West River Estate & Financial Planning Council

2026 Speaker Series

WRE&FPC is an organization of Financial Planners, Trust Officers, Non-Profit Executives/Planned Giving Professionals, Accountants, Attorneys, and Life Underwriters in Western South Dakota.

We help members stay up to date with the ever changing laws and conditions affecting estate planning, business and personal taxation, and the problems of estate accumulation and conservation. Our goal is to offer continued education improving the knowledge of each member while encouraging the highest level of professional service to the public. WREFPC is a member of the National Association of Estate Planners & Councils.

Visit our website **wrefpc.org** for our full schedule of events. View detailed bios for all our speakers and find links to our sponsors, view our membership directory, download membership applications, and much more!

WRE&FPC is a member of the National Association of Estate Planners & Councils (NAEPC). The NAEPC promotes excellence in estate planning by serving NAEPC members, delivering exceptional resources and unsurpassed education, and recognizing those who hold the Estate Planning Law Specialist (EPLS) certification. Learn more about the national membership benefits at: naepc.org.

WREFPC.ORG
PO Box 2396
Rapid City, SD 57709

NAEPC
National Association of Estate Planners & Councils
Collaborate · Educate · Cultivate

Thank You to last year's 2025 WREFPC Sponsors

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Interested in Sponsorship?

See an Executive Council Member or the Executive Coordinator for details.

WREFPC.ORG
PO Box 2396
Rapid City, SD 57709

2026 Registration Details

All members (and guests*) must RSVP for each speaker.

RSVP via email registration at the beginning of each month. Email will be sent from wrefpc@gmail.com (May-Sept).

Kickoff Social: Wed. May 20 - 3:30pm at Block 5 (Hyatt)

Luncheon Speakers: Wed. May 27, June 17, July 15, August 19
- Location: Gallery Room at the Journey Museum
- 11:00am: Networking Lunch
- 11:30am - 1:00pm: Speaker Presentation

Speaker w/ Social to follow: Wed. September 16 - 3:00pm at Block 5 (Hyatt)

Guest Attendance

Members must RSVP for their guests.

- Each member is permitted 1 free guest attendance per season.
- Members are also permitted 2 paid guests per season.
- The cost is $30 per guest, payable by cash or check at the door.
- An individual guest may attend a maximum of 2 seminars per year before joining as a member. If a guest joins as a member, the membership fee will be reduced by any amount paid as guest fees.

2026 Executive Committee

President: Mark Cernicky, Old Hall Green Wealth
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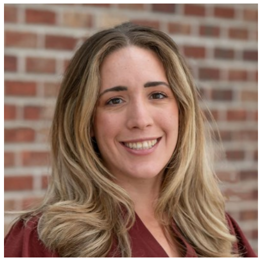
Anthony Kosobud, First Interstate Wealth Management
Ben Paulding, Freidel & Associates
Breanne Wessel, South Dakota Trust Company LLC
Justin DiBona, Gunderson, Palmer, Nelson, Ashmore, LLP
Lindsay Luper, Edward Jones
Val Simpson, Friends of SDPB
Past President: Cale Fierro, Riddles Group Inc.

Wednesday, May 27: *One Big Beautiful Bill Act*

Presented by: ***Carrie J. Christensen, CPA, MBA & Hannah M. Sheffield, CPA***
Ketel Thorstenson, LLP

Based in Rapid City, Carrie is a Partner in the Tax Department with over 15 years of experience helping clients navigate a wide range of tax matters. She specializes in tax preparation and consulting for clients in the medical, hospitality, and real estate industries, and leads KT's team dedicated to resolving IRS issues. Carrie is known for staying current on evolving tax laws and using that expertise to provide clear, strategic guidance to both clients and colleagues.

Carrie thrives on the complexity of her work and plays an active role in sharing knowledge across the firm, contributing to newsletters, blogs, and other communications, and even appearing on local news to discuss tax-related topics. A motivated and forward-thinking leader, she is passionate about continued growth within KT and is committed to mentoring younger staff, helping guide the next generation of professionals as they develop in their careers.



Based in Rapid City, Hannah serves as a Manager in the Tax Department with a focus on tax services across the construction, medical, and real estate industries. She brings both technical expertise and a dynamic personality to her role. While accountants are often stereotyped as reserved and detail-obsessed, Hannah embraces those strengths while also demonstrating that professionals in her field can be outgoing, humorous, and energetic—qualities that contribute to the engaging and collaborative culture at KT.

Hannah is driven by a "work hard, play hard" philosophy, dedicating herself during tax season to preparing returns, mentoring staff, and advising clients, while making time in the off-season to travel, golf, and explore the Black Hills. Her passion for tax began in college and deepened while studying for the CPA exam, and she particularly enjoys tackling complex tax scenarios and finding creative ways to benefit her clients. Guided by the advice to treat client finances as if they were her own, she is motivated to uncover meaningful savings opportunities.

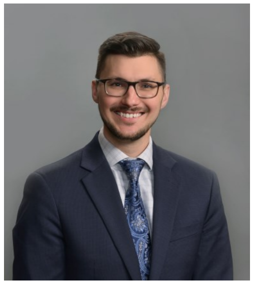
Wednesday, June 17: The Avoidable Blindside: *Guiding your Entrepreneur clients to Exit Readiness*

Presented by: ***Ben Paulding, CPA, CFP, CEPA***

Kahler Financial Group and Freidel & Associates

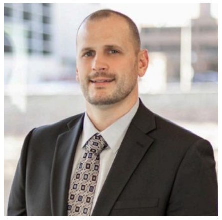
Luke Neely, MBA, CEPA

Intrinsic Acquisition



Ben is a CPA, CFP, and Certified Exit Planning Advisor (CEPA) with over fifteen years of experience in financial planning, public accounting, and business advisory. He serves as a Partner at both Kahler Financial Group and Freidel & Associates in Rapid City, South Dakota.

Ben specializes in guiding entrepreneur clients through the full arc of business ownership—from building financial clarity and operational strength to navigating the complex decisions that surround a business transition. He brings the integrated perspective of a financial planner and CPA to every exit planning engagement, ensuring clients are prepared personally, financially, and strategically well before a transition event.



Luke Neely is an MBA and Certified Exit Planning Advisor (CEPA) who works with entrepreneur clients to assess, protect, and grow the value of their businesses—long before a transaction is on the horizon. As founder of Intrinsic Acquisition in Rapid City, South Dakota, he brings over a decade of experience in business valuation, value acceleration strategy, and commercial real estate advisory.

Luke's approach bridges the gap between where business owners are today and where they need to be to exit on their own terms. His complementary background in deal structuring and real estate give entrepreneur clients a distinct advantage when navigating the full landscape of a business transition.

Wednesday, July 15

Estate Planning for Farmers and Ranchers

Presented by:

Madison Jones, J.D., MBA

New York Life Insurance Company

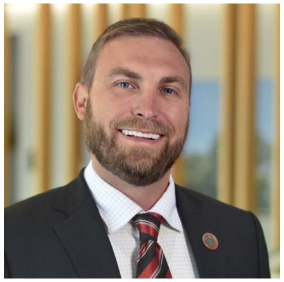
Madison Jones is a Corporate Vice President and Advanced Planning Consultant with New York Life Insurance Company, supporting agents working in the Pacific Zone.

Madison came to New York Life with substantial experience in estate, business, charitable, and tax planning for ultra-high-net-worth clientele. Through her experience, she has also developed a significant aptitude for integrating tax and other planning strategies with client objectives to ensure client and professional advisor comprehension. Madison is also an accomplished public speaker having presented many continuing legal education courses and other seminars in estate planning; tactical business planning; tax mitigation; commercial, legal, regulatory, and legislative updates; and the potential TCJA sunset of the estate tax exemption, as well as many others. Her extensive experience has provided Madison with a keen acumen for developing myriad sophisticated life insurance-based planning strategies for New York Life's agents' affluent clientele.

Madison obtained her J.D., cum laude, from Seattle University School of Law; her MBA, with honors, from UNM Anderson School of Management in Albuquerque, NM; and her B.A., summa cum laude, in International Studies from the University of New Mexico. She is also currently a candidate for an LL.M. in Taxation from New York University School of Law with an anticipated graduation date in the spring of 2027. She is admitted to the State Bar of New Mexico.

Wednesday, August 19

Washington DC Policy Update and How it Effects Investors. A Presentation with Advanced Planning Strategies and Behavioral Finance



Presented by:

Dr Tyler J. De Haan, CFP, CMFC, CRPC, and AAMS

Sammons Financial Group

Tyler is responsible for speaking to financial advisor audiences on advanced financial planning concepts and behavioral strategies. Tyler is also responsible for developing educational content to be used by financial advisors. Tyler has over two decades of experience in the Financial Planning Industry and joined Sammons Financial Group in 2022.

Tyler received his undergraduate degree in Political Science from Northwestern College in Orange City, Iowa, his Master's in Public Administration from Drake University in Des Moines, Iowa, and his Master of Science Degree in Personal Financial Planning from the College of Financial Planning in Denver, Colorado. Tyler received his Research Ph.D. in economic policy with honors from Liberty University. Tyler's Ph.D research focused on Behavioral Economic Theory and taxes.

Tyler has been featured on several industry webcasts on topics such as Social Security, Medicare, Taxation, and Retirement Income Strategies. Tyler also hosts the Sammons Financial Group podcast, "The Tyler Show." The show focuses on real world conversations that are important to financial advisors and their clients. Tyler was also named by the Des Moines Business Record 40 under 40 and was a finalist for the Des Moines Young Professional's Young Professional of the Year award. Tyler also received the Alumni of the Year Award presented by the Waukee Leadership Institute for his service to the community.

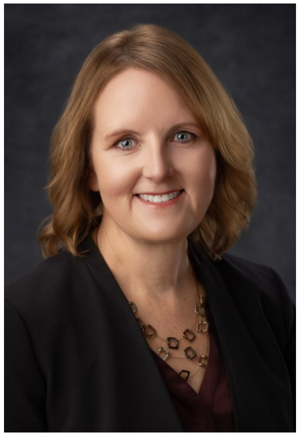
Tyler has also obtained and has the right to use the CFP® designation from the CFP Board of Standards and the ChFC® designation from the American College of Financial Planning. He has passed the Series 7, 66, 24, 4, and 53 and life, health, and disability license exams, along with the CMFC®, CRPC®, and AAMS ® designations from the College of Financial Planning. He has also passed the Certified Tax Specialist designation from the Institute of Business and Finance.

When Tyler is not studying and researching, he enjoys spending time with his wife and children engaging in their many community and school activities.

Wednesday, September 16

** 3:00pm Block 5 (Hyatt)*

** Speaker w/ Social to follow*



Purposeful Planning: Tools That Advance Business, Estate, and Charitable Goals

Presented by:

Stephanie Judson, CFP, CGPA

President & CEO

South Dakota Community Foundation

Stephanie Judson grew up on a farm just north of Pierre in Sully County. After graduating from high school in Pierre, she earned degrees in Business/Communication and Geriatrics/Gerontology from Augustana University in Sioux Falls. She completed coursework at the College of Financial Planning in 1999 and became a Certified Financial Planner® professional in 2000. She is also a Certified Gift Planning Associate.

Stephanie has dedicated the past 29 years to the South Dakota Community Foundation, serving in a variety of roles before being named President & CEO in January 2013. She is deeply grateful for the progress the Foundation has made since its founding in 1987 and remains committed to strengthening its positive, lasting impact across South Dakota. An emphasis on her current role includes working closely with major donors and using her financial planning expertise to help individuals and families achieve their charitable and philanthropic goals.

In addition to her professional work, Stephanie is actively engaged in civic and philanthropic leadership. She is a member of the Association of Fundraising Professionals, the Partnership for Philanthropic Planning, and the South Dakota Planned Giving Council. She and her husband of 29 years, Matt, have two grown sons, Grant, who graduated from USD in May of 2024, and Blake, who will graduate from SDSU in May of 2026.