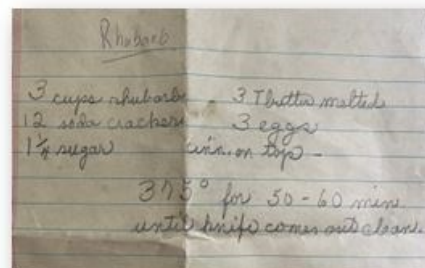
[Click here](#) to watch a four-minute video from Allianz about how we can help turn your retirement savings into a guaranteed income stream for life, with the potential to increase that income over time. Then call our office to schedule an appointment to discuss your future income needs today!

RECIPE CORNER

Sunday, September 11th, is National Grandparent's Day, so we found it only fitting to share one of my grandmother's best recipes! Each summer when the rhubarb is abundant, I brag about this easy and delicious recipe to everyone. When we were children, Grandma used to say "you kids can have as much as you want!" She'd leave the room for five minutes and cousin Don and I would eat the entire pan in one sitting! Enjoy! ~Kristen

Grandma Jessie's Rhubarb Custard

- 3 Cups Rhubarb, diced
 - 12 soda crackers (aka Saltines), crushed
 - 1 ¼ Cup Sugar
 - 3 Tbsp butter, melted
 - 3 Eggs, beaten
 - Cinnamon
1. Pre-heat oven to 375° and lightly grease/spray an 8x8 pan.
 2. Combine all ingredients thoroughly, except cinnamon
 3. Sprinkle cinnamon on top.
 4. Bake for 50-60 minutes, until knife comes out clean.



IN CASE YOU MISSED IT

New articles are published regularly on our website, www.investgcsb.com. Here's what we've posted most recently:

- [3 Tips for the Second Half of 2022](#)
- [Don't Be Your Own Worst Enemy](#)
- [Important Birthdays over 50](#)

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Kristen Crouthamel may be reached at (641) 755-2799 or kristen@investgcsb.com
www.investgcsb.com

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