

Apex Quarterly

Apex Financial Group

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1511 S. 12th St.
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April is Financial Literacy Month

Every April we think it is important to share helpful financial tips and insights in honor of Financial Literacy Month.

Retirement savings by age: How much should you have?

Knowing how much to save for the retirement you envision is a foundational piece of achieving your retirement goals. Each decade of your working life can serve as a guide. [Read now.](#)

Why understanding your risk tolerance can lead to smarter investments

When we hear the word risk, skydiving, public speaking and standing up to your boss may come

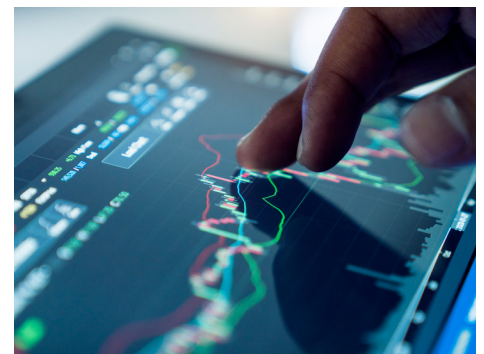
to mind. But where does risk fit into your finances? [Read now.](#)

What is lifestyle inflation and how does it affect your budget?

Overwhelmed by debt? Here are seven actions to take today. [Read now.](#)

Looking at money through a new lens

Making financial health—and education—a priority. [Read now.](#)



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Join our team

Do work that matters. Careers are better when they're filled with purpose. If you join Apex Financial Group, you'll be part of a team reimagining financial services to help individuals and communities thrive. We are seeking a part-time office professional and an associate to join our team in Manitowoc. Please send your resume to apexfinancialgroup@thrivent.com or call 920-320-1906 to request a formal job description or set up an interview.



Lunch and learn opportunity

If you have a friend or family member who is not familiar with Apex Financial Group or Thrivent and you think this person could benefit from our services, we would like to take you both out to lunch—on us! Call today and we will get it scheduled.

Have you used your Thrivent Action Team?



We all want to give back, but sometimes it's hard to know where to begin. If you're wondering how you can make a difference, we can help. Thrivent Action Teams are a great way to help make a positive impact in your community. Simply gather a team of friends or family for a fundraiser, educational event or service activity.

Thrivent offers all the resources you need to get started, including up to \$250 in seed money. Your team provides the passion that brings your project to life.

Please don't hesitate to reach out if you'd like to learn more about this membership benefit or need help getting started.

Springtime Bible verses

Ask the Lord for rain in the springtime; it is the Lord who sends the thunderstorms. He gives showers of rain to all people, and plants of the field to everyone.

—Zechariah 10:1

For behold, the winter is past; the rain is over and gone. The flowers appear on the earth, the time of singing has come, and the voice of the turtledove is heard in our land.

—Song of Solomon 2:11-12

Faithfulness springs forth from the earth, and righteousness looks down from heaven. The Lord will indeed give what is good, and our land will yield its harvest. Righteousness goes before him and prepares the way for his steps.

—Psalm 85:11-13



Upcoming events

For additional events, details or to RSVP, please visit the events tab on our website at thrivent.com/apex.

April

A Guide to the Market

Special guest speaker Matthew Smith, vice president and client advisor at J.P. Morgan Asset Management, will cover:

- Current market and economic indicators.
- Investing principles.
- Time, diversification and volatility of returns.

Four opportunities to check out this event:

April 17 | 11:30 a.m. or 5:30 p.m. | Radisson Hotel & Conference Center, Fond du Lac
Lunch or dinner will be served.

April 18 | 11:30 a.m. | Holidays Pub & Grill, Appleton
Lunch will be served.

April 18 | 5:30 p.m. | Inn on Maritime Bay, Manitowoc
Dinner will be served.

May

Keeping the Tax Man Away

No matter your tax bracket, presenter Debbie Taylor will share steps you can take now to help minimize the taxes you'll owe in retirement. If you file your taxes in the spring and forget about them the rest of the year, you could be missing out.

May 8 | 11:30 a.m. or 6 p.m. | IVirtual

Prayer wall

If you know someone who is battling a difficult situation and would like to request prayers, please send an email to apexfinancialgroup@thrivent.com.

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Check out our website thrivent.com/apex.

Thrivent is a membership-owned fraternal organization, as well as a holistic financial services organization, providing financial advice, investments, insurance, banking and generosity programs to help people make the most of all they've been given.

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Advice | Investments | Insurance | Banking | Generosity

No products will be sold at these events.

Matthew Smith and Debbie Taylor are not affiliated with or endorsed by Thrivent. The views expressed in this presentation by Matthew Smith and Debbie Taylor are their own and not necessarily those of Thrivent or its affiliates.

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