Heart of the Valley Wealth Advisors

Newsletter

Third quarter Fall 2026

Our team

At Heart of the Valley Wealth Advisors, we help clients achieve and maintain their unique financial goals by building long-lasting relationships and offering personalized financial solutions

We help you understand your resources so you can support yourself, the people you love, and the causes you care about.

As our offices in Menasha, Wisconsin, and San Jose, California continue to grow, our commitment remains the same: helping individuals and families gain clarity and confidence in their financial lives. Though our team spans two locations, we work as one to serve clients across the United States with personalized guidance and support.

Wisconsin office | 920-423-3896
3102 Community Way
Menasha WI, 54952

California office | 408-217-2934
2021 The Alameda, Suite 140
San Jose, CA 95126

thrivent.com/HOTVwealthadvisors

Important date

September 7
Closed in observance of Labor Day. Please plan accordingly, and as always, feel free to reach out before the holiday if you need assistance.

A note from the team


Allyson's wedding

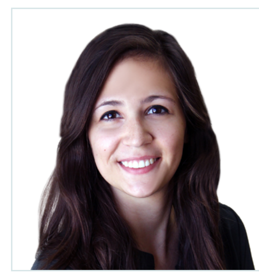

Ian's wedding


Justin's wedding

Summer has been an exciting season for our team! We are thrilled to celebrate several personal milestones, as Allyson, Ian and Justin all recently tied the knot.

We are also pleased to welcome Erin Schmitz to the team as our new Client Service Administrator. In addition, Jessica Avena continues to expand her industry knowledge and recently passed the Securities Industry Essentials (SIE) Exam, as she works toward obtaining her securities licenses.


Erin Schmitz, Client Service Administrator


Jessica Avena, Insurance Support Associate

We are grateful for the growth and accomplishments happening across our team and look forward to serving you throughout the year.

Team member spotlight: Associate Justin Sonnentag

This edition, we'd like to highlight Justin Sonnentag, an important member of our support team. Justin joined Thrivent in 2025 and Heart of the Valley Wealth Advisors in 2026. He graduated from the University of Wisconsin-Green Bay in 2022 with a business administration degree and an emphasis in marketing.


Justin Sonnentag
Associate

Justin works closely with clients on investment-related service requests and account transactions, helping ensure requests are handled efficiently and accurately. Whether you have questions about your investment accounts or need assistance with account-related paperwork, Justin is often one of the friendly voices you'll connect with when you call our office.

Outside of work, Justin enjoys playing guitar, woodworking, watching the Packers and spending time with friends and family.

The Recipe Exchange

This edition's featured recipe comes from Erin Schmitz, our client service administrator, who shared one of her favorite comfort-food recipes: mushroom and barley soup. This hearty soup combines mushrooms, celery, potatoes, carrots, pearl barley and savory herbs in a rich chicken broth for a delicious and satisfying meal. With simple ingredients and easy preparation, it's perfect for sharing with family and friends and yields 8 to 10 servings.

Ingredients

1 pound mushrooms
3 tablespoons margarine
1 onion, chopped
1 leek (white and pale green parts only)
9-10 cups canned chicken broth
2 large potatoes, peeled and diced
1 carrot, peeled and chopped
1/2 cup pearl barley
3 bay leaves

Instructions

Separate mushroom caps from stems. Slice caps and set aside, chop stems. Melt margarine in large, heavy saucepan over medium high heat. Add mushroom stems, onion and leek; sauté about eight minutes or until tender. Add chicken broth, potatoes, carrot, barley and bay leaves. Cover and simmer 30 minutes. Add mushroom caps and continue to simmer, uncovered, 30 minutes. Season to taste with salt and pepper. 6-8 servings.

Get the scoop on QCDs and RMDs

Qualified charitable distribution (QCD)

Qualified charitable distributions (QCDs) are a strategy for individuals who want to donate to their favorite charitable organizations while making tax-free disbursements from a Traditional IRA. Traditional IRAs are normally taxable when money is withdrawn from the account. However, a QCD allows the disbursements to be tax-free as long as they're paid directly from the IRA to an eligible charitable organization. QCDs can be made by submitting a request form. Then Thrivent will make a check payable to the charity from your IRA. Contact our team for more information.

In 2026, a QCD allows you to transfer up to $111,000 per year from your IRA. This amount will be indexed for inflation annually. If you are married, you and your spouse can each make QCDs of up to $111,000 per year. The limit applies per person because retirement accounts are individually owned.

Required minimum disbursement (RMD)

A required minimum disbursement (RMD) is the amount of money that must be withdrawn annually from certain qualified retirement accounts. In previous years, the RMD occurred at age 70½. Recent rule changes moved the RMD to age 73 for those who reached age 72 after Dec. 31, 2022. If you are already subject to RMDs, you must continue your distributions. Disbursements must be completed by Dec. 31 each year.

If you fail to take your RMD, the IRS imposes a 25% excise tax on the amount not withdrawn.

Do you have a favorite recipe you'd like to share?

We'd love to feature recipes from our clients and friends in future newsletters! Send your favorite dish to our team for a chance to be included in an upcoming edition of "The Recipe Exchange."

Upcoming event

Annual food truck event

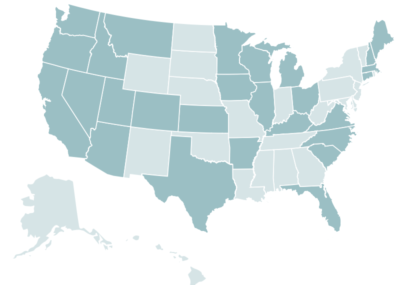
September 15
Heart of the Valley Wealth Advisors office
3102 Community Way
Menasha WI, 54952

Join us for one of our favorite annual traditions! Enjoy dinner from On The Fritz Food Truck and dessert from Legendairy Cookies & Creamery Ice Cream Truck, connect with our team, and spend time with fellow clients and guests.

We will be partnering with Unforgettable Underdogs, a local dog rescue, and collecting items to donate. Volunteers will be on hand with some adoptable dogs as well!

For more information or to RSVP, please contact Allyson Wilson at **allyson.wilson@thrivent.com** or **visit our webpage**.

No products will be sold.



Our team serves clients nationally and is licensed in:

AR	KS	NV
AZ	KY	OH
CA	MA	OR
CO	ME	SC
CT	MI	TX
FL	MN	UT
IA	MT	VA
ID	NC	WA
IL	NH	WI

As of August 2026.

Stay connected

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Email: **heartofthevalleywealthadvisors@thrivent.com**

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