

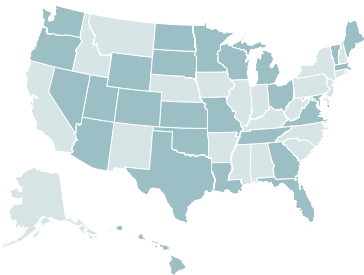
Inspiring our clients to grow and prosper



At Arbors Financial Group, we believe meaningful financial guidance starts with understanding what matters most to you. Our team was founded to deliver a personalized, client-centered planning experience—focused on long-term strategies, not transactions.

While our team spans multiple roles and areas of expertise, we work collaboratively to bring depth, clarity and confidence to every financial conversation. Our roots are grounded in strong personal relationships, and that commitment remains at the core of everything we do today.

We partner with individuals, families and business owners to help them navigate life’s transitions, plan with purpose and create a legacy that reflects their values.



Our team serves clients nationally and is licensed in:

AZ	MD	SD
CO	ME	TN
FL	MI	TX
GA	MN	UT
HI	MO	VA
KS	ND	VT
IN	NV	WA
KS	OH	WI
LA	OK	WY
MA	OR	

As of August 2026.

Let’s connect

Website: thrivent.com/arbors
Email: arborsfinancialgroup@thrivent.com



Austin Office 3309 W. Slaughter Ln. Austin, TX 78749	Beulah Office 1218 Hwy. 49 N. Ste. 2 Beulah, ND 58523	Nashville Office 4900 Centennial Blvd. Ste. 204 Nashville, TN 37209
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How we work with you

Financial planning is complex, and it may be difficult to know where to start. We believe you deserve to feel confident about your financial future and have a clear strategy in place. Arbors Financial Group is here to be an objective and dependable partner on your journey. We've helped many clients over the years by working with them in one of three ways:

Dedicated Planning Services

Receive comprehensive financial planning for a flat fee that is determined by the complexity of your financial landscape.

Managed Account Services

Obtain money management services through model portfolios that align with your risk tolerance and life stage. There is an ongoing fee for this service.

Product Solutions

If you need risk protection, such as life, disability or for long-term care needs, you would pay a monthly or annual premium for these products.

Total impact

CLIENT AND COMMUNITY IMPACT

1,873

Thrivent Choice® participants

24,472

Thrivent Action Team leaders and volunteers

EVENT IMPACT

1,325

Financial, charitable and Thrivent Community event participants

1,667

Thrivent Action Teams

205,570

Thrivent Action Team, Charitable and Thrivent Community event volunteer hours

FINANCIAL IMPACT

\$20,189,208

Thrivent Choice Dollars® directed, online personal donations, Thrivent Action Team funds raised, Charitable and Thrivent Community events funds raised, Thrivent Charitable grants, Thrivent Action Team seed funds, and total value of volunteer hours

Our team



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

Melissa has more than 30 years of experience at Thrivent. She provides comprehensive financial guidance, including financial planning, investment strategies, protection planning and charitable planning, helping clients work toward long-term clarity and confidence.



Cathleen Wenger, CFP®, ChFC®, Wealth Advisor

Cathleen joined Thrivent more than 20 years ago and serves as a Wealth Advisor for Arbors Financial Group. She specializes in comprehensive financial planning and ongoing guidance, helping clients navigate life transitions and align financial decisions with their goals and values.



Matthew Gilbertson, CFP®, Director of Dedicated Planning Operations

Matthew joined Thrivent in 2018 and serves as Director of Dedicated Planning Operations. He supports the development and implementation of comprehensive financial plans while coordinating planning processes and ongoing client service efforts.



Jennifer Powers, Associate Financial Advisor

Jennifer joined Thrivent in 2020 and serves as an Associate Financial Advisor. She supports advisory relationships through financial planning assistance, client coordination and ongoing service designed to help clients work toward their goals with confidence.



Karen Rhea, Practice Support Associate

Karen joined the Arbors Financial Group in 2023 and serves as a Practice Support Associate. She assists with client service, new account implementation, operational coordination and administrative functions that help provide a smooth and efficient client experience.



Lauren Ellerbee, Administrative Assistant

Lauren has been part of the Arbors Financial Group since 2017 and serves as an Administrative Assistant. She provides administrative and operational support, helping with client relationship management, marketing coordination and daily practice needs.



Lauren Gwinn, Paraplanner

Lauren joined Thrivent in 2021 and serves as an Associate supporting the advisory and planning team. She assists with client service, financial planning processes, and operational coordination to help maintain continuity across client relationships.



Debra Sayler, Office Manager

Debra joined Thrivent in 2016 and serves as Office Manager for Arbors Financial Group's Beulah office. She supports clients and advisors by assisting with service needs and forms, while helping ensure daily office operations run smoothly and efficiently.



Matt Aulbach, Practice Support Associate

Matt joined the Arbors Financial Group in 2025 and serves as a Practice Support Associate. He supports the day-to-day operations of the practice through administrative, processing and operational responsibilities that contribute to a seamless client experience.



Alexis Sorensen, Marketing Specialist

Alexis joined Thrivent in 2024 and serves as the Marketing Specialist for Arbors Financial Group. She supports the team through marketing coordination, client communications and community engagement efforts, helping ensure consistency across client-facing materials and initiatives.



Mardee Reich, Office Professional

Mardee joined Arbors Financial Group in 2025 and serves as an Office Professional in the Beulah office. She provides administrative and operational support, helping with coordination, documentation and daily office needs to ensure responsive, efficient client service.

Who we are

Thrivent believes finances are a force for good. With our unique combination of financial services and generosity programs, we help clients navigate their financial journey while making an impact on the people, causes and communities they love.

Our nationwide network of financial advisors offers holistic financial solutions to support each client's unique ambitions. Our member-owned business model reinvests profits back into the people and communities we serve, providing our clients with resources to make a difference where it matters most.

Service you can count on

With over 30 years as a Fortune 500 company, Thrivent serves more than 2.4 million clients while managing and advising \$212 billion in assets on their behalf.* Thrivent's unique combination of financial services and generosity programs helps clients make an impact on the people, causes and communities they love.



\$212 billion
assets under
management/
advisement*



Highly rated
by AM Best, Moody's
Investors Service
and S&P Global¹



Serving
2.4 million
clients*



Certified Financial Planner Board of Standards Center for Financial Planning, Inc. owns and licenses the certification marks CFP®, CERTIFIED FINANCIAL PLANNER®, and CFP® (with plaque design) in the United States to Certified Financial Planner Board of Standards, Inc., which authorizes individuals who successfully complete the organization's initial and ongoing certification requirements to use the certification marks.

*As of Dec. 31, 2025.

¹Ratings are based on Thrivent's financial strength and claims-paying ability. Does not apply to investment product performance. For information on each rating, visit the individual rating agency's website.

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

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.

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.

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.

Thrivent is the marketing name for Thrivent Financial for Lutherans. Insurance products issued by Thrivent. Not available in all states. Securities and investment advisory services offered through Thrivent Investment Management Inc., a registered investment adviser, member FINRA and SIPC, and a subsidiary of Thrivent. Licensed agent/producer of Thrivent. Registered representative of Thrivent Investment Management Inc.

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.