Arbors Financial Group

thrivent

Newsletter

Second edition



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

At Arbors 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.

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Thrivent's BDC 2026: This is our moment



2026 Thrivent's BDC



Cathleen Wegner and Terry Rasmussen

For the roughly 1,450 attendees gathered in Atlanta, 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 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 advisors, relationships and a model that puts people first.

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 your kit **here**.

Meet the team



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



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



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



Jennifer Powers
Associate Financial Advisor
Parker, CO



Karen Rhea
Practice Support Associate
Cameron, LA



Lauren Gwinn
Paraplanner
Nashville, TN



Lauren Ellerbee
Administrative Assistant
Austin, TX



Debra Sayler
Office Manager
Beulah, ND



Matt Aulbach
Practice Support Associate
Austin, TX



Alexis Sorensen
Marketing Specialist
San Antonio, TX



Mardee Reich
Office Professional
Beulah, ND

Team member spotlight: Introducing Mardee Reich



Hi, I'm Mardee Reich from Zap, North Dakota. I own and operate a registered Black Angus cattle ranch and am a proud mom of two. My daughter is a junior at Montana State University in Bozeman, Montana, and my son is a junior at Beulah High School.

Being involved in my community is important to me. I was recently elected to our local school board and have taught religious education for the past 19 years at St. Joseph Catholic Church in Beulah, North Dakota. When I'm not working on the ranch, I enjoy spending time outdoors and taking advantage of North Dakota's wide-open spaces. Whether I'm horseback riding, gardening, hiking with my dogs, or spending time at the lake, I love being outside. I'm also passionate about traveling and creating lasting memories with my fiancé, family and friends.

Thrivent's Fraud Protection Guarantee: Keeping your accounts safe



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 **here**.

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.

Thrivent recognized by Forbes

Forbes recognizes Thrivent in top three for no-exam term life insurance

Thrivent is proud to be recognized by Forbes Advisor as among the best no-exam term life insurance companies for 2026. In its review, Forbes highlighted Thrivent's competitive rates, especially for people in their 40s, guaranteed renewability, term-to-permanent conversion options, and the lowest level of consumer complaints among the term life insurance providers reviewed.

This recognition reflects Thrivent's commitment to providing competitive life insurance solutions backed by financial strength and stability, helping clients protect the people and priorities they care about most.

At Thrivent, we help our clients achieve financial clarity so they can lead lives of meaning and gratitude. Contact us at 701-873-2700 to learn more about how we can help you protect what matters most to you. **Visit Forbes** for full review.

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.

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.

Don't click on links. 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.

Read the full article here to learn more.

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



Photo source: @NYSE

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.

Direct your Thrivent Choice® Dollars

Thanks to Thrivent Choice, our clients with membership can contribute to organizations and causes that hold significance for them. Plus, they play a pivotal role in influencing the allocation of Thrivent's charitable grant funding through Choice Dollars®. To date, Thrivent Choice has successfully distributed more than $660 million to churches and nonprofits across the nation, positively impacting many communities. Make sure to direct your Choice Dollars® for 2026 by December 31.

Upcoming events

From Savings to Security: Making Your Money Last in Retirement

September 21 | 12 p.m. CT
On-Demand
Register here

Join nationally recognized retirement experts David Blanchett, PhD, CFA, CFP® and Michael Finke, PhD, CFP® for an engaging conversation focused on helping you feel confident about making your money last throughout retirement.

In this session, you'll learn practical strategies for:

- Creating reliable retirement income
- Making thoughtful spending decisions
- Balancing flexibility and stability in retirement
- Exploring income sources, including annuities and bonds
- Building confidence around your long-term financial security

This presentation is especially valuable for individuals and couples ages 50+ who are nearing or already in retirement and want actionable, research based guidance for managing retirement income.

No products will be sold.

Thrivent Market & Economic Update

October 13 | 11:30 a.m. CT
On-Demand
Register here

Wondering how to navigate current market conditions? Join us on for a livestream of our Market & Economic Update. Our investment leaders will share their insights and guidance to help you navigate the markets in today's economy. You'll get their up-to-date perspective on the health of the economy, inflation and interest rates, and the current outlook for smaller companies across the U.S.

Don't miss this opportunity to learn what the latest economic trends could mean for you.

No products will be sold.

Thrivent Action Team client story: Samantha R.



Our family has put together necessities for eight years with the help of Thrivent Action Teams. It's a way to give back that can involve adults and children, so a great family project. With some guidance, our kids get to shop for toys, school supplies and toiletries for the shoeboxes. When we get home, we pack everything, which is the most fun. We like to see how much we can get into each box. After the boxes are completed, we take them to our church collection point. This project can open up our children's eyes to the needs of other kids around the world who do not have the necessities they may need.

Thrivent Action Team client story: Joette B.



Inspired by my own journey through infertility, miscarriage and the joy of welcoming our rainbow children, this project holds a special place in my heart. Through the ND Angel Gowns Thrivent Action Team project at Prince of Peace Lutheran Church, volunteers transform donated wedding dresses into angel gowns for babies lost too soon, offering comfort to grieving families.

Our most recent workshop welcomed 17 women, including seven who traveled more than 75 miles to participate. Beyond creating angel gowns, these gatherings provide a meaningful time of fellowship, where stories of loss, hope and healing are shared as we work together.

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.

Learn more **here**.

Thank you for being part of our journey



As we head into the final months of 2026, we want to thank you for your continued confidence and support. It has been our privilege to serve you, celebrate milestones with you, and help you work toward your financial goals. We look forward to continuing to provide guidance, support and meaningful connections for the rest of the year and beyond.

Thank you for being part of the Arbors Financial Group family!

Stay connected

Website: **thrivent.com/arbors**

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

Email: **arborsfinancialgroup@thrivent.com**

Important dates

September 7
Labor Day
(offices and markets closed)

October 31
Halloween

November 11
Veterans Day
(Thrivent Headquarters and market open/banks closed)

November 26
Thanksgiving
(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 Headquarters open and markets close at 1 p.m. ET)

December 25
Christmas
(offices and markets closed)

Christmas Child Shoeboxes and ND Angel Gowns 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.
The Thrivent Choice® charitable grant program engages Thrivent clients with membership and Thrivent Member Networks 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.
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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