Ascend National Wealth Advisors

thrivent

Newsletter

Q3 2026

Our team



Serving our clients and their loved ones nationwide.

thrivent.com/ascend

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> "Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms."
>
> —1 Peter 4:10

Lessons from a low fuel light

By Kathleen North, CFP®, FIC, CLTC®, BFA™, Financial Advisor



Rick and I love a good road trip. Last spring, I was eagerly anticipating a trek from my hometown of Ephrata, Washington, to Portland, Oregon. Our first stop was Ellensburg for food and fuel.

Many miles past Ellensburg, Rick, the driver, started probing my knowledge of central Washington geography. With quiet calmness, he asked, "Are there any towns between Ellensburg and Yakima? How far exactly is Yakima?"

That's when the light dawned on me, just as the low fuel light had appeared on the dashboard. We had forgotten to get gas in Ellensburg.

The nearest stations were now 20 miles in either direction. Rick started laughing, and I joined him. But truth be told, mine was nervous laughter. With my eyes darting to the gas gauge, I was having a hard time enjoying the scenery. Later, sound alarms joined the pulsing dash lights. We coasted into the first gas station, laughing with gratitude and relief.

It's kind of funny when it's just gasoline. But what if you're worried about running out of money? What if your money doesn't last your lifetime? **If it's hard to enjoy a trip when gas is running low; how much harder is it to enjoy life when money is running low?**

We want our clients to enjoy all the scenery of life. Gaining the confidence to live without worry often starts with a few questions. How long do you expect your retirement to last? The longer you live, the more exposure you have to risks such as inflation, market volatility, legislative changes and health changes. While longevity is a blessing, it requires planning.

How much can you take out of your retirement accounts without running out of money?

If you are still in the accumulation phase of life, retirement may seem far in the future. But eventually, the focus shifts from saving money to creating income from it. You may have heard of the "4% rule," which suggests a retiree may be able to withdraw about 4% from a balanced portfolio in the first year of retirement and then adjust that amount for inflation over time. However, the 4% rule is not a guarantee, and it does not work equally well in every market. For many of our clients, it is simply too simplistic and includes more risk than they are comfortable taking.

What is the best way to create reliable, lifetime income from your retirement savings?

There isn't a single best way that works for every situation. Rather than relying solely on rules of thumb, we often suggest a more strategic approach. (*Continued on page 2.)*

(Continued from page 1.)

If income from Social Security and pensions is not adequate to meet your basic needs, you may want to discuss your situation with your financial advisor to find alternative solutions.

Once we understand your purpose, risk tolerance and timeframe, we love guiding you with an individualized portfolio designed to go the distance.

Bottom line: The distribution, or "don't run out of money," phase of life requires thoughtful planning. We believe it is seldom too early to start a good plan, and rarely too late to improve an existing one.

How can we help with your plan?



Riddle us this

I'm wrapped before the party,
But opened in the sky.

I bloom without a garden,
And thunder as I die.

A spark is all that frees me,
Then smoke gives me away.

What am I?

Think you can be the quickest of this quarter?
Email **jaynee.hartland@thrivent.com** with your answer!

Events and reminders

Sunday, August 16
Pitch for a Purpose
Tacoma, WA

Wednesday, September 9
21st Century Medicare with Emily Gang
Webinar

Wednesday, September 16
Long Term Care with Kathleen North
Webinar

No products will be sold at events.

Prosperi-tea 2026









Faith in action: The Streetlight Initiative



This summer, we are honored to support the Streetlight Initiative through our Pitch for a Purpose event with the Tacoma Rainiers. Operating under Friday Feast's 501(c)(3), the Streetlight Initiative serves individuals experiencing homelessness throughout Seattle through a unique ministry of presence, relationship and faith.

The ministry is built on a simple but powerful idea—meet people where they are. Rather than waiting for individuals to seek help, Streetlight's chaplains spend time in neighborhoods, building trust through conversation, prayer, encouragement and practical support.

Those relationships often become the first step toward something greater. Through consistent presence and genuine care, chaplains help connect individuals with housing opportunities, employment resources, treatment programs and a supportive community. The work is rooted in the belief that every person is created in God's image and worthy of dignity, compassion and hope.

Like many meaningful ministries, this work is not measured in days or weeks. It takes patience, trust and a willingness to show up again and again. Yet it is often through those faithful moments that lives begin to change.

During our Pitch for a Purpose event, attendees will hear directly from Mike Coggins about the ministry's mission and the impact it is having throughout our region. We are grateful for the opportunity to support an organization that reflects Christ's love by walking alongside neighbors in need, one relationship at a time.

Click here for the official fundraising link.

Learn more about the Streetlight Initiative **here**.

New team member

Carie Stabile, Director of Practice Development

This year, Carie joined our team with more than 16 years of experience in the financial industry and a strong background in operational design. She specializes in transforming complex workflows into clear, reliable systems that promote consistency, efficiency and a seamless client experience.

Carie lives in Arizona with her husband and son. She values faith, family and meaningful work, and enjoys learning, creating and growing. She believes thoughtful systems can turn everyday interactions into intentional, impactful experiences.

Learn more about our team **here**.



Share the gift of financial confidence



As our client, you already know the value of personalized financial guidance. Why not share this benefit with your family and friends?

Recommend us when loved ones are:

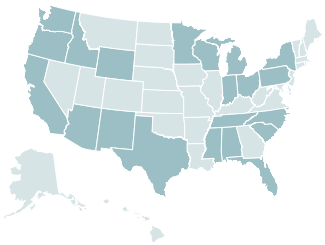
- Facing major life transitions
- Stressing about finances
- Needing investment or retirement planning help
- Seeking to align finances with values
- Requiring estate planning assistance

How we help:

- Customized financial plans
- Experienced investment guidance
- Retirement strategies
- Estate planning solutions
- Values-based financial advice

To refer people, simply provide your financial advisor with their contact information or have them reach out to us directly. We'll offer a complimentary consultation to understand their needs.

By referring, you're giving the gift of financial confidence. Let's extend sound financial guidance to those you care about most.



Our team serves clients nationally and is licensed in:

AL	MN	PA
AZ	MS	SC
CA	NC	TN
FL	NM	TX
ID	NY	WA
IN	OH	WI
MI	OR	WY

As of July 2026.

Stay connected

Check our team website and Facebook page for the latest news and upcoming events.

Website: **thrivent.com/ascend**
Facebook: **facebook.com/ascendadvisors**

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