

Vista Point News

October 2025

Our team



Our team specializes in retirement income planning, investment management, tax efficient-financial strategies, wealth transfer strategies and generosity.

At Vista Point Wealth Advisors, we spend time getting to know our clients as individuals, including incorporating their values into their financial objectives. We pride ourselves on providing unparalleled customer service.

thrivent.com/vistapoint

Scottsdale office

17015 N. Scottsdale Rd., Ste. 335
Scottsdale, AZ 85255

Prescott office

201 N. Alarcon
Prescott, AZ 86301

Greetings from Vista Point Wealth Advisors

As we enter this season of gratitude, we want to take a moment to express our sincere appreciation for the confidence you place in us. It is an honor to work alongside you as your financial partner, helping you pursue your goals with clarity and purpose.

We are committed to delivering thoughtful guidance, personalized strategies and steadfast support—no matter the season. As the year winds down, we look forward to continuing our journey together, grounded in purpose and guided by your vision.

Thank you for allowing us to be part of your financial story.

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 Traditional IRAs are normally taxable when money is withdrawn from the account.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A required minimum disbursement (RMD) is the amount of money that must be withdrawn annually from certain qualified retirement accounts.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.

Meet our team



**Brian Brooks, CFP®,
ChFC, FICF, FIC, CKA**
Wealth Advisor



Nick Goins, BFA
Financial Advisor



Dylan Skov
Financial Advisor



Nolan Brooks, MBA
Investment Analyst



Scott Byrde
Investment Analyst



Lisa Shillingburg
Operations Manager



Jessi Christie
Practice Support
Associate



Jessica Nunez
Client Service
Administrator

Celebrating one-year anniversaries

This quarter we are happy to celebrate a special milestone for three of our team members who are marking their one-year anniversary with us. Over the past year, they've each brought unique strengths, fresh ideas and a strong commitment to our mission. Join us in recognizing their contributions, reflecting on their journeys so far, and looking forward to what's ahead.

Nolan Brooks, Financial Advisor

Nolan recently completed his MBA in financial planning from California Lutheran University and is excited to be starting this exciting new chapter in his career. It is incredibly meaningful to him to be working alongside his dad and the rest of the team, bringing both education and shared values to the work we do. Nolan is excited for what's ahead and grateful to be part of such a knowledgeable and client-focused group.



When Nolan is not working, he loves golfing with friends and family. He's also a big baseball fan and enjoys catching D-backs games on the weekends whenever he can. Outside of sports, Nolan values quality time with friends, whether it's a casual hangout or a weekend getaway. It's all about finding balance and making the most of his downtime.

Dylan Skov, Financial Advisor

Dylan was born in San Diego and moved to Phoenix at the age of 11, though he remains a loyal Padres and Chargers fan. He earned his degree in business management from the University of Arizona, where he developed a strong interest in finance. With a natural ability to connect with others, Dylan thrives in people-focused environments—making him a great fit for our team.



In his free time, Dylan enjoys playing as much golf as possible or catching a game with friends. An avid traveler, he spent a month backpacking through Europe after graduation and is always looking forward to his next adventure.

Jessica Nunez, Client Service Administrator

Jessica began her career in banking, where she worked for 15 years before stepping away to focus on raising her children. As they are now getting older, she felt it was the right time to return to the workforce. She met Brian through their church community, and they immediately hit it off. As part of the front office, Jessica's faith and love for serving others bring a warm and welcoming energy to the space.



Outside of work, she's often planning her next camping trip to Payson, hiking or volunteering at her daughters' school. Jessica serves as president of the Parent Service Organization board and is a strong advocate for parent involvement in school life. Her favorite activity to plan is the school spring festival where she can integrate her faith, service and community building skills.

NourishPHX used clothing and canned food drive November 3–21

Scottsdale office

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In the spirit of giving ...

We're once again partnering with NourishPHX to collect gently used clothing and non-perishable food items to support individuals and families facing economic challenges. NourishPHX is dedicated to helping the working poor, and your generosity makes a real difference.

What we're collecting

Used clothing and shoes: All seasons, all sizes—for men, women and children. Every donation counts!

Most-needed food items:

- Canned gravy
- Stuffing
- Mac and cheese
- Canned fruits and vegetables
- Cranberry sauce
- Canned yams
- Bread mixes
- Instant potatoes
- Beans and rice
- Protein-rich soups
- Dessert mixes
- Low-sugar cereal
- Whole grain crackers
- Granola and chewy breakfast bars
- Apple juice/cider

Drop-off details: Donation boxes will be available in our suite through Friday, November 21.

Questions? Please call our office at 480-563-1367.

Thank you for helping us support our community this holiday season!



Important dates

November 3–21

NourishPHX used clothing and nonperishable food drive

November 27–28

Thanksgiving (offices closed)

December 19

Offices closed for team service project

December 24–25

Christmas (offices closed)

Final thoughts

As the year winds down, it's a great time to take a step back and check in on your personal and financial goals. We're here to help with year-end planning, answer questions or simply talk through what's next. Thanks for letting us be part of your journey— and here's to a strong finish to the year!

Let's connect

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

To refer people, simply provide our team with their contact information or have them reach out to us directly. We'll offer a complimentary consultation to understand their needs. Contact brian.brooks@thrivent.com or call 480-563-1367.

Website: thrivent.com/vistapoint

Facebook: facebook.com/Vista.Point.Wealth.Advisors.Thrivent

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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.

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