

Newsletter

Summer 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 you 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

Summer greetings from Bilger Financial Group



As summer arrives, many of us look forward to family gatherings, vacations, celebrations and the chance to slow down and enjoy longer days. Whether you're attending graduations and weddings, spending time with children or grandchildren, or planning a summer getaway, this season often reminds us to appreciate life's most meaningful moments. It also serves as a reminder that financial planning is about more than numbers; it's about creating confidence and flexibility to enjoy those moments while preparing for the future.

At Bilger Financial Group, we're grateful for the opportunity to help individuals and families navigate both life's celebrations and uncertainties. Whether you're preparing for retirement, enjoying retirement, helping family members or simply looking to make thoughtful financial decisions, our goal remains the same: to provide guidance that brings clarity and financial confidence.

Summer can also be an ideal time for a mid-year financial check-in. Before the busy fall season arrives, it may be worthwhile reviewing your retirement income strategy, investment portfolio, estate plans, tax planning opportunities or any life changes that may have occurred so far this year. Even small adjustments today can help keep you aligned with your long-term goals.

In this edition of our newsletter, we're also excited to share an article highlighting important updates to Thrivent Choice® and how these changes may create even more opportunities to support causes that matter most to you. We hope you'll take a moment to learn more about this exciting program enhancement.

As always, we appreciate the trust you place in our team and value the relationships we've built over the years. We hope you enjoy a safe, relaxing and memorable summer, and please know that our team is always here if there's anything we can do to help.

26 ways to be generous in 2026

How will you live generously in the months to come? To help you answer this question, Thrivent has gathered a list of ways big and small to give back—many of them inspired by clients like you. There are ideas for bettering your community, sharing talents and time with others, doing good during the holidays, giving financially, and being quietly generous through anonymous acts of kindness. There is truly no end to the ways we can make a difference.

Get inspired by reading the full list [here](#).

Ideas for leading a Thrivent Action Team

Do you want to make an impact in the communities, causes and lives of people you care about? Thrivent Action Teams, a benefit for Thrivent members, was designed to help you.

“They were created to empower members to live lives of service and faith by leading a service activity, a fundraiser or educational event in their community,” says Emily Hendren, director of Member Engagement Strategies at Thrivent. “We want to show up in the moments that matter for our members, and this is one of the many ways that we do that.”

Here, Hendren shares five ideas of ways members can lead a Thrivent Action Team and how to use the up to \$250 of seed money that comes with the project.

1. Provide comfort

Add some coziness to a hospital room by gathering a group of friends to make blankets for patients at your local children’s hospital. Use the seed money to purchase blanket materials and supplies.

2. Improve your school

Assemble backpacks for students who need school supplies or start an after-school snack program for children experiencing food insecurity. Use the seed money to buy snacks, backpacks and supplies.

3. Serve at your church

Put together a summer community barbecue or Vacation Bible School (VBS) with your church. Use the seed money to purchase food for meals, supplies for outdoor kids’ games, or VBS starter kits and programs.

4. Teach others

Host a workshop to teach people in your community something new—anything from personal finance and budgeting to mental health awareness or how to cook healthy, budget-friendly meals. Use the seed money to hire an expert, rent out a space, or for marketing and promotional materials.

5. Host an event

Raise awareness and money for your favorite cause by hosting a fundraising event, providing food or beverages—whether that’s a pancake breakfast, a coffee hour or a full dinner. Use the seed money to promote the event, purchase food or buy door prizes for donors.

Get more ideas

Need more inspiration? [Check out the Thrivent Action Teams Hub](#) and take a look at activities others have done.

Leave all you can to those you love

Want to leave as much as possible to the people and organizations you love? With careful planning, you can.

A wisely crafted strategy can help you transfer your assets in a tax-efficient manner, allowing your beneficiaries to receive more of what you pass down. Plus, it can help alleviate complex legal situations and confusion for the people you care about most.

It’s important to look at your financial plan from multiple angles. Take time to understand your options and the tax implications of each scenario. We can help you explore:

- Leaving your assets directly to your beneficiaries
- Transferring resources to your favorite charitable organizations
- Using required minimum distributions to fund an income tax-free life insurance benefit for your heirs

Together, we can determine the most efficient way to pass down all you can.

Contact us to start the conversation.

A licensed insurance agent/producer may contact you and financial solutions, including insurance may be solicited.

A new chapter for Bilger Financial Group



For nearly two decades, Bilger Financial Group has proudly called Parkway Plaza in Westbury home. While our street address remains the same, we're excited to share that we've moved into a newly renovated office suite within the building.

In February, our team relocated to Suite 309 on the third floor, marking an exciting new chapter for our practice. This move was made with one goal in mind: enhancing the experience we provide to our clients. Our new space offers a more modern, comfortable and efficient environment for both in-person and virtual meetings.

As part of this transition, we've upgraded the technology throughout our office to better meet the evolving needs of the individuals and families we serve. Each conference room is now equipped with advanced video capabilities, allowing us to meet seamlessly whether you prefer to connect in person, virtually or with multiple family members joining from different locations.

No matter where you live, locally or across the country, these enhancements help us stay connected and continue delivering the personalized guidance you expect.

If it's been a while since your last financial review, now is a great time to reconnect. We welcome the opportunity to review your strategy and introduce you to our new space, either in person or virtually.

Please contact our office to schedule your next review. We look forward to connecting with you.

Exciting upgrades to Thrivent Choice®



Thrivent Choice® is a generosity program that reflects the heart of Thrivent—empowering clients with membership to have a voice in how Thrivent distributes millions in grant funding each year. Since 2010, members like you have helped Thrivent distribute nearly \$660 million to nonprofit organizations and churches nationwide.

Good news!

We're excited to share upgrades that make the program simpler, more flexible and available to more members:

Choice Dollars® are now designated once per year, in full, based on the prior year's qualifying product activity. Members have the entire year—through December 31—to direct Choice Dollars to the enrolled nonprofits and causes you care about. This gives you the flexibility to direct Choice Dollars anytime throughout the year—on your schedule and in support of what matters most to you.

Access to the program has also expanded. All Thrivent members are now eligible to receive Choice Dollars®, more than doubling the number of members who can participate. Whether you're a longtime user or newly eligible, you now have even more opportunities to make a meaningful impact.

Don't wait—**direct your Choice Dollars®** today.

Why It matters

Each Choice Dollar you direct equals one dollar Thrivent donates to an eligible nonprofit—making it a simple, powerful way to support the causes closest to your heart.

Need help?

We're here to make the process easy, so you can focus on what matters most: making a difference.

Live generously!

Simplify your retirement accounts



We know keeping tabs on multiple 401(k)s isn't always easy. We can help.

Consolidating accounts into one manageable IRA can provide more control over your money. When you simplify, you may avoid overlooking plan statements or changes. Plus, it may help you steer clear of unnecessary fees.

Keep in mind that there are perks and potential drawbacks to this strategy, so let's explore what's best for your needs and goals.

Contact us to discuss your IRA options.

There may be benefits to leaving your account in your employer plan, if allowed. You will continue to benefit from tax deferral, there may be investment options unique to your plan, fees and expenses may be lower, plan assets have unlimited protection from creditors under federal law, there is a possibility for loans, and distributions are penalty-free if you terminate service at age 55+. Consult your tax professional prior to requesting a rollover from your employer plan.

Are your beneficiaries up-to-date?

Make sure your beneficiaries are still in line with your wishes. You can call or email us for support, or log into thrivent.com to make changes. We're here if you have questions or need help updating your information.



Annual shred event: Save the date

**October 6 from 9:15 a.m. to noon
Bilger Financial Group – Westbury Office**

Bring your unwanted documents to the Westbury Office parking lot and we will have them securely shredded in front of you while you meet the team and enjoy donuts, bagels, coffee and water. Registration is not required.

Questions?

Call 516-997-8282 or email

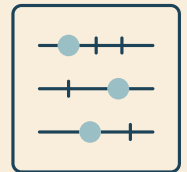
bilgerfinancialgroup@thrivent.com.

No products will be sold.



Are you being tax-efficient?

It's important to be tax-wise. Our team thinks of money in three categories: tax now, tax later and tax never. It may be helpful to consider how you could assign your assets to these categories and what that might mean for your current and future tax liabilities and legacy gifts to your family. Give us a call or send us an email if you'd like to dig deeper into this question.



Stay connected

Website: thrivent.com/bilger

Email: bilgerfinancialgroup@thrivent.com

Facebook: facebook.com/BFGThrivent

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.

The Thrivent Choice® charitable grant program engages Thrivent clients with membership and Thrivent Member Networks in providing grants that support charitable activities, furthering Thrivent's mission and its purposes under state law. All grant decisions, including grant recipients and amounts, are made at the sole discretion of Thrivent. Directing Choice Dollars® is subject to the program's terms and conditions available at Thrivent.com/thriventchoice.

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.