Crane Financial Group

thrivent

Newsletter

Third quarter Fall 2026

Our team



thrivent.com/crane

Cranford office
184 North Avenue East
Cranford, NJ 07016

Jackson office
71 Brookfield Drive
Jackson, NJ 08527

Monday–Friday:
9 a.m. to 5 p.m. by appointment

Important dates

September 7
Labor Day (office closed)

November 26
Thanksgiving (office closed)

December 24
Christmas Eve

December 25
Christmas Day (office closed)

December 31
New Year's Eve

January 1
New Year's Day (office closed)

Welcoming baby Jack Archambault



We are excited to share some wonderful news with our clients and friends. Matthew and Brianna Archambault welcomed their first child, John "Jack" Nicholas Archambault, on Friday, June 12, at 9:43 p.m.

Jack entered the world weighing eight pounds and has brought so much happiness and excitement to the Crane and Archambault families. We are delighted to welcome Jack as the newest addition to the Crane Financial Group family.

Please join us in congratulating Matthew and Brianna on this wonderful new chapter!

Economic review and market outlook recap



The Economic Update, presented by our good friend Chuck Etzweiler, was focused on helping investors put recent market volatility into perspective. Chuck shared historical market data showing that pullbacks and corrections are a normal part of the investing experience and that periods of uncertainty have historically been temporary. He discussed how markets have navigated similar challenges in the past and emphasized that maintaining a disciplined, long-term investment approach has often been rewarded over time.

The presentation also covered several of the key themes influencing markets today, including policy uncertainty, geopolitical events, energy prices, technology stocks and the 2026 midterm election cycle. While these factors may contribute to short-term volatility, Chuck highlighted that markets have historically demonstrated resilience despite periods of uncertainty and negative headlines. His overall message was one of cautious optimism, reinforcing the importance of diversification, staying focused on long-term financial goals, and avoiding emotional investment decisions driven by short-term market movement.

Meet the team



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Whitney Small
Marketing Specialist
Virtual

Exciting updates 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 2010, members like you have helped Thrivent distribute nearly $660 million to nonprofit organizations and churches nationwide.

Good news! We're excited to share upgrades that make the program simpler, more flexible and available to more members.

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

Access to the program has also expanded. All Thrivent clients with membership are now eligible to receive Choice Dollars, more than doubling the number of clients who can participate. Whether you're a longtime user or newly eligible, you now have even more opportunities to make a meaningful impact.

Don't wait—**click here** to direct Choice Dollars today.

Why it matters. Each Choice Dollar® you direct equals one dollar Thrivent donates to an eligible nonprofit—making it a simple, powerful way to support the causes closest to your heart.

Need help? We're here to make the process easy, so you can focus on what matters most: making a difference.

Live generously! Thrivent Choice® is a fraternal activity that gives clients with membership a voice in Thrivent's charitable giving. While clients recommend organizations to receive funding, Thrivent maintains final authority over all charitable distributions. By participating, you agree to the program's Terms and Conditions available at thrivent.com/thriventchoice.

Trump accounts give the next generation a jump-start on saving



The Working Families Tax Cuts allow parents, guardians and other authorized individuals to establish a new type of individual retirement account for their children, called Trump Accounts.

The account is for a child who has not turned age 18 before the end of the calendar year in which the election is made and has a valid Social Security number. It features a pilot program contribution of $1,000 for children born between Jan. 1, 2025, and Dec. 31, 2028, and who are U.S. citizens with a valid Social Security number.

Click here for more information.

Fraud safety tips



Do you know the warning signs of a potential financial scam? Knowing what to look out for can help prevent bad actors from accessing your funds.

Fraudsters are talented at:

- Creating a sense of urgency surrounding a purchase or transaction. "Act now" requests are often indicators of a scam, encouraging the transaction without giving the buyer time to question their decision.
- Playing on your emotional decision making by acting as though there is an urgent problem to solve.
- Asking for money upfront in exchange for a prize.
- Asking for access to personal financial information beyond what it required for a normal transaction like access keys, account information or personal passwords.
- Running a spoofing scam where they pretend to be your bank or merchant that you have an account with. They can even make it appear as if they are calling from a known phone number.

What can you do to protect yourself and your money from possible fraud?

- Do not provide passwords, pass codes, full credit or debit card numbers or personal details if you have been contacted by phone. Thrivent Bank will not ask you for this information. If you are the slightest bit suspicious, hang up and call us back at 866-226-5225. We will never be upset by this!
- Online shop only from trusted websites. Order from reputable businesses you know to be trusted.
- Check your bank statements regularly and report any fraudulent activity immediately.
- Change your PIN and online banking password every few months.
- Add your number to the **do not call registry** or call 888-382-1222.
- Report a lost or stolen debit card immediately and cancel the missing card.
- **Visit the Federal Trade Commission's website** to learn more about current scams and consumer advice.

Knowing the warning signs and staying aware of red flags is the first step in avoiding scams. Staying proactive in protecting your assets is the best way to keep fraudulent activity at bay.

Building a legacy that lasts



Introducing us to your beneficiaries today can make a meaningful difference tomorrow. Building that relationship before it's needed helps create familiarity, answer questions and make future transitions easier for everyone involved. It's a simple step that supports the legacy you've worked hard to build and helps your loved ones feel more confident when they need guidance most.

Stay connected

Website: **thrivent.com/crane**
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Not all team members can provide all products, programs and services in all states.
Thrivent and its financial advisors and professionals do not provide legal, accounting or tax advice. Consult your attorney or tax professional.
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.
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.
Securities and investment advisory services offered through Thrivent Investment Management Inc., a registered investment adviser, member FINRA and SIPC, and a subsidiary of Thrivent, the marketing name for Thrivent Financial for Lutherans. Registered representative of Thrivent Investment Management Inc. Advisory services available through investment adviser representatives only. Thrivent.com/disclosures.
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.
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