

Thrivent Member Network

Quarterly Newsletter

SUMMER 2022

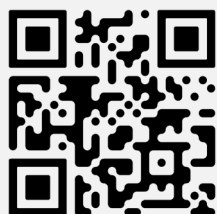
Thrivent Quarterly

Your Thrivent Member Networks of the Northwest, Pacific Cascade, Pacific Sierra and Southwest are your connection to special Thrivent client programs and resources that can help you create impact in your communities and improve the lives of others.

We are proud to serve over 230,000 clients across Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, and Washington.

We are part of Thrivent, a membership-owned, holistic financial services organization that is committed to providing financial advice, investments, insurance, banking, and generosity programs. Thrivent exists to help people achieve financial clarity and make the most of all they've been given.

To find the latest resources and events happening in our region, scan this QR code with your phone camera or click [here](#):



The Surprising Path to the Good Life



Has Covid created an imbalance in your life personally and professionally, and is now the ideal time to rebalance? A strong foundation based upon purposeful decisions leads to harmony with family, finances, work, and the world. Society pressures us to focus on working hard and moving up the ladder, but we also hear work/life balance is essential to long term happiness. The pressure to find balance with finances is no different.

Protecting what matters most to you and your family is our Thrivent Member Network focus over the next few months. Build a plan with your financial advisor to protect what you love, today and tomorrow, whether that is protecting your family, yourself, retirement and more.

As we begin to venture out into the world again, we have an opportunity to experience new things, reexperience people and places we have lost touch with, and rediscover balance in our lives. To begin that journey, join us for our keynote webinar on July 26th at 6:30pm PT with *New York Times* bestselling author Daniel Pink as he reveals a new approach for working smarter and living better, and discover unlikely places to find the way to a life well-lived. *See page four for details.*

Do You Have an Asset Transition Strategy in Place?



If you have attended webinars hosted by the Thrivent Member Network, you may have learned about the most effective ways to protect and pass on your assets to those you care about. To do that, you need an asset transition plan in place. Have you worked with your Thrivent financial advisor to develop a comprehensive strategy?

One component of that strategy may be an estate plan, which is not just for the wealthy because everyone has assets, such as money, property, and belongings. Estate planning is meant to help prevent you and your family from suffering financial, logistical, and even emotional burdens later in life. Get started by understanding some of the key documents and tools that comprise an estate plan [here: https://bit.ly/planurestate](https://bit.ly/planurestate).

Depending upon your unique situation there are various tools available that can be incorporated into an estate plan, such as wills, powers of attorney, advanced care directives and trusts. For example, regardless of your financial situation, a will is a legal document that names one or more people to manage your estate and perform distribution of property upon your death. An advanced care directive, or living will, delineates your medical treatment preferences when you are unable to make your own care decisions. Given the legal nature of estate planning tools, it is always beneficial to review estate planning with a legal professional.

Ready to get started? Join us August 2nd at 6:30pm PT for Transferring Property Across Generations (*see page four for details*). Find out how to create a transition strategy that's equitable to everyone and maintains family harmony.

What is an Intergenerational Legacy and Where Do You Begin?



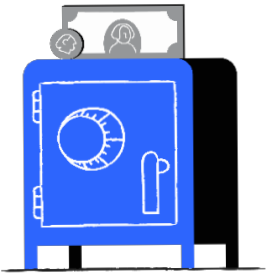
What does legacy mean to you and what would you want your legacy to look like?

It may include passing on values like volunteerism, passions, or wealth to those you love. Volunteerism feeds our soul and teaches our children when they are young that philanthropy is critical to healthy communities. Have conversations with family and friends addressing why you care about specific causes and how you hope to impact the world.

There are hundreds of organizations in each of our communities that are deserving of our time, talent, and treasure, but choosing just a few to support is not only difficult, but imperative so you do not become stretched too thin.

If you are interested in leaving a living legacy but aren't sure which causes you would like to support, [Thrivent Charitable Impact & Investing https://bit.ly/Tcharitable](https://bit.ly/Tcharitable) can help identify your interests. You can also reach out to your Thrivent financial advisor for similar conversations in determining priorities to leave an intergenerational legacy. Finally, start taking the first steps toward your own financial empowerment and leaving an intergenerational legacy with Eugene Mitchell, author of *"Closing the Racial Wealth Gap - 7 Untold Rules for Black Prosperity and Legacy"*, our speaker on August 4th 6:30pm PT. Eugene will share his universal learnings to build, protect, leverage, and pass on assets (*see page four for details*). Eugene is the founder of the \$50 Billion Community Empowerment Plan to close the racial wealth gap in America.

Safeguarding Yourself Against Identity Theft and Cybercrime



It seems there is a new scam in the headlines almost every day. Fraud is serious and, if you become a victim, it can have a significant impact on your finances, credit, and life. Most of us are aware of spam, but have you heard of phishing, smishing or pharming?

Identity theft impacts one in three adults and typically happens through phone calls, emails and text messages, all essential components of our daily lives. Where do we even begin to protect ourselves from people who intend to do us harm? Setting fraud alerts, changing passwords regularly, and monitoring your accounts are key aspects of protection.

Credit cards are a widely used form of payment for transactions, both online and in-person. Do you feel confident using your credit cards, thinking you are protected from fraud? This is not always the case because you may be unaware of the risks.

Whether or not you have been a victim of credit card fraud, below are five ways to help protect yourself after a credit card breach and further details can be found [here: https://bit.ly/ccfraud22](https://bit.ly/ccfraud22).

5 ways to protect yourself after a credit card breach:

1. Notify your credit card issuer
2. Change your passwords
3. Freeze your credit
4. Place a fraud alert
5. Monitor your accounts

Join Jeff Lanza, retired FBI agent and cybercrime and identity theft prevention expert, on August 9th at 6:30pm PT for *Simple Safeguards: How to Stay Safe From Identity Theft and Cybercrime*.

Learn how to prevent threats involving identity theft, cyber fraud, social networking scams, tax refund fraud, and payment fraud. Jeff will demonstrate the simple steps we can deploy to protect ourselves and loved ones from the abundance of cyber scams and frauds that pervade our society.

Back to Basics

Could your budget use a reset? If you are looking for a place to start, check out Money Canvas, a free online program that helps build healthier budgeting, saving, and spending habits. During three complimentary 1-hour online sessions, you will work one-on-one with a Money Canvas Guide and together you will tackle one personal finance topic each session to establish practical action items and start building better money-management habits.

Session 1:

A visual budgeting exercise that helps people see where their money goes each month.

Session 2:

A hands-on exploration of bite-sized tips to trim bills and free up more money for financial priorities.

Session 3:

A gamified take on the “envelope system” to tame overspending.

Over the course of two to three months, participants build breathing room into their finances, creating a path to greater financial clarity, confidence, and control. Sessions are available in English and Spanish and are relevant across all income levels.



Visit [this site: https://bit.ly/wagMoneyCanvas](https://bit.ly/wagMoneyCanvas) or scan the QR code for more information to get started today!

Take Action to Make a Difference in Your Community



Need inspiration? Check out these generosity ideas and the steps to create your Thrivent Action Team project [here: https://bit.ly/infoTAT](https://bit.ly/infoTAT).

Have you thought about using your action team to celebrate Grandparents Day on September 11th to honor your grandparents? Put together care kits for a

local senior community or nursing home, bring sugar cookies and decorations to decorate with the residents of a local veterans' home, bring in loose flowers with supplies to make flower arrangements with and for residents of a senior care facility, or buy jigsaw puzzles and partner with a local choir or band to have a fun day of puzzles and music with cakes or snacks to celebrate the day.

Another idea is to collect donations for a cause instead of gifts for your birthday. Host your get-together or birthday and ask your guests to bring diapers and baby wipes for a local shelter, bring books for classrooms at a school in need, or collect non-perishables for a local food bank, all instead of bringing birthday gifts. Guests can wrap the items they bring, and you can deliver them to the receiving organization. You can use your action team funds to purchase additional similar items.

Please send us your action team ideas, stories (a brief paragraph) and pictures for use in future newsletters and on social media. Visit [here: https://bit.ly/TAT22](https://bit.ly/TAT22) to learn more and get started today.

Thrive With Purpose

Financial Advisors Host Special Needs Educational Workshop in Spokane



A team of Thrivent financial advisors delivered a workshop on Special Needs Planning. Using current research data, Steve Eglund, CFP®, FIC, RICP® and Susie Leifheit, CFP®, BFA™, RICP® educated the audience who have special needs family members of the importance of customized financial planning. At the conclusion of the event the guests assembled gift bags of sensory toys and donated them to the Isaac Foundation to share with the families they serve. It was a wonderful evening of dining, education, generosity, and fun.

Saving Grace Quilters in Queen Creek, Arizona



Saving Grace Lutheran Church in Queen Creek has 14 women participating in the Quilt Mission and they meet weekly to assemble quilts. Since January of this year, they have made 128 quilts, which have been donated to Family Hospice in Gilbert, AZ, East Valley Veterans Association, and tornado victims in Kentucky. The group also gives a quilt to each new baptized child in the church and any congregational member who is hospitalized. Their next project is making quilts for Sunshine Acres Children's Home in Arizona. Karalee Morris, spokesperson for the group, stated they are very grateful for the action team financial support they receive from Thrivent as it helps them continue to share God's love through the work of their hands.

2022 Calendar of Events

Check your local Thrivent Member Network website for July in-person event details.



For additional events, details or to register, scan the QR code or visit [here](https://bit.ly/LearnMoreSummer22):
<https://bit.ly/LearnMoreSummer22>.

July

26 The Surprising Path to the Good Life



Wondering how to lead a more satisfying personal and professional life? Join *New York Times* bestselling author Daniel Pink as he shares how to transform our most misunderstood emotion, regret, into a tool to increase happiness and boost performance. Based on his newly released book, *The Power of Regret: How Looking Backwards Moves Us Forward*, Pink will share personal stories and insights, and draw upon world research projects to teach us how to transform negative emotion into positive force. In conjunction with the webinar, check your local Thrivent Member Network website for details about premiering this event in-person in two of our West Advisor Group cities.

August

02 Transferring Property Across Generations



Cabins, farms, and other properties can hold special meaning to families, but transferring them to the next generation can be tricky. Find out how to create a transition strategy that's equitable to everyone and maintains family harmony.

04 Untold Rules for Prosperity and Legacy



Wondering how to build wealth and leave an intergenerational legacy? Join Eugene Mitchell, founder of the \$50 Billion Community Empowerment Plan, to learn strategies to build, leverage, and pass on assets.

09 Simple Safeguards: How to Stay Safe from Identity Theft and Cybercrime



Phishing, spam, smishing and other scams are in the headlines daily. Fraud is serious and, if you become a victim, it can have a serious impact on your finances, credit, and life. Join Jeff Lanza, retired FBI agent, and cybercrime and identity theft prevention expert, to learn how to protect yourself and your loved ones.

Resources

The Surprising Path to the Good Life

<https://bit.ly/balfam>
<https://bit.ly/lifedis>
<https://bit.ly/3lw7knp>

Do You Have an Asset Transition Strategy in Place?

<https://bit.ly/planurestate>
<https://bit.ly/Tcharitable>

What is an Intergenerational Legacy and Where Do You Begin?

<https://bit.ly/liveleg>

Safeguarding Yourself Against Identity Theft and Cybercrime

<https://bit.ly/phishdanger> <https://bit.ly/previdtheft>
<https://bit.ly/smishid> <https://bit.ly/ccfraud22>
<https://bit.ly/finfrau>

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Advice | Investments | Insurance | Banking | Generosity

About Thrivent

Thrivent is a membership-owned fraternal organization, as well as a holistic financial services organization, providing financial advice, investments, insurance, banking and generosity programs to help people make the most of all they've been given.

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. 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 only purchase and keep insurance and annuity products that best meet the financial security needs of you and your family and never purchase or keep any insurance or annuity products to be eligible for non-guaranteed membership benefits.