

Newsletter

Spring 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

Mon. and Thurs.: 8 a.m.–3:30 p.m.
Tues. and Wed.: 8 a.m.–5 p.m.
Friday: 8 a.m.–Noon

Greetings from Covenant Financial Group



Welcome to our spring 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.

Thrivent's generosity resources

Thrivent offers a variety of ways that you and your family members can make the most of all you've been given and amplify your impact on causes you care about.

Thrivent Action Teams gather your family and make an impact in your community.

Get inspired to lead a Thrivent **Action Team**.

Thrivent Choice®: Eligible clients can direct Choice Dollars® to qualifying churches, causes and organizations. You can use Thrivent's online giving platform to donate to an organization enrolled in Thrivent Choice.

Disaster response: When your family wants to **support people affected by a natural disaster**, you can join Thrivent's coordinated efforts.

Donor-advised fund (DAF): A DAF offers flexibility that enables you to give to the organizations that are closest to your heart. Create a personalized plan through **Thrivent Charitable Impact and Investing**®.

Learn more about Thrivent's generosity resources [here](#).



Team Q&A: Get to know us

Q. If our team had a mascot, what would it be and why?



Joel Groskreutz, RICP®,
CLTC®, CEPA®
Financial Advisor

I would choose a bison. A bison is strong yet calm and determined in any situation. When faced with extreme weather such as a winter blizzard, it faces directly into the storm and waits it out. In our industry, we have ups and downs and need to face adversity/uncertainty head on and wait for the situation to improve. We remain calm but committed to our clients.



David Kraus
Financial Advisor
Representative

The Covenant shepherd dog. Watchful, steady and protective while helping others move forward safely.



Michael Lopp
Financial Advisor

Black squirrel because they are not very common outside of Reedsburg that I know of.



Carrie Stando
Operations Manager

“Thrive” the barn owl. Owls represent wisdom and “financial clarity” and are a watchful guardian over a household’s legacy.



Sarah Oberman
Sr. Licensed Client
Service Administrator

A camel. Camels are often described as resourceful animals, known for their ability to conserve resources. Their skeptical nature requires them to thoroughly examine situations before making decisions. Camels are emotionally intelligent, wise and independent with a strong sense of responsibility, making them fascinating companions and working animals.



Tricia Sullivan
Customer Service
Coordinator

If we had a team mascot, it would be a tree! (Hear me out—it would be a pretty and long-living tree.) We are deeply rooted in our faith together as a team. We grow with each other and our clients through their financial journey and life, as a tree gets taller and stronger through its life. Our clients become family to us, and we grow with them and are here in their time of need to guide and serve.



Brooke Kraus
Marketing Coordinator

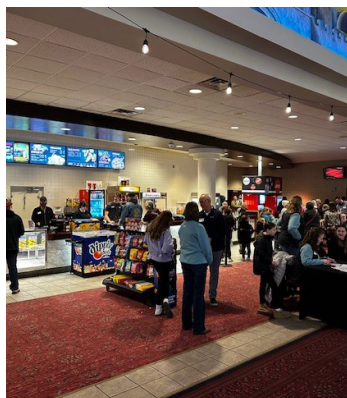
Covenant Financial Group lion. Lions represent strength and leadership. Our team is made up of great leaders and together we make an incredibly strong team who do what’s right for our clients, ensuring that they feel strong in the decisions that they make for their financial future.



Lauren Kirkham
Customer Service
Coordinator

My mascot nomination is ants, because they are small but mighty and very hardworking—always busy! They also show strong teamwork and good division of labor.

Winter event round-up



We've enjoyed hosting some great events this winter. In February, we hosted a family friendly, private movie showing of "I Can Only Imagine 2" at Desert Star Cinema, where more than 125 people attended. This was such a fun event, and we thank you for coming to enjoy the movie with us. We also hosted some workshops and watch parties. At all these events, we've enjoyed seeing our current clients and meeting new faces.

Lemon ricotta pancakes

Our very own Lauren has made these pancakes and raved about how wonderful they are. We hope to try them out too! These pancakes are melt-in-your-mouth soft and tender; they're perfectly fluffy and you'll love that bit of brightness and tang from the lemon. These are the perfect pancakes for spring or summer, and they're likely to become a new family favorite.

Ingredients

- 1 ½ cups (214g) all-purpose flour (scoop and level to measure)
- 3 ½ Tbsp (46g) granulated sugar
- 2 tsp baking powder
- ¼ tsp baking soda
- ½ tsp salt
- 1 cup (236ml) milk
- ¾ cup (180g) ricotta (low-fat or whole)
- 3 large eggs
- 1 tsp vanilla extract
- 1-2 Tbsp lemon zest (depending on how lemony you want them)
- ¼ cup (60ml) fresh lemon juice
- 1 Tbsp (14g) butter, melted



Instructions

1. Preheat an electric griddle to moderately high heat (or use a nonstick skillet set over medium heat).
2. In a mixing bowl, whisk together flour, granulated sugar, baking powder, baking soda and salt for 20 seconds.
3. Make a well in center of flour mixture and set aside.
4. In a separate large mixing bowl, whisk together milk, ricotta, eggs and vanilla until well blended.
5. Add butter, lemon zest and lemon juice to milk mixture and blend until combined (it will curdle a little, that's fine).
6. Immediately pour milk mixture into flour mixture and whisk just to combined (batter should be slightly lumpy).
7. Pour 1/3 cup batter onto buttered griddle or skillet and cook until bubbles begin to appear on surface and bottom is golden brown, then flip and cook opposite side until golden brown.
8. Serve warm dusted with powdered sugar if desired and drizzled with maple or berry syrup.

Upcoming events

APRIL

16

Little Savers event April 16 at 6 p.m. Pizza Ranch Reedsburg

Join us for a Little Savers event at Pizza Ranch in Reedsburg. Little Savers is a hands-on, interactive financial education tool designed for children. This short workshop will help kids learn the three core money habits—Give, Save, Spend—through fun activities that make financial literacy approachable and memorable. A pizza buffet and arcade for the kids afterwards is included. We will also have a short presentation for the parents as well. Spots are limited, please call 608-768-8825 to RSVP.

No products will be sold.

AUGUST

11

Open house August 22 from 4 to 7 p.m. Covenant Financial Group

Mark your calendars for Tuesday, August 11 from 4–7 p.m. at our office. Our team has grown significantly this past year and we have added new team members who we'd love for you to meet. We have also added more meeting rooms and a large conference room to accommodate this growth. We would love for you to join us at our open house and meet the new members of our team.

The grill will be fired up, brats and hot dogs will be served. Share with your friends and family, all are welcome. We hope to see you there!

No products will be sold.

Tax-efficient strategies and their impact on your financial goals



It's never too early or too late to begin considering your tax diversification options. Creating a strategy now can help you position the money you're saving—or already have saved—to be more income-tax-efficient and potentially increase your total spendable income.

It's important to discuss implementing tax-savvy strategies that could help reduce what you pay now and in retirement. [Read this article](#) for additional details, and then let's talk about your unique situation.



Final thoughts, from Joel

Spring is here and it's the perfect time to plant the seeds of your financial future. A little planning now can help your money bloom all year long. All of us at Covenant Financial Group look forward to a year of growth and service to you and our community.

Thank you for trusting us and allowing us to be a partner in your financial journey.

Important dates

April 5

Easter

April 7

Joel's Thrivent anniversary—
nine years!

April 15

Tax Day

May 10

Mother's Day

May 22

Office closed

May 25

Memorial Day
(office closed)

June 3

Lauren's work anniversary—
two years!

June 21

Father's Day

June 23

Lauren's birthday!

Stay connected

Website: thrivent.com/covenant

Email: covenantfinancialgroup@thrivent.com

Facebook: facebook.com/covenantgroup.thrivent

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.

Insurance products, securities and investment advisory services are provided by appropriately appointed and licensed financial advisors and professionals. Only individuals who are financial advisors are credentialed to provide investment advisory services. Visit Thrivent.com or FINRA's BrokerCheck for more information about our financial advisors.

The Thrivent Choice® charitable grant program engages Thrivent members in providing grants that support charitable activities, furthering Thrivent's mission and its purposes under state law. All grant decisions, including grant recipients and amounts, are made at the sole discretion of Thrivent. Directing Choice Dollars® is subject to the program's terms and conditions available at thrivent.com/thriventchoice.

Member benefits and programs are not guaranteed contractual benefits. The interpretation of the provisions of these benefits and programs is at the sole discretion of Thrivent. Membership benefits are reviewed and evaluated regularly. Thrivent reserves the right to change, modify, discontinue, or refuse to provide any of the membership benefits or any part of them, at any time.

You should never purchase or keep insurance or annuity products to be eligible for nonguaranteed membership benefits. You should only purchase and keep insurance and annuity products that best meet the financial security needs of you and your family. Consider the cost, features, and benefits of specific insurance and/or annuity products.