

Newsletter

Fall/Winter Edition

October 2025

Welcome to Insight Planning Group

At Insight Planning Group, everything starts with a plan—your plan. Our Insight Planning Process brings clarity and confidence to your financial life, helping turn goals into action. As life evolves, our ongoing, world-class service adapts with you, so your plan always reflects what matters most.

Our story

We take time to truly know you—what you're passionate about, the life you're building and the retirement you envision. That personal understanding is the foundation of every recommendation we make.

How we work with you

Using a data-driven, team-based approach, we partner with you to sit at the center of your financial life. Consider us your first call for financial questions and coordination, working alongside other professionals when needed.

What we offer

- Advice and ongoing planning services
- Investments: mutual funds, managed accounts and annuities
- Protection strategies: life insurance and disability income insurance
- Guidance around giving and generosity

Ready to begin? Let's start a conversation and bring your plan to life. Call us at 951-676-6450.

thrivent.com/insightplanning

insightplanninggroup@thrivent.com

Temecula office

27280 Via Industria, Ste. A, Temecula, CA 92590
951-676-6450

Great Falls, Montana, office

750 Sixth St. S.W., Ste. 201, Great Falls, MT 59404
951-676-6450

Please note: Our Great Falls office is moving in December. Our new location will be:
2 Railroad Square, Ste. A, Great Falls, MT 59401
Watch for our Open House invitations, coming soon!

Please welcome our new team members

We are excited to introduce two new additions to our team.

Jennifer Farnum joined Insight Planning Group in May 2025 as Executive Assistant to Bill Bohmer. She is dedicated to creating a seamless and positive experience for both clients and her team through thoughtful support, attention to detail and a client-first mindset.



Originally from Wisconsin, Jennifer relocated to California with her family in 2012. She and her husband, Joel, have three adult children—Evan, Haley and Cassaty—and are proud grandparents to their granddaughter, Nora. Outside of work, Jennifer enjoys golfing, traveling, scrapbooking and spending quality time with family and friends.

Lisa Christensen-Millward joined Thrivent at Insight Planning Group in May 2025 as an Office Professional. She is committed to fostering a strong, positive office culture and excels at creating efficient organizational systems while providing a high-quality client experience.



Lisa is married to her husband, Ted, and is a proud bonus mom to three children. In her free time, she enjoys traveling, attending concerts, spending time with family and friends, caring for her Weimaraner pup and soaking up the California sunshine.

Celebrating milestone anniversaries

We are proud to recognize two remarkable milestones on our team. **Bill Bohmer** recently celebrated **30 years of dedicated service**, and **Marie Standiford** marked her **20-year anniversary**. Their commitment, expertise and care have made a lasting impact on our clients and team, and we are grateful for all they contribute each day.

Meet the team



Bill Bohmer, CFP®, ChFC®,
CLU®, CASL®, FIC
Wealth Advisor
Temecula office



Michael Martin, CFP®
Director of Dedicated
Planning and Investment
Operations
Temecula office



Brett Mallette
Associate
Temecula office



Scott Berner
Financial Advisor
Lodi office



Jessica Pamenter
Director of Operations
Temecula office



Jennifer Farnum
Executive Assistant
Temecula office



**Lisa Christensen-
Millard**
Office Professional
Temecula office



Aleigh Whitehead
Relationship Manager
Temecula office



Marie Standiford
Relationship Manager
Great Falls office



Kimberly Harvey
Insurance Office
Professional
Temecula office

Local nonprofit spotlight

Right now, more than 2,000 children in Montana’s foster care system are waiting for a family to step up and care for them. Child Bridge is a statewide organization dedicated to finding and equipping families to care for children who’ve suffered abuse and neglect.

Child Bridge believes every child is a masterpiece, created by God and worthy of being seen. Their vision is clear: a family for every child.

While their advocacy team works to recruit families to answer this calling, their coaching team provides them with training, resources, connection opportunities and other services to empower families to keep fighting for these kids.

Learn more about Child Bridge and how you can get involved and change a child’s life.



Have a community event coming up? Apply for a Thrivent Action Team!

A Thrivent Action Team is a group of community volunteers led by a Thrivent client to complete a fundraiser, educational event or service activity. You submit your project idea through an application via the client portal. 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 800-847-4836, ask for “Action Teams” and we can walk you through the process.

Compassionate guidance for life’s hardest moments – EMPATHY

Thrivent has partnered with Empathy, a service designed to help families navigate the many emotional and practical challenges that come after the loss of a loved one. Empathy provides personalized support at no cost to members and beneficiaries, offering both time-saving tools and on-demand guidance. From managing paperwork and tasks to providing comfort and care, Empathy equips families with the resources they need to face this difficult time with compassion and confidence. If you would like more information, please reach out to us or the home office directly at 800-847-4836 and ask for “Fraternal.”

Get the scoop on QCDs and RMDs

Qualified charitable distribution (QCD)

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, each year, an IRA owner age 70½ or older can exclude up to \$108,000 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 \$108,000 for a total of up to \$216,000 per year.*

Required minimum disbursement (RMD)

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.

*Give more, tax-free: Eligible IRA owners can donate up to \$105,000 to charity in 2024, irs.gov, Nov. 14, 2024.

Stay connected

Allowing us to serve those you know, love, and care about is the best possible compliment! We are currently accepting new clients. We appreciate your trust!

Website: thrivent.com/insightplanning

Email: insightplanninggroup@thrivent.com

Child Bridge is not affiliated or endorsed by Thrivent.

Certified Financial Planner Board of Standards Center for Financial Planning, Inc. owns and licenses the certification marks CFP®, CERTIFIED FINANCIAL PLANNER®, and CFP® (with plaque design) in the United States to Certified Financial Planner Board of Standards, Inc., which authorizes individuals who successfully complete the organization's initial and ongoing certification requirements to use the certification marks.

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

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.

Thrivent and its financial advisors and professionals do not provide legal, accounting or tax advice. Consult your attorney or tax professional. If requested, a licensed insurance agent/producer may contact you and financial solutions, including insurance may be solicited.

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](https://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](https://thrivent.com) or FINRA's BrokerCheck for more information about our financial advisors.

Important dates & office closures

November 2

Daylight Saving Time ends

November 27–28

Thanksgiving and the day after Thanksgiving
(offices closed)

December 24

Christmas Eve
(offices closed)

December 25

Christmas
(offices closed)

December 31

New Year's Eve
(offices closed)

January 1

New Year's Day
(offices closed)

January 19

Martin Luther King Jr. Day
(offices closed)

February 16

Presidents' Day
(offices closed)