

Pilot Briefing

Newsletter

Fall 2026



Pilot Wealth Advisors

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Waterville office

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Mon.–Fri.: 9 a.m.–5 p.m.

Meet the team

Left to right: Associate Financial Advisor Nathaniel Francis, Wealth Advisor Greg Durivage, Associate Financial Advisor Reed Geiger, Office Professional Angela Weber



Welcome to our team newsletter



Welcome to the inaugural edition of Pilot Briefing, the quarterly newsletter from Pilot Wealth Advisors.

One of the most rewarding parts of what we do is building lasting relationships with the individuals, families and businesses we serve. While we stay connected through meetings, phone calls, workshops and events throughout the year, we wanted to create another way to keep in touch and share what's happening within our practice.

As our team and the families we serve continue to grow, so does our commitment to providing an exceptional client experience. Pilot Briefing was created to give you a behind-the-scenes look at our team, highlight upcoming events, share stories from our community, provide helpful financial planning perspectives, and keep you informed about the people and activities that help shape Pilot Wealth Advisors. You'll also find updates on client events, community involvement, educational workshops and a few fun features along the way.

One exciting milestone this year has been the addition of Nathaniel (Nate) Francis to our team. Nate joined Pilot Wealth Advisors earlier this year as an associate financial advisor and has already made a meaningful impact through his enthusiasm, professionalism and dedication to serving our clients. We're grateful to have him on board and look forward to introducing him to many of you in the months ahead.

As with any successful financial plan, it's important to understand both where you've been and where you're headed. That's the inspiration behind two of our recurring sections we hope you'll enjoy. In Flight Log, we'll look back on recent events, milestones and moments from around the practice. In Flight Plan, we'll preview upcoming workshops, client events, community activities and opportunities to connect. You'll also find financial planning insights, a favorite recipe from Nate, generosity highlights and other features that reflect the people and values that make Pilot Wealth Advisors unique.

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While a newsletter can't replace the personalized guidance we provide through our financial planning process, we hope each edition of Pilot Briefing serves as another valuable resource and an enjoyable way to stay connected with our team throughout the year.

Most importantly, thank you for the confidence and trust you place in us. It is truly a privilege to serve as your financial planning partner. We look forward to continuing the journey together and hope Pilot Briefing becomes something you enjoy reading each quarter.

Warmly,

Pilot Wealth Advisors

The story behind Pilot Wealth Advisors

By Greg Durivage

Over the past few years, many of you have probably noticed a gradual change in our communications. My practice, which was once simply identified as "Greg Durivage," began appearing under the name Pilot Wealth Advisors.

While the name may be relatively new, the reason behind it has been years in the making.

When I began my career, I was a solo wealth advisor serving clients one household at a time. As the practice grew, it became clear that the best way to continue serving clients well was to build something larger than myself. Today, there are multiple people working behind the scenes to support our clients, coordinate planning, provide service, and help our practice operate each day.

As the founder of the team, it no longer felt right for the practice to be represented solely by my name. The reality is that helping our clients succeed has become a team effort, and I wanted our identity to reflect that.

As we worked through the process of developing an identity that better reflected who we had become as a team, I partnered with a local marketing firm that spent time learning about our mission, our values, and how we serve clients. After a lot of discussion and discovery, the name Pilot Wealth Advisors emerged.

The name was chosen for three primary reasons.

First and foremost, faith is central to everything we do. As Christians, we believe that Jesus is ultimately our pilot. My faith has shaped many of the most important decisions in my life, including my decision to build my practice with Thrivent. It influences how we serve others, how we approach relationships, and how we make decisions as a team. While our clients come from many different backgrounds and beliefs, our commitment to serving others with integrity, humility and genuine care is rooted in that foundation.

Second, the concept of a pilot closely aligns with how we view financial planning. Life is full of uncertainty. There will always be changing circumstances, unexpected challenges, and occasional turbulence. Our role is to help clients navigate those moments with clarity and confidence. We work alongside our clients to develop a financial plan, evaluate options and stay focused on where they ultimately want to go. In many ways, we see ourselves as a co-pilot on life's financial journey.

Finally, the name carries a personal connection for me. Before becoming a wealth advisor, motocross was a major part of my life for more than twenty years. Countless hours spent piloting a dirt bike around a motocross track taught me lessons about preparation, discipline, resilience and perseverance. Those experiences helped shape who I am and continue to influence how I approach both life and business today.

And while it had absolutely nothing to do with the naming process, it doesn't hurt that our oldest son's name is Jett.

Pilot Wealth Advisors may be a newer name, but the values behind it are the same values that have guided this practice from the beginning: faith, relationships, thoughtful planning and a commitment to helping people navigate life with confidence.

Flight Log

Looking back at recent events, accomplishments and activities



Five Phases of an IRA workshop

This summer, we welcomed approximately 25 attendees to our Five Phases of an IRA workshop. During the event, we discussed how retirement accounts evolve over time, from the accumulation years all the way through retirement income distributions and legacy planning. One of the biggest takeaways was the importance of looking beyond account balances and understanding the tax consequences of future decisions. Thoughtful planning today can often create opportunities to potentially reduce taxes over a lifetime and preserve more wealth for future goals and generations.

We appreciate everyone who joined us and contributed to the discussion. Events like these provide a great opportunity to learn, ask questions and gain greater confidence in the planning process.



Team milestones

This season, we're celebrating several important milestones on the Pilot Wealth Advisors team:

Wealth Advisor Greg Durivage celebrated 12 years of serving clients through thoughtful financial planning and advice with Thrivent on July 28.

Office Professional Angie Weber celebrated four years with Pilot Wealth Advisors on Sept. 12. Angie's dedication and commitment to serving our clients help keep the team running smoothly each day.

Associate Financial Advisor Reed Geiger is celebrating his first anniversary with Pilot Wealth Advisors on Dec. 8. Over the past year, Reed has become an important part of our financial planning process and client experience.

Thank you for your dedication to serving the families and communities entrusted to our care.

Solstice Century Ride

Earlier this summer, Greg participated in the Solstice Century Ride for the third consecutive year, cycling 100 miles alongside a group of riders committed to raising money for charity. While completing the ride is certainly rewarding, the true purpose of the event is the impact it has on the organizations and families it supports.

This year, 57 riders and 35 volunteers helped raise more than \$122,000 for eight charitable organizations. Greg personally raised more than \$5,000 thanks to the generosity of family members, friends, clients and community supporters. The event serves as a powerful reminder of what can happen when people come together around a common purpose and work to make a difference in the lives of others.



Sharing the Pilot Wealth Advisors planning philosophy nationwide

Over the past several years, Pilot Wealth Advisors founder Greg Durivage has been invited by Thrivent to speak with financial advisors across the country. These opportunities have included events in Colorado, South Dakota, Georgia, Michigan, Virginia and New Jersey, with another engagement scheduled in Texas later this year.

During these sessions, Greg has shared the financial planning philosophy and business practices that have helped shape the growth of Pilot Wealth Advisors and the client experience the team strives to deliver every day. Topics have included leading with financial planning, developing deeper client relationships, building sustainable systems and processes, and creating a team-based approach that allows financial advisors to serve clients more effectively.

A recurring theme throughout these discussions is the importance of understanding a client's goals, values and overall financial picture before offering recommendations. By focusing on comprehensive financial planning rather than individual financial decisions in isolation, financial advisors can help clients make more informed choices and gain greater confidence in their future.

The principles being shared with financial advisors across the country are the same principles that guide the work done for clients every day: putting clients first, providing thoughtful financial planning, and helping individuals and families gain clarity and confidence as they pursue their goals.



Team spotlight: Meet Nathaniel Francis



Many of our clients have already had the opportunity to meet Nathaniel (Nate) Francis, but for those who haven't,

we'd like to formally introduce the newest member of the Pilot Wealth Advisors team.

Nate's journey began in June 2025, when he joined the team as an intern while attending Bowling Green State University. Throughout his internship, Nate worked closely with Greg Durivage, sitting in on client meetings, learning the financial planning process and gaining firsthand experience with how the team serves clients.

In May, Nate graduated from Bowling Green State University with a degree in Business Administration and specializations in finance and

applied economics. While balancing a full academic schedule and his internship responsibilities, Nate also successfully completed the FINRA Series 7 and 66 Securities exams as well as the life and health insurance exam, allowing him to transition into a full-time associate financial advisor shortly after graduation.

Today, Nate plays an important role in supporting clients and the broader financial planning process at Pilot Wealth Advisors. He assists with financial plan development, investment analysis, meeting preparation, client service initiatives and research, helping ensure clients receive thoughtful recommendations and a high level of support throughout their financial planning journey. As the team continues to grow, Nate's responsibilities continue to expand as he develops his experience

and works alongside clients and financial advisors.

Nate's commitment to learning did not stop at graduation. This fall, he will return to Bowling Green State University to begin graduate studies while continuing to serve clients through his work at Pilot Wealth Advisors.

Outside of the office, Nate enjoys spending time with family and friends, exploring anything with an engine, and continually learning new skills and ideas. He also has a passion for food and cooking, which is why you'll find his quarterly recipe feature in every edition of Pilot Briefing.

We're excited to have Nate as part of the Pilot Wealth Advisors team and look forward to watching him continue to grow while helping serve the individuals and families entrusted to our care.

Flight Plan



Looking ahead to upcoming events, opportunities and important reminders.

Fourth Annual Pilot Wealth Advisors Open House



One of our favorite traditions each year is our annual Open House, and we're excited to invite you to join us again on **Thursday, October 8, from 5 to 9 p.m.** at the Pilot Wealth Advisors office.

What began as a grand opening celebration in 2023 after moving into and renovating our office building—formerly a church parsonage—quickly became one of our favorite events. The Open House provides an opportunity for clients, family members and friends to connect with the Pilot Wealth Advisors team in a relaxed setting outside of our typical meetings.

We'll have great food, drinks, live music, activities for kids and opportunities to support **Heartbeat of Toledo**, an organization near and dear to our team.

Everyone is welcome at this special evening of great conversation, community and fun. Please RSVP by contacting Angie at 419-463-2097 or angela.weber@thrivent.com.



Upcoming events

Thrivent Market & Economic Update

Oct. 13 | 12:30 p.m. Eastern time | Virtual event

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 RSVP, click [here](#) or reach out to Angie.

Leaving a Thriving Legacy with Financial Advisor Eric Bilger

- Oct. 6 | 6:30 p.m. Eastern time | Virtual event
- Oct. 7 | 11:30 a.m. Eastern time | Virtual event
- Oct. 8 | 6:30 p.m. Eastern time | Virtual event

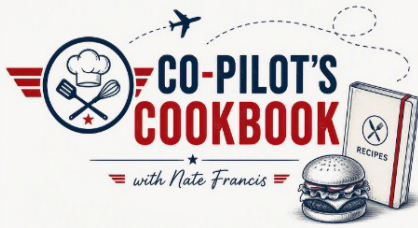
Our team is committed to helping you plan for your future—and the future of those that you care most about. Better prepare yourself for the “what-ifs” by joining us as we address estate preservation documents, the role of a will, estate taxes, the probate process, charitable giving and more.

This workshop is designed for our clients and their adult beneficiaries to help address their concerns about aging parents. Please reach out to us if you'd like assistance.

Year-end reminders

Required minimum distributions (RMDs): If you're required to take an RMD in 2026 and have not yet done so, now is a great time to review your distribution strategy. Taking action before year-end can help avoid unnecessary stress and last-minute processing requests. Contact the Pilot Wealth Advisors if you'd like assistance.

Thrivent Choice®: Every Thrivent client with membership can have a voice in where Thrivent distributes millions of dollars in grant funding each year. Be sure to direct your available Choice Dollars® to a nonprofit you care about before year-end at thrivent.com/choice. If you'd like assistance directing Choice Dollars, we're happy to help.



Smash Burgers with Bacon Jam

Submitted by Nate Francis

Crispy-edged smash burgers topped with sweet and savory bacon jam make for an easy, crowd-pleasing meal that's perfect for game day, cookouts or family dinners.

Burger ingredients

- 1 lb. ground beef (80/20 recommended)
- 4 burger buns
- Cheese of choice
- Salt
- Black pepper
- Garlic powder
- Small amount of cooking oil
- Butter for toasting buns

Bacon jam ingredients

- 1 lb. bacon, chopped
- 1 large onion, diced
- ¼ cup brown sugar
- 2 Tbsp. real maple syrup
- 2 Tbsp. apple cider vinegar
- 2 Tbsp. whiskey (optional)
- ½ tsp. black pepper
- ½ tsp. garlic powder
- ¼ tsp. chili powder

Preparation

1. Dice the onion and chop the bacon.
2. Divide the ground beef into four equal portions and loosely roll into balls. Do not pack the meat tightly.
3. Have all burger seasonings and toppings ready before cooking.

Make the bacon jam

1. Place chopped bacon in a cold skillet and cook over medium heat until crisp.
2. Remove bacon and reserve about 1 tablespoon of bacon grease in the pan.
3. Add diced onion and cook over medium-low heat for 10–15 minutes until softened and caramelized.
4. Add whiskey (if using) and scrape the bottom of the pan.
5. Return bacon to the skillet.
6. Stir in brown sugar, maple syrup, apple cider vinegar, pepper, garlic powder, and chili powder.
7. Cook on low heat for about 10 minutes until thick and jam-like. Set aside and keep warm.

Cook the smash burgers

1. Preheat a cast iron skillet or griddle to 400–450°F.
2. Lightly oil the cooking surface.
3. Place beef balls on the hot surface

and immediately smash as thin as possible.

4. Season with salt, pepper and garlic powder after smashing.
5. Allow burgers to cook undisturbed until a deep brown crust forms and the burgers are approximately 80% cooked through.
6. Using a sturdy metal spatula, scrape underneath the burgers and flip.
7. Add cheese and cook for another 30–60 seconds until melted.
8. Remove burgers from the skillet.
9. Butter and toast the buns until golden brown.
10. Assemble with bacon jam and your favorite toppings.

Nate's Tips

- A cast iron skillet produces the best crust.
- Don't move the burgers after smashing or you'll lose the crust.
- Use a sturdy metal spatula when flipping.
- If the bacon jam thickens too much while cooling, reheat over low heat and stir occasionally.
- Feel free to adjust the seasonings and make the recipe your own.

No products will be sold at these events. Heartbeat of Toledo is not affiliated with or endorsed by Thrivent. Not all team members can provide all products, programs and services in all states. Thrivent Choice® is a fraternal activity that gives clients with membership a voice in Thrivent's charitable giving. While members 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. 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. 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.