

Newsletter

Summer 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

Monday: 8 a.m.–3:30 p.m.
Tuesday: 8 a.m.–5 p.m.
Wednesday: 8 a.m.–4 p.m.
Thursday: 8 a.m.–3:30 p.m.
Friday: 8 a.m.–Noon

Greetings from Covenant Financial Group

Welcome to our summer 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.



Safeguarding against scams

While those 60 and older are most often the targets of scams, anyone can be a victim of these financial crimes. Here are some tips for keeping your financial information protected:

Look for red flags. If the person you're speaking with says not to tell anyone about your conversations, refuses to video chat with you or asks for money, they may be a scammer.

Never give out personal information. You likely know not to give out your Social Security number, address or bank account numbers to someone you don't know, but you still may be handing over your personal information inadvertently when online shopping or playing popular games on social media sites.

Don't answer random calls. Whether you know the number or not, don't pick up the phone if you're not expecting a call. Let the caller leave a voicemail or send you a text, then you can get back to them. If someone gives you a number to call, don't use it. Look up the number yourself to verify it's legitimate.

If you're sent an email or a text with a link or attachment from someone you don't know, don't open it. This is known as phishing, a way to download a virus onto your technology devices or steal your personal information.

Be cautious about how they want to receive money. If anyone asks you to pay in gift cards or cryptocurrency, it's likely a scam.

Name a trusted contact on your Thrivent account. A trusted contact is like an emergency contact—someone who knows you well and can check on you or answer questions about you if Thrivent has a concern regarding your physical, mental or financial well-being.

To learn more, [see the full "Thrivent Magazine" article.](#)



Team Q&A: Get to know us

Q: What is one piece of advice you've been given that you'll never forget?



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

Growing up I saw that my dad, as busy as he was with the farming operation, was very involved in the church and community, being on several boards etc. I asked him why he was so involved and he said "It is simple Joe, (what my dad called me back then), you help enough other people get what they want and need and in turn you have all you need as well." He further explained "Focus on helping others and you will be blessed beyond your comprehension, give as you have been given and bless as you have been blessed." Being able to give back and see the joy in others along the way is such a blessing and I am forever thankful for that advice.



David Kraus, Financial Advisor

A youth sports coach once told me that the only outcomes are "wins and lessons." Implying there are no Losses. Instead of viewing setbacks as failures, you reframe them as valuable steppingstones. This approach helps you observe the process, instead of just praising the result. Acknowledging the hard work, planning and deliberate practice you put into your goals. I've found this mindset helps me treat every outcome as either a victory to celebrate or data to improve upon.



Michael Lopp, Financial Advisor

The Gospel is the greatest treasure one can have. We can give it away over and over and never let it go. It's priceless and never loses value. All other treasures must be left behind, but the Gospel is a treasure that carries us forward into eternity. Interpretation of Matthew 6:19-20



Carrie Stando, Operations Manager

First, "Be intentional every day." It's a simple reminder that helps me stay focused and purposeful in whatever I do. And for a lighter touch, I have to include, "Don't spit into the wind!" It's funny, but honestly, it works as practical advice for all sorts of scenarios—sometimes life just calls for a little common sense.



Sarah Oberman, Sr. Licensed Client Service Administrator

"Create the fellowship you crave." and "Always double-knot your shoes."



Tricia Sullivan, Client Service Administrator

The best advice I've ever been given is that "It is not MY plan; it is God's plan." We spend a lot of time planning out our life and are disappointed when things do not work out the way we have planned. Once I personally learned to step back and look for the signs God was giving to me throughout my life, I realized it is not MY plan. God already has a plan for me, every step of the way, and things will work out the way he intended them to.



Brooke Kraus, Marketing Coordinator

A wise man (my husband) once said to me "This too shall pass" when we were going through a difficult time many years ago. It's short and sweet but has been so impactful in my life. We go through so many tough seasons of life, it's important to remember it's only temporary and these tough times don't last forever. I remember this phrase every time something feels hard, and still often remind myself in this current busy and hectic season of life.



Lauren Kirkham, Client Service Administrator

You're not in control of how you feel about something, but you are in control of how you choose to react towards it.

Exciting upgrades to Thrivent Choice®



Thrivent Choice® is a generosity program that reflects the heart of Thrivent—empowering clients with membership to have a voice in how Thrivent distributes millions in grant funding each year. Since the program began in 2010, members like you have helped Thrivent distribute nearly \$660 million to nonprofit organizations and churches across the country.

Good news

We're excited to share upgrades to the program that make it simpler, more flexible, and available to more members than ever before!

Choice Dollars® are now designated once per year, in full, based on the prior year's qualifying product activity. Members have the entire year—through Dec. 31—to direct Choice Dollars to the enrolled nonprofits and causes you care about. This stream-lined approach gives you the flexibility to direct Choice Dollars anytime throughout the year—on your schedule and in support of what matters most to you.

Another important change expands access to the program. All Thrivent benefit and associate members are now eligible to receive Choice Dollars, more than doubling the number of members who can participate. Whether you've been using Choice Dollars for years or are newly eligible, this update opens the door to even more opportunities to make a meaningful impact in your community.

Why it matters

Each Choice Dollar directed represents one dollar Thrivent donates to an eligible nonprofit—making it a simple yet powerful way to support the causes closest to your heart.

Need help?

We're here to walk you through the process and make it as easy as possible, so you can focus on what matters most: making a difference.

Live Generously!

Don't wait—Direct Choice Dollars [here](#) today.

Fire-roasted corn salad



Fresh corn is best between July and September, making it a popular vegetable for a summer barbecue. Try it grilled and folded into this salad with bright cherry tomatoes and tangy feta cheese.

Ingredients

Juice of three limes
 2 tsp. ground cumin
 1 tsp. mild chili powder
 3/4 cup extra-virgin olive oil, plus more for brushing
 Coarse salt and freshly ground pepper, to taste
 6 ears of corn, husks and silks removed
 3 cups cherry tomatoes, stemmed and halved
 1/2 cup diced red onion
 1/2 cup chopped fresh cilantro
 1/4 lb. feta cheese, diced
 2 tsp. cumin seeds, toasted and lightly crushed

Directions

In a bowl, whisk together the lime juice, ground cumin and chili powder. Pour in the 3/4 cup olive oil in a slow, steady stream while whisking to make a vinaigrette. Season with salt and pepper. Set aside.

Prepare a medium-hot fire in a grill. Brush a little olive oil on each ear of corn. Grill the corn, turning the ears often so they cook evenly, until lightly charred, about 10 minutes.

Steady each ear of corn on a cutting board and, using a sharp knife, cut down along the cob to strip off the kernels. Alternatively, remove the kernels with a kernel cutter. Put the kernels in a large bowl. Add the tomatoes, onion, cilantro, feta and the vinaigrette and toss to coat evenly. Transfer the salad to a platter and sprinkle with the cumin seeds. Serve immediately. Serves 8.

Upcoming events

AUGUST

11

Open house

August 11 from 4–7 p.m.
Covenant Financial Group office

Our Covenant Financial Group 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.

Join us at our open house where the grill will be fired up, and 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.

SEPTEMBER

17

Social Security: Timing is Everything

September 17 from 6–8 p.m.
Reedsburg Country Club

As you approach retirement, Social Security decisions can feel complicated. And making the most of your benefits has a lot to do with when you apply.

Join us for a dinner and presentation by Joel Groskreutz. You'll get clear answers to your questions and practical guidance to help you understand your options and build a plan for what Social Security can mean for your retirement.

- When should I apply for Social Security?
- How can I maximize my benefits?
- How will this affect my spouse?

Call 608-768-8825 to reserve your spot.

No products will be sold.

SEPTEMBER

22

Raising Financially Confident Kids workshop watch party

September 22 at 5:30 p.m.
Covenant Financial Group office

Come have dinner with us as we then watch and discuss the Raising Financially Confident Kids workshop together. This workshop provides parents and guardians with the tools and confidence to talk to their children about money in an age-appropriate and empowering way. We will break down complex financial topics into simple, actionable conversations that plant the seeds of financial competency, responsibility and generosity from an early age.

Call 608-768-8825 to RSVP.

No products will be sold.

Important dates

July 1

Office closed

July 2

Office closed
Sarah's birthday

July 3

Office closed

July 4

Independence Day

August 2

Carrie's work anniversary—
nine years!
Brooke's work anniversary—
four years!

August 8

David's birthday

September 7

Labor Day (office closed)

September 14

Joel's birthday

September 28

Brooke's birthday

Spring event round-up



We've enjoyed hosting some great events this spring. Financial Advisor Mike Lopp attended a golf outing sponsored by Covenant Financial Group. We also enjoyed a wonderful evening at the Del-Bar where we got to meet and learn from speaker and author John Busacker as he presented his Purposeful Legacy workshop. It was such a wonderful evening with great food, great company and extremely helpful and meaningful content.

Check out the upcoming events section of this newsletter for information on some exciting events.

Final thoughts, from Joel

Summer isn't just for vacations and barbecues; it's also a great season to refresh your financial game plan. Here are some thoughtful reflections for the warmer months:



1. Mid-year check-in

Just like you might service your car before a road trip, summer is the perfect time to review your budget, savings goals and investment performance. Small adjustments now can prevent bigger issues later.

2. Plan for seasonal spending

Summer often brings extra expenses like travel, events and kids' activities. Setting aside a "sunshine fund" can help you enjoy the season without dipping into emergency savings or racking up debt.

3. Think ahead to year-end

Summer is a great time to plan for tax strategies, charitable giving, or retirement contributions before the holiday rush and year-end deadlines sneak up.

Our team here at Covenant Financial Group is here to assist you this summer 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

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](https://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.