

# Newsletter

Winter 2026

## Providing financial advice for the long-term



For more than 30 years, we've been helping clients achieve and sustain their financial goals by building lasting, meaningful relationships. At every stage of life, we offer personalized financial solutions designed to adapt as your needs evolve.

At Bilger Financial Group, we deeply value these relationships with our clients and are committed to guiding them through life's financial decisions with clarity and confidence. With more than 75 years of combined experience, our team brings a wealth of knowledge to support you and your family.

We pride ourselves on delivering exceptional service and crafting tailored strategies that align with your unique goals—today and for the future.

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Scan to visit  
our website

## Greetings from Bilger Financial Group

As we welcome a new year, we often think about fresh starts and new opportunities. With that spirit in mind, we are excited to introduce our new client newsletter—designed to keep you connected with our team. Each edition will share practice updates, highlight upcoming events and provide helpful reminders as you plan for the months ahead.

One of the highlights of 2026 is our move into a brand-new office suite. For nearly 20 years, we've been proud to call Parkway Plaza in Westbury home, and that's not changing. In early 2026, we will be relocating to another suite within the same building. This modern, upgraded space has been designed to enhance your experience whether you meet with us in person or virtually. Please note that all our contact information remains the same—the only change is our new suite number.

The start of the year is also the perfect time to take financial inventory. As tax statements arrive, remember that our office is here to support you. Whether you need assistance gathering your 1099s or want to make sure you have the right forms before meeting your tax preparer, we're happy to help. After tax season, we encourage you to share a copy of your return with us so we can run a What-If Tax Analysis, giving you insight into how your results fit into your broader financial plan.

For those with Thrivent Choice Dollars®, please remember the deadline to allocate those funds is March 31. You can direct your Choice Dollars by visiting [Thrivent.com](https://Thrivent.com) or calling 800-847-4836. If you require additional assistance, our office professional, Jenna Oberg, will be more than happy to help with any questions.

We hope you enjoy this first edition of our newsletter. From all of us at Bilger Financial Group, we wish you and your family a healthy, joyful and prosperous 2026!

## The power of Thrivent in your hands

Thrivent's Mobile App is an easy, personalized and secure way to manage your money with purpose. Download the app to stay connected to your accounts, monitor your investments, direct Choice Dollars® and more from the convenience of your phone. **Get it today.**



## Bilger Financial Group hosts annual shred event



On a warm September morning, we held our annual shred event at our Westbury office parking lot. The event, open to all Thrivent clients and their friends, provided a convenient and secure way to dispose of sensitive documents through an on-site professional mobile shredding service.

Many clients took advantage of the opportunity to safely observe their documents being shredded, followed by enjoying coffee and bagels with our team. Over the years, this event has become a client favorite—not only for its practicality in safeguarding personal information but also for the sense of community it fosters.

While we look forward to hosting this event each fall, clients are always welcome to bring sensitive documents to our office throughout the year. A secure, locked shred box is available on-site for safe disposal.

At Bilger Financial Group, we remain committed to helping our clients protect their personal information and strongly encourage the responsible disposal of documents containing private data. Be sure to read our newsletter article titled “Safeguarding against scams” to learn more about ways to protect yourself.

## Safeguarding against scams



While those 60 and older are most often the targets of scams, anyone can be a victim of these financial crimes. Here are some tips for keeping your financial information protected:

### **Look for red flags.**

If the person you’re speaking with says not to tell anyone about your conversations, refuses to video chat with you or asks for money, they may be a scammer.

### **Never give out personal information.**

You likely know not to give out your Social Security number, address or bank account numbers to someone you don’t know, but you still may be handing over your personal information inadvertently when online shopping or playing popular games on social media sites.

### **Don’t answer random calls.**

Whether you know the number or not, don’t pick up the phone if you’re not expecting a call. Let callers leave a voicemail or send you a text, then you can get back to them. If someone gives you a number to call, don’t use it. Look up the number yourself to verify it’s legitimate.

### **Don’t click on links.**

If you’re sent an email or a text with a link or attachment from someone you don’t know, don’t open it. This is known as phishing, a way to download a virus onto your technology devices or steal your personal information.

### **Be cautious about how they want to receive money.**

If anyone asks you to pay in gift cards or cryptocurrency, it’s likely a scam.

### **Name a trusted contact on your Thrivent account.**

A trusted contact is like an emergency contact—someone who knows you well and can check on you or answer questions about you if Thrivent has a concern regarding your physical, mental or financial well-being.

# Making an impact

We're thrilled to share and celebrate the remarkable difference you made in 2024 through your generosity and dedication to giving back.

Your commitment to service and community has created a ripple effect of kindness and hope that will be felt for years to come. Whether you gave your time, your talents or your resources, your impact is both meaningful and deeply appreciated. This is more than just numbers—it's lives touched, communities strengthened and hope renewed. Thank you for being a vital part of this mission and for continuing to live generously!

## 2024 impact

### CLIENT AND COMMUNITY IMPACT

# 1,788

Thrivent Choice® participants

# 29,511

Thrivent Action Team leaders and volunteers

### EVENT IMPACT

# 2,608

Financial, charitable and Thrivent Community event participants

# 1,845

Thrivent Action Teams

# 355,096

Thrivent Action Team, Charitable and Thrivent Community event volunteer hours

### FINANCIAL IMPACT

# \$20,223,515

Thrivent Choice Dollars directed, online personal donations, Thrivent Action Team funds raised, Charitable and Thrivent Community events funds raised, Thrivent Charitable grants, Thrivent Action Team seed funds, and total value of volunteer hours

## What is a Thrivent Action Team?

A Thrivent Action Team is a group of community members led by a Thrivent client to complete a fundraiser, educational event or service activity. You submit your project idea through an application. Once approved, we'll send you a Thrivent Action Kit, which can include:

- A Community Impact Card with up to \$250 in seed money
- A personalized webpage and other digital tools to promote your activity
- "Live Generously" T-shirts
- Thank you cards, name tags, stickers and more

Clients with membership can lead two Thrivent Action Teams per year, and clients with associate membership can lead one team per year. If you need help with your

application, call our office at 516-997-8282 and we can walk you through the process.

Please share your Thrivent Action Team success with us. Send your story and picture to

[bilgerfinancialgroup@thrivent.com](mailto:bilgerfinancialgroup@thrivent.com) and you may be featured in a future newsletter.



# Inaugural Oktober-Roll event is a big success

On October 8, Bilger Financial Group proudly hosted its inaugural Oktober-Roll Event at Plattuetsche Park in Franklin Square. The afternoon brought together clients, their guests and community members for a unique blend of service and celebration.

In the spirit of community outreach, attendees were encouraged to bring new bath towels and washcloths. These items were used to assemble shower rolls—care packages containing travel-sized shampoo, conditioner, toothpaste, toothbrushes, soap, lotion and razors. The supplies were generously donated by Bilger Financial Group – Thrivent Community. With the helping hands of volunteers, nearly 300 shower Rolls were completed and delivered to the Mary Brennan INN in Hempstead. These essential kits will support individuals in need, providing both comfort and dignity.

Beyond the service project, guests enjoyed fellowship in the festive Biergarten. The celebration featured authentic German food, seasonal beers, and lively acoustic music performed by former American Idol contestant Evan Kuriga. The event captured the joyful spirit of Oktoberfest while strengthening the bonds of the community.

Cynthia Sucich, representing the Mary Brennan INN, was on hand to share the mission and impact of the organization, reminding everyone of the importance of supporting neighbors in need.

The event drew an outstanding turnout of more than 130 attendees. Thanks to their generosity and teamwork, Bilger Financial Group was able to combine fellowship, fun and philanthropy—making the first Oktober-Roll an inspiring success.



# Get the scoop on QCDs and RMDs

## Qualified charitable distributions (QCDs)

Qualified charitable distributions (QCDs) are a strategy for individuals who want to donate to their favorite charitable organizations while making tax-free disbursements from a Traditional IRA. Traditional IRAs are normally taxable when money is withdrawn from the account. However, a QCD allows the disbursements to be tax-free as long as they're paid directly from the IRA to an eligible charitable organization. QCDs can be made by submitting a request form. Then Thrivent will make a check payable to the charity from your IRA. Contact our team for more information.

According to [irs.gov](https://www.irs.gov), in 2026, an IRA owner age 70½ or older can exclude up to \$111,000 of QCDs from their gross income. For a married couple, if both spouses are age 70½ or older and both have IRAs, each spouse can exclude up to \$111,000 for a total of up to \$222,000 per year.\*



## Required minimum disbursements (RMDs)

A required minimum disbursement (RMD) is the amount of money that must be withdrawn annually from certain qualified retirement accounts. In previous years, the RMD occurred at age 70½. Recent rule changes moved the RMD to age 73 for those who reached age 72 after Dec. 31, 2022. If you are already subject to RMDs, you must continue your distributions. Disbursements must be completed by Dec. 31 each year.

If you fail to take your RMD, the IRS imposes a 25% excise tax on the amount not withdrawn.

## Stay connected

Website: [thrivent.com/bilger](https://thrivent.com/bilger)

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Facebook: [facebook.com/BFGThrivent](https://facebook.com/BFGThrivent)

Mary Brennan INN is not affiliated with or endorsed by Thrivent.

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

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.

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.

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