NEWSLETTER

Trove's All New Newsletter!

October 15, 2025

Finding Certainty in an Uncertain World

As headlines shift and markets fluctuate, it's easy to feel like the financial world is spinning faster than ever. But at Trove, we believe peace of mind doesn't come from predicting the future—it comes from being grounded in purpose and guided by a long-term plan.

In times of uncertainty, clarity becomes a gift. Clarity about your values. Clarity about your goals. Clarity about the kind of legacy you want to leave behind.

Whether you're facing a new season of life, weighing big decisions, or simply staying the course, our role is to help you move forward with confidence—rooted in faith, driven by purpose, and surrounded by people who truly care.

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Discover and Do: Growing a Generous Family

Fall is a season of gratitude—of gathering blessings, reflecting on the year, and sharing our many various blessings. But gratitude doesn't only happen around the table. It can also begin in our homes and hearts as we embrace a more intentional, generous way of living.

At Trove, we believe a generous life does more, shares more, and gives more. Ultimately, it starts with a stewardship mindset. That means recognizing that everything we have—our time, talent, and treasure—isn't just for us. It's been entrusted to us for a greater purpose.

That's why we created the **Trove Personal Financial Dashboard**—a simple tool to help individuals and families gain clarity on their spending, saving, and giving habits. Many of our clients come to us unsure of where their money is going each month. Without that awareness, it's difficult to save intentionally, give consistently, or invest in what matters most.

When you begin tracking your financial patterns, you can:

- **Make smarter, values-aligned decisions**
- **Impact causes close to your heart**
- **Pass on generosity to future generations**

This kind of clarity can change your financial story—and shape the legacy you leave.

Generosity is a gift you can pass on. As you become a more intentional steward of your resources, you model values that your children and grandchildren can carry forward.

Next month, we'll explore how to nurture this spirit of gratitude through intentional family conversations. But for now, consider this: building a budget might just help you build a better marriage, a stronger family, and a deeper legacy.

Let's make this the season you grow more that can endure for generations to come.

READ MORE

Recommended Tool: Trove's Personal Financial Dashboard

Looking for a clear, simple way to organize your financial life?

We're excited to introduce Trove's newly updated **Personal Financial Dashboard**—an Excel-based tool designed to help you track your spending, investments, savings, and financial goals all in one place.

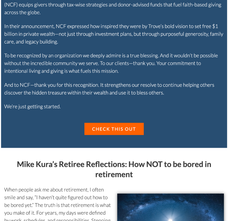
With this tool, you can:

- See the big picture of your finances at a glance
- Monitor your progress toward key goals
- Gain greater clarity and peace of mind about your financial future
- Our mission is to help you steward your wealth with purpose—and the Personal Financial Dashboard is one more way we equip you to do just that.

Ready to take the next step?

CHECK THIS OUT

Inspiring Life Story: A Modern Day "Widow's Mite"



Sister Beatrice Jensen — who was in her sisterhood for the majority of her adult life — was a humble person who spent her life serving others. While she was not a widow herself, her story reminds us of the biblical story of the Widow's Mite.

When her (biological) sister passed away, she inherited an unexpected fortune. As she neared the end of her own life, she spent many sleepless nights trying to decide what to do with this fortune, but knowing the entire time that God was calling her to give it all away. She didn't know where to start, though, or how to set up her estate to give to charity, and she struggled to decide which charity to give to that would benefit the most.

Then, one spring, she was introduced to Ron Ware. They started their meeting by praying and having a cup of tea while Beatrice told Ron about her life and her legacy. She believed her most impactful years had been when she was helping boys and young men in grades 5-8 who came from bad situations, broken families, or who had no good male role models. She told Ron she wanted to continue to care for boys in this age range by donating this money somewhere that would be as impactful as she had been in her earlier years.

Astonished, and knowing this could only be a God thing, Ron told Beatrice about how just a few months earlier, he had been introduced to the San Miguel school in Providence – a school whose mission it is to "provide a high quality, holistic education for boys from diverse and challenging backgrounds." And who are in 5th-8th grade.

Ron brought her pamphlets and offered to take her to the school to see it firsthand, but she didn't need to go there to know this was where she was meant to donate everything. So, she setup her estate to benefit San Miguel, and once completed, she told Ron that she was now more peaceful than ever before, and she was ready for God to take her home. She knew the fortune she had inherited was going somewhere that would continue to serve this demographic of young boys who needed a second chance.

A few months later, before having the chance to visit the school, she passed away. Her legacy, though, lives on through the students at San Miguel. Her – $1 million donation has helped the school continue to bring their vision to life through a scholarship fund, changing the lives of thousands of underprivileged boys and giving them hope for a better future, just as Beatrice had wanted.

Generosity is something we are all capable of, no matter our background or what we materially have. Generosity can be through our actions as much as through our financials. San Miguel not only accepts charitable financial donations, but they also accept mentors and volunteers who are willing to give their time to make a difference in these young boys' lives. If you feel called to support San Miguel School – whether through money or your time – you can visit the following links to find out how to make a difference, just like Beatrice.

FINANCIALLY

Learn about ways to give through San Miguel:

VOLUNTEERING / MENTORING

Disclosure: Client name has been changed to protect confidentiality. This example is for illustrative purposes only and is not intended to represent the experiences of all clients. Past performance or outcomes are not indicative of future results.

Trove Honored with the 2025 National Christian Foundation Catalyst Award

We're humbled and grateful to share that Trove Private Wealth® has been named a recipient of the 2025 National Christian Foundation Catalyst Award—an honor reserved for firms that actively champion generosity and help clients make a lasting impact with their wealth.

This annual award recognizes model firms that embody a spirit of stewardship, generosity, and Kingdom vision. As one of the world's largest Christian grantmakers, National Christian Foundation (NCF) equips givers through tax-wise strategies and donor-advised funds that fuel faith-based giving across the globe.

In their announcement, NCF expressed how inspired they were by Trove's bold vision to set free $1 billion in private wealth—not just through investment plans, but through purposeful generosity, family care, and legacy building.

To be recognized by an organization we deeply admire is a true blessing. And it wouldn't be possible without the incredible community we serve. To our clients—thank you. Your commitment to intentional living and giving is what fuels this mission.

And to NCF—thank you for this recognition. It strengthens our resolve to continue helping others discover the hidden treasure within their wealth and use it to bless others.

We're just getting started.

CHECK THIS OUT

Mike Kura's Retiree Reflections: How NOT to be bored in retirement

When people ask me about retirement, I often smile and say, "I haven't quite figured out how to be bored yet." The truth is that retirement is what you make of it. For years, my days were defined by work, schedules, and responsibilities. Stepping away from that rhythm can feel like stepping into the unknown. But I've discovered that the key is not to think of retirement as slowing down—it's about redirecting your energy into things that truly matter to you.

For me, that's been investing more deeply in people—family, friends, and even younger professionals who are just starting out in their careers. There's something fulfilling about sharing what I've learned, listening to their dreams, and offering perspective when I can. Along the way, I've also leaned into personal passions that once had to wait for "someday." Travel, writing, and creative projects aren't just hobbies; they're ways to keep curiosity alive and give each day a sense of purpose.

What I've come to believe is that you don't retire from purpose. You carry it forward in new ways. The trick isn't about filling time—it's about filling your life with the right things. When you keep learning, stretching, and giving back, retirement isn't boring at all—it's one of the richest chapters yet.

"Retirement is not the end of the road. It is the beginning of the open highway." — Unknown

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