

Quarterly Newsletter

Fourth quarter

October 2024

Let's connect

thrivent.com/fivestarfancial

Brenham Office

203 S. Jackson St.
Brenham, TX 77833
979-836-0693, Opt. 1

Mon. to Thurs.: 8 a.m. to 5 p.m. CT
Fri.: 8 a.m. to 3 p.m. CT
Closed: Noon to 1 p.m. CT

White Sulphur Springs Office

201 W. Main St.
White Sulphur Springs, MT 59645
406-547-6358

Mon. to Thurs.: 8 a.m. to 5 p.m. MT
Fri.: 8 a.m. to 3 p.m. MT
Closed: Noon to 1 p.m. MT



Thrivent Market & Economic Update

Wondering how to navigate current market conditions? Thrivent and Five Star Financial Group remain committed to providing guidance to help you stay informed and up-to-date on what's going on with the markets and economy.

Listen to the latest [Market & Economic Update](#) to hear from Thrivent investment leaders on how recent economic trends could impact your financial strategy. They'll share timely and valuable perspectives on:

- The health of today's economy.
- Inflation and interest rates.
- Factors influencing growth at large public companies.
- Market implications of current global geopolitical events.

Smart charitable giving from your IRA

After focusing on saving for decades, shifting your mindset to withdrawing those savings could take some effort. If you saved in certain retirement accounts, such as traditional IRAs or 401(k)s, once you reach a certain age you must begin taking required minimum distributions (RMDs) annually from those accounts—whether you need the money or not.

If you don't need the money and are charitably minded, a qualified charitable distribution (QCD) offers potential tax benefits. Individuals age 70½ or older can give up to \$100,000 from a traditional or inherited traditional IRA tax-free. This distribution will count toward your RMD for the year as long as it's made payable to a qualified charity by the year's end.

[Read this article](#) to learn more, and let's talk about how you can use your retirement savings to support a cause you care about.

Upcoming events

Texas shred event

October 16 from 3 to 6 p.m.

Thrivent Office Parking Lot

203 S Jackson St., Brenham, TX 77833

On Wednesday, October 16, our Texas office will be hosting a shred event from 3 to 6 p.m. in our parking lot to benefit the Margaret E Blizzard Senior Activity Center. We invite you to stop by and securely dispose of your personal documents during this time. Food and refreshments will be provided.



Donations for the Margaret E Blizzard Senior Activity Center will be accepted online during the month of October. If you are not able to make it to the shred event, you are still welcome to [donate online](#).

No products will be sold.

Christmas toy drive

Join us for our open house Christmas event on Thursday, December 5, from 4 to 6 p.m. We invite you to stop by our office and enjoy some hors d'oeuvres and refreshments with our team.

We are happy to be teaming up with Toys for Tots of Washington County again this year for this event. If you are not able to make it to the open house, donations will be accepted at our Brenham Office during business hours from December 2–6.

Toys for Tots of Washington County is a Marine-founded organization created to help needy children and families at Christmas. We ask that you consider applying for a Thrivent Action Team to donate gifts this year.

In addition, we will also be volunteering for Toys for tots on Tuesday, December 10, from 9 am to Noon at the Fireman's Training Center.

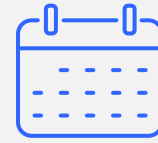
If you want to sign up as a volunteer or have questions about this event, please call our office at 979-836-0693, Option 1, Ext. 1 to speak to Erin O'Malley.

No products will be sold at these events.



It's a boy!

We are thrilled to share the news that our very own financial advisor, Shawn Weiss, and his wife, Allison, welcomed their second son on September 1, 2024. Join us in congratulating Shawn, Allison, and big brother, Coleman, on the birth of Graham Weiss.



Important dates

October 14

Columbus Day

October 16

Shred event at Brenham Office

October 31

Happy Halloween

November 11

Veterans Day

November 28

Happy Thanksgiving

Offices closed

November 27–29

December 5

Christmas open house at Brenham Office

December 25

Merry Christmas

Offices closed December 24–25 with limited staffing from December 26–30

January 1

Happy New Year

Offices closed

December 31–January 1

Will you have enough money to live the life you want in retirement?

As you near retirement age, you may be wondering if you'll have enough money to live the life you want after you stop working. As life expectancy rises and inflation remains a concern, it's more important than ever to make sure you have a source of reliable income when you're retired. Variable annuities can help.

Variable annuities offer retirement-plan growth opportunities, while also providing income. These plans, which are most often geared to investors expecting to live into their 80s or 90s, may provide income from the pre-determined age that payments begin until death.

[Read this article](#) to learn more about variable annuities, and then let's talk about whether they make sense for you.

Labor Day weekend golf tournament

The Five Star Financial Group hosted our second golf scramble during Labor Day weekend in White Sulphur Springs, Montana. A couple members from our Texas team got to spend the weekend in the mountains enjoying the beauty of Montana.

This nine-hole golf scramble benefited the Meagher County 4-H Council, and we were able to raise \$3,840 for them to put towards scholarships to help pay for out-of-county and state events.

Thank you to everyone who played and made this event so successful!



Congratulations to Sarah Hamlen for obtaining the CEPA credential



Five Star Financial group is proud to announce that Financial Advisor Sarah Hamlen recently earned the Certified Exit Planning Advisor (CEPA) credential after completing the Institute's intensive 5-day executive MBA-style program. Sarah joins an elite group of business advisors who have received this credential and are a part of the Exit Planning Institute's international community of CEPAs. The CEPA program is the most widely accepted and endorsed professional exit planning program in the world.

Professional advisors who hold this credential want to effectively engage business owners and help them build more valuable companies, have stronger financial plans, and align their business and personal goals.

Stay connected

Website: thrivent.com/fivestarfancial

Email: fivestarfancialgroup@thrivent.com

Facebook: facebook.com/Five.Star.Financial.Group.Thrivent

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.

Annuities are intended to be long term, particularly for retirement. Product availability and features may vary by state. Thrivent and its financial advisors and professionals do not provide legal, accounting or tax advice. Consult your attorney or tax professional.

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