

## Focus Forward Financial Group Insights

Newsletter

Winter 2026



### Focus Forward Financial Group

#### Golden Valley Office

701 Xenia Ave. S., Ste. 550  
Golden Valley, MN 55416  
612-235-3425

[focusforwardfinancialgroup@thrivent.com](mailto:focusforwardfinancialgroup@thrivent.com)

#### Office Hours

Mon.–Fri., 9 a.m.–5 p.m.

#### Stay connected

[connect.thrivent.com/focus-forward-financial-group](https://connect.thrivent.com/focus-forward-financial-group)

[facebook.com/focusforwardfinancialgroup.thrivent](https://facebook.com/focusforwardfinancialgroup.thrivent)



### How to invest during a market downturn

“The best way to prepare for market volatility is not to be surprised by it,” says David Royal, executive vice president and chief financial & investment officer at Thrivent. “Have a conversation with your financial advisor and be sure you understand how your current financial strategy is positioned to meet your long-term goals. Remember, too, that times of volatility can be potential opportunities, depending on your financial goals.”

You can read the full story here: [bit.ly/4qBw11v](https://bit.ly/4qBw11v), or scan the QR code.



#### TEAM MEMBER SPOTLIGHT

### Office Professional Beth Breyfogle

Beth joined Focus Forward Financial Group in 2024 after working in Thrivent’s Central Ohio area as an office professional for more than three years. She lives in the Columbus, Ohio, area with her husband, David, and their son, Daniel. Beth volunteers in her community, helping with event planning and children’s ministry, and often finds herself mentoring young people in budgeting and goal setting.

Beth’s experience in business analysis, technology and client management drives her to create and improve office processes. She has a heart for service and



Beth’s family

believes greatly in Thrivent’s purpose to help clients plan their finances for the people, causes and communities they love. She enjoys helping people understand why retirement planning is so important and believes that you are never too young to start creating a plan with a financial advisor.

(Continued on next page)

(Continued from previous page)

In her role as an office professional, Beth manages our client service model and supports special projects. She can help you set or reschedule appointments, update your contact information and get any questions you may have answered.

#### **Beth's favorite part of the job**

She enjoys calling clients to help them schedule time to meet with their financial advisor.

#### **Beth's favorite things outside of work**

In her free time, Beth enjoys getting outdoors to go on walks at local parks, meeting other military veterans and sharing stories, traveling to see family and historical or interesting sites, leading or being a part of bible studies and prayer groups, and enjoying time with friends and family.

## **A new chapter for the Markwell family**

This year has brought meaningful change for Financial Advisor Brad Markwell and his family. With their youngest son, Zach, now in his senior year at Minnetonka and their oldest, Blake, visiting colleges and continuing his next steps into adulthood, Brad and his wife, Jen, are stepping into the exciting—and bittersweet—chapter of becoming empty nesters.



Brad's family enjoying a day on the water!

Hockey has been a central thread in the Markwell family's story. Both boys grew up playing in high school, and the family spent countless hours at practices, games and tournaments. Supporting the boys on and off the ice became a cherished family tradition, one that created memories they continue to hold close. Even as Zach and Blake move into new stages of life, the family's love for the sport remains strong—hockey is still something they enjoy together whenever they can.

As they look ahead, Brad and Jen are embracing this new season with optimism and gratitude. The true highlight of the year is this shift in family life—one filled with reflection, pride and anticipation for what comes next.

## **Spotlight: The Sunde family visits Japan**

Wealth Advisor Jerry Sunde recently returned from a wonderful family trip to Japan, where his wife, two kids and he visited his parents. It was a meaningful chance for his family to spend quality time with their grandparents, and it made the whole trip feel extra special.

They explored several parts of the country, starting with Nagano, where they saw the famous snow monkeys relaxing in their hot springs—a highlight for all of them. They also made a stop near Mt. Fuji taking in the incredible views, and spent time in Tokyo enjoying the energy of the city. Of course, no family trip would be complete without a visit to Disneyland, which quickly became the kids' favorite part of the journey.

Along the way, they tried all kinds of interesting foods and experienced a mix of culture, nature and family connection. It was a refreshing break and a great reminder of how important these moments are.

Now Jerry is back, recharged and ready for the year ahead, and he's looking forward to continuing to support you and your goals.

Did you know Jerry has obtained the **CERTIFIED FINANCIAL PLANNER®** certification? You can learn more about what this means at [bit.ly/4kOYivN](https://bit.ly/4kOYivN).



Wealth Advisor Jerry Sunde's family in Japan.



## Upcoming events

### Thriving in Your Golden Years

March 3 at noon and  
March 5 at 6:30 p.m. CT  
Online webinar

Please join us to learn from special guest speaker, Eric W. Bilger, FIC Financial Advisor for Thrivent, as he shares strategies around managing your retirement income and assets, estate planning and tax-efficient investing. This presentation is designed for anyone who will be retiring soon, has recently retired or is well into their retirement.

Registration coming soon on our website, [connect.thrivent.com/focus-forward-financial-group/events](https://connect.thrivent.com/focus-forward-financial-group/events).



### Market & Economic Update

April 14 at 11:30 a.m. CT | Virtual  
Are the current markets making you wonder how to best navigate your financial strategy? Join us for a livestream of Thrivent's Market and Economic Update, presented by Thrivent leaders. Don't miss the opportunity to hear Thrivent's perspective and what the latest trends may mean for you.

To register, scan the QR code or visit [thrivent.com/market-economic-update](https://thrivent.com/market-economic-update).



#### FEATURED THRIVENT ACTION TEAM

### Timber Creek Women's Charity Golf Tournament—Organized by our client Sara Johnson



This summer, the Timber Creek Women's Charity Golf Tournament will be completing its ninth year of community impact! The tournament began in 2018 when Timber Creek owner Brooks Ellingson partnered with the Tuesday Night Ladies League to launch a women-only scramble focused on community, connection and giving back. The league selected Western Community Action Network (WeCAN) as its charity partner—an essential local nonprofit supporting families in western Hennepin County.

Since its start, the tournament has steadily grown. In 2025, 124 golfers participated and helped raise over \$23,000 for WeCAN. Although donations dipped slightly due to the loss of a major sponsor, the commitment and generosity of the participants remained strong.

A Thrivent Action Team provided critical support by assisting with advertising expenses, including the tournament's sponsorship banner and event signage. Thrivent Action Team volunteers

also contributed greatly to event-day tasks like registration, check in and placement of signage throughout the course. Each year, volunteers collectively donate 12 to 24 hours of their time to help ensure the tournament runs smoothly.

The tournament is known for its energetic and creative atmosphere, such as:

- Costume contests
- Engaging sponsor holes
- Llamas making special appearances
- And the always popular visit from Warrior Dog Rescue puppies

These unique touches make the event memorable and highly anticipated each year.

Registration and sponsorship opportunities for 2026 are now open. Register and learn more at [birdease.com/tcwomenstourney](https://birdease.com/tcwomenstourney) or scan the QR code.



## Recap of 2025 events!

In September we hosted a night at Schram Vineyards Winery and Brewery with special guest speaker Tom Podrasky, model portfolios specialist with BlackRock. Tom delivered a quick and insightful presentation on the economy as we enjoyed delicious wine, brews and food.

Later in the month we hosted an event in partnership with the Minnesota Crossroads Career Network to help people in job transition. Attendees enjoyed an evening of networking and appetizers while learning simple, powerful ways to help grow their LinkedIn network quickly and effectively to help open more doors in their job search.

For upcoming events visit [connect.thrivent.com/focus-forward-financial-group/events](https://connect.thrivent.com/focus-forward-financial-group/events) or scan the QR code.



## Don't forget to direct 2025 Choice Dollars® by March 31!

Did you know you can ask Thrivent to support a cause you care about? Eligible clients can do just that by directing Choice Dollars. The deadline to direct 2025 Choice Dollars is March 31—so act soon. Take a few minutes to log in and direct them now at [thrivent.com/choice](https://thrivent.com/choice), or scan the QR code. And reach out to our team if you would like help directing Choice Dollars.



## Your referrals are our biggest compliment

We often get asked if we are accepting new clients, and the answer is yes! If you know someone who could benefit from our guidance, encourage that person to reach out for a complimentary appointment. Thank you for your confidence in us.

### Stay connected

[connect.thrivent.com/focus-forward-financial-group](https://connect.thrivent.com/focus-forward-financial-group) | [focusforwardfinancialgroup@thrivent.com](mailto:focusforwardfinancialgroup@thrivent.com)  
[facebook.com/focusforwardfinancialgroup.thrivent](https://facebook.com/focusforwardfinancialgroup.thrivent)

No products will be sold.

Not all team members can provide all products, programs and services in all states.

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.

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 Timber Creek Women's Charity Golf Tournament, Western Community Action Network, MN Crossroads Career Network and Tom Podrasky, model portfolios specialist with BlackRock are not affiliated with or endorsed by Thrivent.

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

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](https://thrivent.com/disclosures).