Covenant Financial Group

thrivent

Newsletter

Fall 2026

Our team



Covenant Financial Group provides customized, thoughtful financial guidance to people in all life stages. Utilizing our industry expertise and dedication to helping others live generously, we work with you to develop and execute personalized financial strategies in line with your needs, wants and values. And because we view money as a tool, not a goal, we're uniquely positioned to help you build a life rich in meaning and gratitude.

At Covenant Financial Group, we pride ourselves on being dependable, transparent financial professionals, and we look forward to partnering with you on your journey. Give us a call today to get started.

thrivent.com/covenant

608-768-8825

346 2nd St.
Reedsburg, WI 53959

Mondays: 8 a.m.–4 p.m.
Tuesdays: 8 a.m.–5 p.m.
Wednesdays: 8 a.m.–4 p.m.
Thursdays: 8 a.m.–5 p.m.
Fridays: 8 a.m.–Noon

Greetings from Covenant Financial Group



Welcome to our fall newsletter! We are delighted to share the latest developments and highlights from Covenant Financial Group.

Covenant Financial Group has grown significantly in the past couple of years, adding clients and staff as we expand in local markets to help more people achieve financial clarity and confidence. Whether you're just starting out, nearing retirement or already retired, our experienced team is here to help you manage your lifestyle, investment, protection and philanthropic needs.

Forbes Advisor ranks Thrivent among top no-exam term life insurers



Thrivent was recently named one of the top three companies for no-exam term life insurance by Forbes Advisor. The review highlighted Thrivent's competitive rates, particularly for people in their 40s, along with features like guaranteed renewability and the ability to convert term coverage to permanent life insurance. Forbes also noted that Thrivent had the lowest level of consumer complaints among the insurers evaluated.

The recognition reflects Thrivent's commitment to helping our members protect what matters most and plan with confidence. You can read the review **here**.

The 2026 America's Best Insurance Companies recognition is an annual ranking presented by Forbes and Statista, a provider of market and consumer data. The rankings are based on an independent survey conducted from June through July 2025 of more than 18,000 U.S. consumers who reported having an insurance policy within the last three years in at least one of five insurance categories: auto, homeowners, renters, term life, or permanent life. Respondents evaluated their insurance providers based on overall satisfaction, loyalty, likelihood to recommend, and additional factors including customer service, advice, price, transparency, digital services, and claims (damage/benefit) service. Survey results were combined with responses from the previous two years, with greater weight given to the most recent survey, to reflect performance over time. The companies with the highest scores in each insurance category were recognized. The number of companies recognized in each category varies based on the number of evaluations collected, final scores, and the size of the insurance market. This recognition may not be representative of any one client's experience, although it does include feedback from a sample of Thrivent clients. This recognition is not indicative of future performance. A licensing fee was exchanged to advertise this recognition.

Team Q&A: Get to know us

Q: What is one book, speaker or podcast that has changed the way you work?



Joel Groskreutz, RICP®, CLTC®, CEPA®, Financial Advisor
Around the time I started my career with Thrivent, I read Tony Dungy's "Quiet Strength." It reinforced the idea that true success is measured by the lives you touch, the character you build in others, and faithfulness to a higher purpose. To this day, I still work by the same principles shared in this book. Money is simply a tool people use to reach what matters to them: Security, freedom, family and purpose. My job as a financial advisor and leader of the team is to help our clients stay on track through the noise of markets, headlines and emotions. I aspire to lead our clients and our team with a Dungy-like calm clarity, not chasing distractions, and keeping a steady process with clear priorities and focusing on the lives my clients aspire to live.



David Kraus, Financial Advisor
"The Psychology of Money" by Morgan Housel was impactful to me even before my career as a financial advisor. As a family man, and provider, it showed me that money is a human problem first and a technical one second. How we actually behave with money under real-life pressure, instead of constantly optimizing the numbers. As a financial advisor this lens helps me elevate my work from product and investment selection to behavioral stewardship, which can be that part that really changes lives.



Michael Lopp, Financial Advisor
The book "Next" by Vanderbloemen
Many people begin to live looking over their shoulder as they get older. This book was focused on pastors transitioning out of ministry calling beyond what has given their life meaning and importance. It helped me see that when you are moving out of one stage of life to lean into your NEXT with vision, passion and purpose. You can bemoan what is no longer or embrace what is meaningful and important in your next stage of life.



Carrie Stando, Operations Manager
I have found Mel Robbins' "The Let Them Theory" insightful while parenting teenagers. It has provided a valuable perspective on allowing age-appropriate natural consequences, fostering independence and helping my kids take greater ownership of their choices and responsibilities. While the dynamics of parenting and leadership are certainly different, both require a balance of guidance and trust. In both roles, I have found that stepping back at the right moments often creates more meaningful growth than stepping in. The result is not only more capable and confident individuals but also a healthier, more resilient team.



Sarah Oberman, Sr. Licensed Client Service Administrator
While many books have influenced me over the years, only one has truly changed me—the Holy Bible. Only the living Word of God has the power to breathe life into a dead soul. If you know my story, you know that is exactly what it did for me. Scripture informs how I interact with the world around me, my work, my family, my peers, and my environment. God calls me, through His Word, to do all things to His glory and that is what I strive to do! I encourage you, friends, to heed the call in Colossians 3:16 to "Let the Word of God dwell in you richly."



Tricia Sullivan, Associate
When I left my previous job and the only career I had really ever known, my boss at the time gifted me a daily devotional called "Unshakeable." She knew I left to do what was best for my growing family. That devotional had a way of keeping me grounded in life and continually focused on what was most important, knowing that God was always there to lean on for support in whatever I needed. That devotional, among others, has a way of reminding me every day at work, and at home that we will get through anything, and brings me great joy and peace. It truly makes me grateful for all the simple things in life, quiets all the noise and helps guide me in all the decisions I make for myself, my family and my career.

Continued on page 3.

Team Q&A: Get to know us (Continued)

Q: What is one book, speaker or podcast that has changed the way you work?



Brooke Kraus, Marketing Coordinator
The book, “Living Fully” by Mallory Ervin was so inspirational for me. It helped me remember that you can find gratitude in everyday moments, and sometimes you just need to quiet the voice of fear and live fully. When looking for life balance, one of my favorite analogies in this book is knowing the difference between balancing "rubber balls" and "glass balls." The important things like family and faith being these "glass balls" and these should be "juggled" with the everyday "rubber balls" but treated with importance and the utmost care to avoid dropping and shattering.



Lauren Kirkham, Client Service Administrator
A podcast: “The Power of Mimetic Desire” by Luke Burgis completely transformed how I consume things in my day-to-day life and my mindset on the actions of society, particularly through demonstrations on social media.



Mary Kraft, Office Professional
“God As He Longs For You To See Him” by Chip Ingram is a book that rocked my view of God. By learning about the goodness, sovereignty, holiness, wisdom, justice, love and faithfulness of God through Scripture, everything changed because I now had a right view of God. When you have a proper understanding of God’s character, you can’t help but grow deeper in love with Him while becoming more like Him.

Support your favorite charities through tax-smart qualified charitable distributions

If you’re of a certain age, qualified charitable distributions (QCDs) may be a way to contribute to charity—with potential tax benefits.

Individuals age 70½ or older can give up to $111,000 from a traditional or inherited traditional IRA tax-free. This distribution can lower your gross adjusted income and count toward your annual required minimum distributions (RMDs) for the year, if it’s made payable to a qualified charity by the year’s end.

QCDs can help minimize tax liability and satisfy RMD requirements while supporting your philanthropic goals. We will work with you to maximize the value and impact of your charitable giving by helping confirm you choose the right strategy or combination of strategies for your situation.

Contact us to learn more about QCDs and how they may fit into your financial situation.



Upcoming events

OCTOBER
7

Leaving a Thriving Legacy webinar

October 7 at 6 p.m.
Online webinar

REGISTER NOW

Join us for a special educational event featuring guest speaker Eric W. Bilger, FIC, Financial Advisor at Thrivent. Eric will share valuable strategies to help you better prepare for life's "what-ifs." This event is designed specifically for our clients and their adult beneficiaries, offering guidance and support for those navigating concerns about aging parents. We encourage you to invite any or all beneficiaries to attend.

RSVP here or reach out to us at 608-768-8825 for help registering.

No products will be sold.

NOVEMBER
10

Fall Long-Term Care webinar with David Wolf

November 10 and 12: Watch party at Covenant Financial Group office

More details to come. Please call us at 608-768-8825 if you're interested and we will make sure you get the updated information closer to the event date.

No products will be sold.

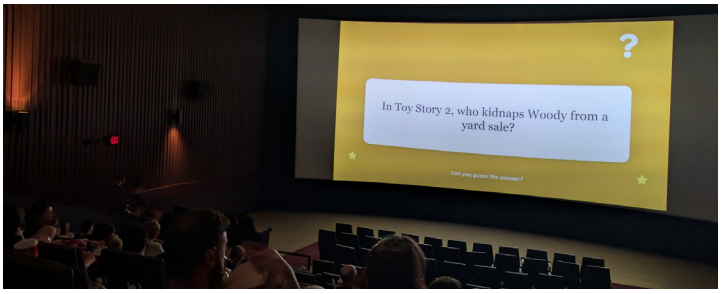
Summer event round-up









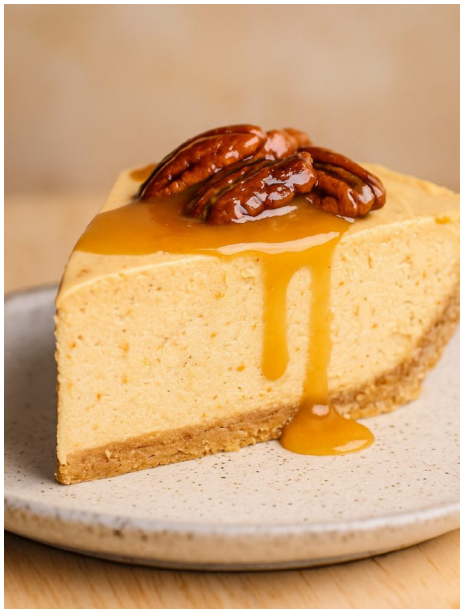






What a busy summer this has been here at Covenant Financial Group. One highlight was our brand-new office sign. We also enjoyed hosting some great events this summer. In June, we hosted a private showing of "Toy Story 5" and collected toys for the Toys for Tots organization. In August we also had our annual Open House that was a huge success. We got to see so many of you at these events. Don't forget to check out the upcoming events section of this newsletter for information on some exciting events coming up.

Maple pumpkin cheesecake



Crust
1 ½ cups graham cracker crumbs
¼ cup granulated sugar
Pinch of salt (about ⅛ teaspoon)
6 tablespoons melted butter

Filling
12 oz cream cheese, softened to room temperature
½ cup powdered sugar
¼ cup brown sugar
¾ cup pure pumpkin purée (not pumpkin pie mix)
1 ½ teaspoons ground cinnamon
½ teaspoon nutmeg
¼ teaspoon ginger
⅛ teaspoon cloves
2 teaspoons maple extract
3 cups freshly whipped cream or one (8 oz) tub of thawed whipped topping

Pecan praline topping
¾ cup unsalted butter
½ cup brown sugar
½ cup heavy whipping cream
Pinch of salt (about ⅛ teaspoon)
¾ cup chopped pecans

Instructions

1. Prep the crust. Heat your oven to 350°F and lightly grease a 9-inch pie plate with nonstick spray. In a mixing bowl, combine the graham cracker crumbs, sugar, and salt. Pour in the melted butter and stir until the mixture resembles damp sand.

2. Form and bake. Press the crumb mixture evenly into the bottom and up the sides of the pie plate. Bake for about 8 minutes, or until it starts turning a light golden color. Let it cool completely on a wire rack before adding the filling.

3. Make the filling. In a stand mixer, beat the cream cheese with both sugars until smooth and fluffy. Mix in the pumpkin purée, spices and maple extract until everything is fully incorporated.

4. Fold and chill. Gently fold the whipped cream into the pumpkin mixture until just combined—don't overmix! Spoon the filling into the cooled crust, spread evenly, and chill in the fridge for at least 3 hours, or until firm.

5. Whip up the praline topping. In a medium saucepan, melt the butter and brown sugar together over medium heat, stirring often. Once the sugar dissolves, stir in the cream and salt. Bring the mixture to a gentle boil and cook for about 5 minutes, stirring constantly so it doesn't scorch.

6. Finish it off. Remove from heat and let the mixture cool for about 10 minutes. Stir in the pecans and allow it to cool slightly longer (another 10–15 minutes). Spoon the warm praline sauce over slices of cheesecake just before serving.

Important dates

November 3
Election Day

November 11
Veterans Day

November 26–27
Thanksgiving
(office closed)

December 21–January 1
Office closed for the holidays

December 24
Christmas Eve

December 25
Christmas

December 31
New Year's Eve

January 1
New Year's Day

Final thoughts, from Joel



Fall is widely viewed as a strategic checkpoint before year end; routines stabilize, markets have revealed most of their yearly trends, and many financial deadlines approach. Here are some things to keep in mind this fall:

1. Review benefits and open enrollment
Open enrollment typically runs October–December; Medicare runs October 15–December 7. Compare health plans beyond premiums; deductibles, copays and the right networks all matter. Evaluate HSAs/FSAs and workplace life/disability insurance.

2. Rebalance your investment portfolio
Check whether market volatility has shifted your asset allocation and rebalance to maintain target risk levels.

3. Revisit spending and cash flow
Summer spending often runs high; fall is a good time to reset budgets. Identify recurring expenses to cut or redirect toward savings.

4. Reassess financial goals
Confirm whether earlier goals still match current priorities and adjust retirement timelines, spending plans or legacy goals as needed.

Our team at Covenant Financial Group is here to assist you this fall and all year long. Thank you for trusting us and allowing us to be a partner in your financial journey.

Warm regards,
Joel Groskreutz
Financial Advisor

Stay connected

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Facebook: **facebook.com/covenantgroup.thrivent**

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Thrivent provides advice and guidance through its Financial Planning Framework that generally includes a review and analysis of a client's financial situation. A client may choose to further their planning engagement with Thrivent through its Dedicated Planning Services (an investment advisory service) that results in written recommendations for a fee.

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