

# Thrivent Member Network

## Quarterly Newsletter

FALL 2021

### 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](#):



## Planning for the Future You

How do you envision your dream retirement? Does it feel within reach?

It's never too soon to begin planning for your golden years and what your legacy will be. Our world can be a little unpredictable at times, so why not be prepared?

Take action this fall on achieving your financial goals. To help you on your planning journey, join us this season for new, informative online workshops. In October, Ben Nemtin, the #1 *New York Times* Bestselling author of *What Do You Want to Do Before You Die?*, will share five steps to make the impossible possible. His personal keynote will energize you to build your dream bucket list and equip you with tools to tackle that list. Then in November, we follow up with financial education on social security, tax strategies, retirement planning and Tom Hegna's new webinar "Pay Checks and Play Checks". See page four for details and how to register.

## Your Vision – Your Legacy

**With over 100 years of experience, we can help you confidently plan your financial future.**



From providing for your family's future to giving back to your community, our expertise and thoughtful, purpose-based guidance can help you care for what (and who) matters most in your life. You've spent your life planning for and investing in the future of your family and the ones you love. We can help ensure that your vision becomes an ongoing reality. Most importantly, have you included your family in your retirement and legacy planning?

**Here are a few tips to kick off those conversations:**

- 》 You can help prepare them for change by having discussions about your ability to help financially once retired.
- 》 Discuss with your beneficiaries how a potential inheritance may impact tax planning.
- 》 Avoid surprises by having conversations early about what your retirement dream looks like.
- 》 Plan your retirement together.

For more tips and strategies visit: <https://bit.ly/retirementfam>

# The FAQs of Trusts

Do you want the things you have worked hard for kept in place to support future generations and charities? Do you have family members who would have long-term needs, or a legal guardianship is necessary for the future to ensure they are cared for? These are just a few instances where you may want to consider establishing a trust.



## What are the four basic types of trusts and how do they differ?

- » **Revocable trusts** can be amended or revoked during the grantor's lifetime. Once the grantor dies, the trust typically becomes irrevocable.
- » **Irrevocable trusts** cannot be changed after they're made. They are often used to fund legacies for children or grandchildren or make gifts of property or life insurance.
- » **Testamentary trusts** are usually included in a person's will. They take effect after the grantor has died. They are also considered revocable because your will can be changed anytime during your lifetime.
- » **Living trusts** take effect during the grantor's lifetime.

## Every trust must have four primary elements

- » The "grantor" or "settlor" – the person who makes the trust.
- » The "trustee" – the person or organization that manages the trust assets and performs functions of the trust. If the trustee dies or is no longer able to serve in that capacity, a "successor trustee" is appointed as a replacement.
- » The "beneficiary(ies)" – the person or class of persons who will benefit from the trust.
- » The "corpus" – the assets within the trust.

For more information regarding trusts, visit <https://bit.ly/trustfaqs>. Becoming an active participant in your finances doesn't happen overnight. Start with the basics and go from there. As you're building your knowledge and comfort level, you're also building toward financial empowerment so you can make the most of all you've been given.

# Giving Tuesday is November 30th!



Giving Tuesday is a movement that unleashes the power of radical generosity around the world and reimagines a world built upon shared humanity and generosity.

Our West Advisor Group is participating in Thrivent's nationwide effort to inspire generosity around the world, with a common mission to build a world where generosity is part of everyday life. Whether it's making someone smile, helping a neighbor, showing up for community, or giving back, every act of generosity counts. Watch for more info coming soon in your emails, on our Facebook pages and on Instagram.

## Thrivent Action Teams and Choice Dollars®

### Make a difference in your community, with your community

Supporting your community is easy with Thrivent Action Teams. Apply to lead a group in a fundraiser, educational event, or service activity. Then, gather a team of volunteers to make an impact together. Thrivent provides a customized kit of resources to get you started. Your team provides the passion to bring it to life. Go to <https://bit.ly/ActionTeam2021> to get started today!



#### Get Inspired

Visit the Thrivent Action Teams Hub for ideas, information and more.



#### Apply to Lead

Submit an application by logging into your Thrivent account.



#### Receive Your Kit

Get customized resources that'll put you on the path to success.



#### Take Action

Bring together your team to bring your project to life.



#### Share Your Impact

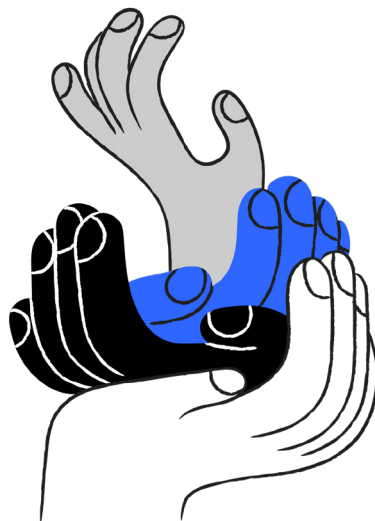
Share the results and impact of the project you led in your community.

**Thrivent Choice®** - Ready to give back? The choice is yours! As a client, you may have benefits where Thrivent gives you the opportunity to direct a donation to your favorite Thrivent Choice® charity and influence how Thrivent distributes some of its charitable giving. You must make your designations no later than March 31, 2022. Do it now and make a direct impact on those in need. Have questions? Go here <https://bit.ly/TChoice2021> or speak with your Thrivent financial professional.

## Wildfire Relief

So many of our communities have been impacted recently due to the wildfires. Families have lost everything, firefighters pushed to their limits, and organizations supporting those in need have had their resources stretched to capacity.

Check in your local area for ways you may be able to provide support through volunteerism (using COVID safe strategies), use one of your Thrivent Action Teams, or designate your **Thrivent Choice Dollars®**.

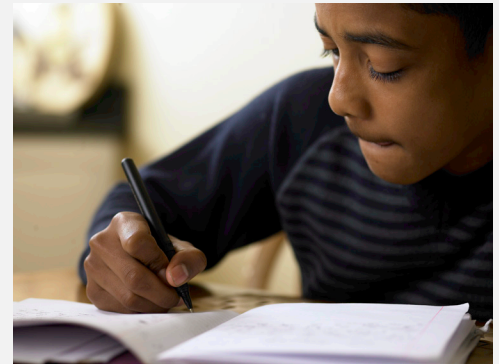


## Financial Professionals Making an Impact



### Pinnacle Village Landscape Project

Matea Bitong is very dedicated to her church, Bread of Life, and uses her Thrivent Action Teams to engage and inspire family members, friends, and Thrivent clients to create a beautiful, welcoming space for people who visit the church and the surrounding grounds every week.



### Financial Professionals Supporting Back-to-School

Michael Miller and Tyler Jones in San Diego, California are partnering with a local church to fill backpacks with school supplies for children in need in their communities. We all remember that first day of school, meeting new teachers and heading to see our friends again, with a shiny new backpack filled with both necessary and fun school supplies to make another school year successful.

# 2021 Calendar of Events

Enjoy these live online virtual events from the safety and comfort of your home on your computer or mobile device.



For additional event details and to register, scan this QR code with your phone camera or connect with us here:  
<https://bit.ly/ThriventWestLearnMore>

## October

### 28 Make the Impossible Possible

'Make the Impossible Possible' with Ben Nemtin, author of the #1 *New York Times* Bestselling book "What Do You Want to Do Before you Die?" and co-founder of the hit TV show *The Buried Life*. In his inspiring personal keynote, Ben will equip you with tools to tackle your biggest dreams and leave a lasting impact on the world. *Event starts 6:30 pm PT.*

## November

### 02 Savvy Tax Strategies

Taxes can be complicated, and no one wants to pay more than their fair share. Learn how to avoid common mistakes when it comes to your investment portfolio, health care, and estate strategies. *Event starts 6:30 pm PT.*

### 04 Timing is Everything

Social Security is a vital income source, but timing is everything. Get answers to your questions and learn what Social Security can mean for you. *Event starts 6:30 pm PT.*

### 09 Pay Checks and Play Checks: Retirement Solutions for Life with Tom Hegna

Learn a proven approach for creating a secure retirement strategy, even during uncertain times, with retirement income expert Tom Hegna, CLU®, ChFC®, CASL®. (2 sessions available 12:00 pm PT and 6:30 pm PT).

### 11 Your Employer-Sponsored Retirement Savings Plan

Are you taking full advantage of your employer-sponsored retirement savings plan? Find out the three reasons to participate in your employer-sponsored plan and the steps you can take today to help you pursue a retirement with confidence. *Event starts 6:30 pm PT.*

## Resources

### Giving Tuesday:

<https://www.givingtuesday.org>

### Your Vision - Your Legacy:

<https://bit.ly/retirementfam>

### The FAQs of Trust:

<https://thrivent.com/what-we-offer/advice/trust/>

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. Advisory services available through investment adviser representatives only. [Thrivent.com/disclosures](https://thrivent.com/disclosures).

No products will be sold at these events.

Thrivent financial professionals have general knowledge of the Social Security tenets. For complete details on your situation, contact the Social Security Administration.

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

Ben Nemtin and Tom Hegna are not affiliated with or endorsed by Thrivent. The views expressed in their presentation are their own and not necessarily those of Thrivent or its affiliates. The material presented has been obtained from sources we believe to be reliable and is current.

### Stay Connected

To receive the most up-to-date information on events, activities, and communication please update or add your email address by logging on to your Thrivent account at [thrivent.com](https://thrivent.com) or by calling 800-847-4836.

We would love to hear your stories about being a Thrivent client, what Thrivent has helped you achieve, member benefits stories (Thrivent Action Teams, etc.) and more. Please email your short stories to [WestAdvisorGroup.TMN@thrivent.com](mailto:WestAdvisorGroup.TMN@thrivent.com). We will contact you before using any stories.



Advice | Investments | Insurance | Banking | Generosity

### About Thrivent

Thrivent is 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.