

Newsletter

Fifth edition



Together, we offer more than 50 years of experience and dedication toward financial success for our clients.

At Arbors Financial Group, we work with great optimism, integrity and faith to help our clients and community achieve their financial goals. As a team of dependable financial professionals, we provide dedicated planning services, managed account services and product solutions to people from all walks of life.

Thank you for introducing us to your friends and family throughout the year. Your referrals are a tremendous compliment and something we never take lightly.

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Thrivent’s BDC 2026: This is our moment

For the roughly 1,450 attendees gathered in Atlanta from February 3–5, the 2026 Business Development Conference (BDC) was an opportunity to recognize and build on the transformation that has led Thrivent to this moment of unparalleled growth and opportunity.

Our own Financial Advisor Cathleen Wenger joined Thrivent President and CEO Terry Rasmussen for a thoughtful conversation on what sets Thrivent apart and where the organization is headed.

Together, they discussed Thrivent’s purpose-driven approach to advice, the importance of values-based financial guidance, and how Thrivent’s financial advisors play a critical role in helping clients use money as a tool for living with clarity and meaning. Terry shared perspective on Thrivent’s leadership vision, while Cathleen brought the advisor voice into the conversation—highlighting the real world impact this mission has on clients and communities.

This discussion reinforces why Thrivent continues to invest in its financial advisors, relationships and a model that puts people first.



Tax-efficient investing can help you reach your financial goals

Taxes are a part of life. But there are ways you can potentially make them a smaller part. By learning more about each type of tax, you can better understand how they may affect you—so you can start making strategic decisions that impact your taxes now and in the future.

It’s important to discuss how tax-savvy strategies 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.

Team member spotlight: Matt Aulbach

Congratulations, Matt! We’re thrilled to celebrate Matt for earning his Series 7, Series 66, and Life and Health insurance licenses. Matt’s dedication, attention to detail and passion for service make him a true asset to our team. We’re grateful for the positive impact he brings to our clients.

Meet our team



Melissa Knippa
ChFC®, CLU®, RICP®
Wealth Advisor
Austin, TX



Karen Rhea
Practice Support
Associate
Austin, TX



Matt Aulbach
Practice Support
Associate
Austin, TX



Cathleen Knippa Wenger
CFP®, ChFC®
Wealth Advisor
Austin, TX



Lauren Gwinn
Paraplanner
Nashville, TN



Alexis Sorensen
Marketing Specialist
San Antonio, TX



Matthew Gilbertson
CFP®
Director of Dedicated
Planning Operations
Austin, TX



Lauren Ellerbee
Administrative
Assistant
Austin, TX



Mardee Reich
Office Professional
Beulah, ND



Jennifer Powers
Associate Financial
Advisor
Aurora, CO



Debra Saylor
Office Manager
Beulah, ND

Thrivent’s Fraud Protection Guarantee: Added peace of mind

Thrivent is committed to helping protect your financial well-being through its Fraud Protection Guarantee. If unauthorized activity occurs on an eligible Thrivent account—such as certain annuity, life insurance, mutual fund, or brokerage products—Thrivent will reimburse the account provided specific conditions are met. The guarantee applies to activity that happens without your consent and not as a result of sharing your login or account access with others.

To remain eligible, clients are expected to use unique login credentials, regularly review account activity, and promptly report suspicious transactions. Any unauthorized activity must be reported as soon as possible and no later than 120 days after it occurs. Thrivent may also request assistance during its investigation, such as filing a police report or taking steps to secure affected devices.

While the guarantee does not cover losses related to scams, shared credentials or failure to follow security recommendations, it reflects Thrivent’s ongoing commitment to safeguarding client accounts and partnering with clients to prevent fraud. Learn more about fraud protection [here](#).

Thrivent Cause Kits

The Thrivent Cause Kit™ offers a ready-made volunteer experience that makes giving back simple, meaningful and completely stress-free.



Getting started is effortless. Choose a kit—either a water filter or a solar light—have it delivered to your doorstep, and assemble it whenever it fits your schedule.

Each kit includes all the tools and step-by-step instructions you need to share the life-changing gift of clean water or reliable light. In about an hour, you can make a real difference without ever leaving home.

Invite family or friends to join you and discover just how fun and easy doing good can be. Thrivent clients with membership can request one kit per year—request yours [here](#).

Upcoming events

From Savings to Security: Making Your Money Last in Retirement

September 15 at 12:00 p.m. & 7:30 p.m. CT
Live Online Broadcast

Join retirement experts David Blanchett, PhD, CFA, CFP® and Michael Finke, PhD, CFP® for an Insights conversation focused on turning retirement savings into lasting income. This session explores practical strategies for creating reliable retirement income, making confident spending decisions, and balancing flexibility with long-term security. Designed for individuals and couples nearing or in retirement, this presentation offers research-based guidance to help you feel more confident about making your money last.

Register [here](#).

No products will be sold.

Thrivent Action Team shirts get a new look

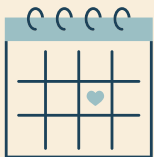
Thrivent Action Teams are available to clients with membership, and in 2026, these redesigned shirts will be included in our Thrivent Action Team kits.



Through this program, you can apply to lead a volunteer team in a fundraiser, educational event or service activity. Thrivent will provide a customized kit of resources to kick-start your project, including a Community Impact Card with up to \$250 in seed money, team T-shirts, name tags and more.

Clients with Benefit Membership are eligible to lead two Thrivent Action Teams per year, and clients with Associate Membership are eligible to lead one per year.

Thrivent Action Teams make supporting your community simple, so be sure to take advantage of this rewarding benefit. Apply for your Thrivent Action Team [here](#).



Important dates

May 10
Mother's Day

May 25
Memorial Day (offices and markets closed)

June 19
Juneteenth (offices and markets closed)

June 21
Father's Day

July 3
Independence Day (Observed)
(Offices closed; Thrivent Headquarters open and markets close at 1 p.m. ET)

July 4
Independence Day

September 7
Labor Day (offices and markets closed)

October 31
Halloween

November 11
Veteran's Day (Thrivent Headquarters and market open/banks closed)

November 26
Thanksgiving Day (offices and markets closed)

November 27
Black Friday
(Offices closed; Thrivent Headquarters open and markets close at 1 p.m. ET)

December 24
Christmas Eve (Offices closed; Thrivent open and markets close at 1 p.m. ET)

December 25
Christmas Day (offices and markets closed)

Thrivent rings NYSE closing bell to celebrate ETF growth and \$1 billion milestone



Thrivent recently experienced a first for our organization—ringing the closing bell of the New York Stock Exchange. The bell ringing reflects the strong momentum of our ETF products, which are listed on the New York Stock Exchange. Thrivent CEO Terry Rasmussen and Chief Financial & Investment Officer David Royal were joined by members of Thrivent’s Asset Management leadership and ETF portfolio management team to celebrate our ETF growth, surpassing \$1 billion in assets under management and expanding with four new funds in 2025.

Photo source: @NYSE

See more [here](#).



Thrivent Action Team client story: Tracey B.

Our neighborhood came together in such a beautiful way. With the support of my Thrivent Action Team, we collected funds and donated essential supplies to Friends of the Williamson County Child Welfare Board. They work hard to make sure children in the welfare system have the clothing, medical support and care they need—things they might not otherwise receive. I’m grateful for everyone who helped make a difference for these kids in our community.



Thrivent Action Team client story: Cynthia A.

We are a community called to care for one another, support one another, and lead with love. Through Thrivent Action Teams, we’re reminded that real change happens together—Thrivent helps make these meaningful projects possible. “Nobody’s Handicapped” was created to help ensure voices are seen and valued, because everyone matters. When life doesn’t unfold as planned and challenges arise, we don’t give up—we find a way.

Stay connected

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facebook.com/arborsgroup.thrivent

Friends of the Williamson County Child Welfare Board and Nobody’s Handicapped are not affiliated with or endorsed by 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.

Thrivent and its financial advisors and professionals do not provide legal, accounting or tax advice. Consult your attorney or tax professional.

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.

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.