

# Apex Financial Group Quarterly

Apex Financial Group

Q2 2025

## Apex Financial Group

920-320-1906

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Appleton, WI 54919

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Cedarburg, WI 53012

### Fond du Lac Office

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Fond du Lac, WI 54935

### Manitowoc Office

1765 N. 18th St.  
Manitowoc, WI 54220

### Neenah Office

307 S. Commercial St.  
Ste. 202  
Neenah, WI 54956

### Oshkosh Office

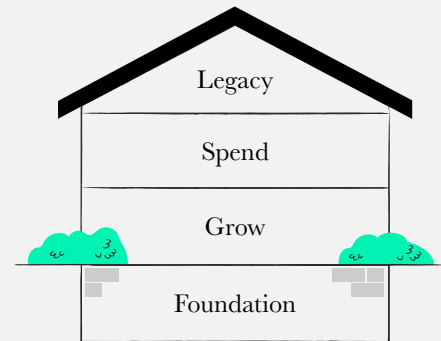
40 W. 6th Ave.  
Oshkosh, WI 54902

### Sheboygan Office

1511 S. 12th St.  
Sheboygan, WI 53081



## Building blocks for financial literacy



When you're building a new home, your construction crew will follow a blueprint to help ensure the final product is well-built, beautiful and meets your wants and needs. Similarly, your financial plan needs a blueprint so it can be built to withstand the ups and downs of life.

At Thrivent, we use a [financial house](#) as that blueprint. It includes multiple levels, or phases, to help you develop and prioritize your goals. Each level shows potential priorities to consider and discuss with your financial advisor.

**Foundation:** A home needs a solid foundation to withstand the test of

time, and so does your financial plan. This framework includes understanding your financial position and [protecting your valuable assets](#), including income.

**Grow:** [Saving for retirement](#), education, a home or another large purchase may be on your goals list. It's essential to consider time horizon, risk tolerance and tax-efficiencies as you do this.

**Spend:** There's a time to save and a time to spend. In this level of your financial house, you look at turning the goals and dreams you've been saving for into reality. You can discover tax-

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efficient strategies to help you manage your tax burden.

**Legacy:** Everyone has assets like money, property and belongings. Conversations and activities at this level help prepare you and your family for how and when you wish to transfer assets to the people or causes important to you.

Thrivent financial advisors have a variety of tools that can help you understand your current financial situation. They'll identify strategies and solutions as you create the framework for your personalized financial house together. Feel free to contact our member care team at 920-320-1906 to set up a meeting with your financial advisor anytime.



#### Favorite spring flower

## Spring is on the way!

We asked our team members to share their favorite spring flowers. Here are their answers.

- Customer Service Coordinator Jennifer Lochner loves lilacs.
- Customer Service Coordinator Emily Danay's favorite are daffodils.
- Peonies remind Customer Service Corrdinator Renee Kriplean of her grandma.
- Insurance Support Associate Janett White said her favorite spring flower is the lily.

## How to talk about money with your partner: 5 tips for better communication



Here are some tips to ease you into a constructive conversation.

- 1. Get comfortable talking about money regularly.** You and your partner should know basic financial information about each other. Healthy relationships include vulnerability. Be open to talking about each of your money strengths and weaknesses.
- 2. Be honest with your spouse and yourself.** Financial honesty begins by being honest with yourself. Once you know your own financial strengths and weaknesses, it may become easier to be honest with your partner.
- 3. Talk to your kids about money.** Productive financial habits aren't just for you—they can be for the whole family. You can teach your children to have a healthy relationship with money. When discussing a financial topic that might be good for your kids to hear about, consider saving that healthy discussion for a time they'll be present—like the dinner table, a car ride or by calling a family meeting. Age-appropriate conversations can be overwhelmingly positive.
- 4. Keep an open mind.** Your mindset about money matters—a lot. And whether you like to plan ahead or go with the flow, sometimes the unpredictable happens. You can improve conversations about money with your partner by getting ready to adapt. Don't hesitate to call an adults-only or all-family meeting after getting a tax refund, earning a bonus at work, losing a job or getting hit with unexpected financial news. Those big money moments are important ones.
- 5. Consider talking with a financial advisor.** If you and your partner have conversations that don't go anywhere, or you simply want a professional's perspective, consider contacting a financial advisor. You can draw on a professional's expertise and get third-party advice on options for reaching your goals. Your financial advisor may be able to help identify gaps or offer alternative suggestions. They may also be able to reframe the problem or ask questions you and your partner haven't yet asked.

To read the full article visit [thrivent.com/insights/budgeting-saving/how-to-talk-about-money-with-your-partner-5-tips-for-better-communication](https://thrivent.com/insights/budgeting-saving/how-to-talk-about-money-with-your-partner-5-tips-for-better-communication).

## Ways to navigate “tipflation”

Tipping etiquette is rapidly changing. In a [2023 Pew Research survey](#) of more than 12,000 U.S. adults, 72% of participants feel that tipping is expected in more places today than it was five years ago. But many people aren't confident about when and how much to tip. Here are five suggestions from etiquette experts to help you navigate the murky waters of tipping etiquette.



### 1. In general, follow the 15–20% rule.

Whether you're eating at a restaurant, heading to the salon or taking a cab or rideshare, tip 15–18% minimum for average service; a 20% tip indicates very good service. However, in some situations—like takeout and food or grocery delivery—tipping 10–15% is acceptable. At a restaurant with a service fee? Every restaurant handles this differently, but most don't expect an additional tip on top of service fees exceeding 15%.



**2. Only ordering a beverage?** Tip per drink. When you're at a bar or coffee shop, you can tip based on the type of drink you order. For a latte or a beer, \$1 is considered an acceptable tip. For a cocktail, bump it up to \$2 due to the added complexity. Many people skip the tip on a black coffee—and that's fine. Though, if you frequent a specific coffee shop, you may want to throw a dollar in the tip jar every now and then.



### 3. Have cash on hand.

If you're at a hotel or salon, getting valet service or using a coat check, cash is often the only way to tip a service provider. Wondering how much to tip? The American Hotel & Lodging Association suggests tipping housekeeping \$1–\$5 per night. For valet service, tip \$2–\$5 when the car is returned to you. For a bellhop or coat check, \$1–\$2 is acceptable.



### 4. Take your time.

Don't succumb to “screen pressure” when your service provider is holding a tablet for you to electronically sign and add your tip. Feel free to ask them for privacy so you can calculate the appropriate tip if you'd like to give more or less than the suggested tip on the screen.



### 5. When in doubt, use your best judgment.

What about house cleaners or home and pet service providers? Or delivery people or movers? As more businesses and service providers offer the option for tips, there aren't always hard-and-fast etiquette rules. But it's worth remembering that tips help service workers make a more livable wage.

At the end of the day, many tipped workers offer services that help enhance your life while doing work you wouldn't want to do yourself—so a tip is a nice way to express your appreciation.

## What does living generously mean to you?

We asked our team, “What does living generously mean to you?” Here are some of their heartfelt answers.

### Financial Advisor Heather Hilgenberg

“Doing good unto others without expectation, because it's the right thing to do.”

### Customer Service Coordinator Megan Olsen

“Living generously means to me: giving to others, being supportive and kind.”

### Sr. Licensed Client Service Administrator Brook Beardsley

“Being obedient to how Christ asks us to live. Striving to mirror God's generosity, being servant minded, viewing those around us as he sees them, being ready to help, keeping an open heart, cultivating a spirit of gratitude, giving of our time and talents, and being a good steward of the blessings he has given to us are a few of the ways we can live out our faith and love for God, which ultimately equates to living generously.”

### Director of Operations Brenda McCoy

“Living generously to me is doing small kind acts unexpectedly to brighten someone's day.”

Follow our [Facebook page](#) to see more ways our team strives to live generously. We'd love to hear from you!

## Bible verse

Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms.

—I Peter 4:10

## Join us for: A Guide to the Markets

You're invited to a special investment presentation hosted by Wealth Advisor Ryan M. Paape of Apex Financial Group. Guest speaker Matthew Smith, external wholesaler and client advisor for J.P. Morgan Asset Management, will present A Guide to the Markets, which will cover:

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

Please choose one of the following events. Feel free to invite anyone you think may be interested. Registration required. Meals will be provided.

### Wednesday, May 7 at 11:30 a.m.

Holidays Pub & Grill, 3950 N. Richmond St., Appleton, 54913

### Wednesday, May 7 at 5:30 p.m.

Radisson Hotel & Conference Center, 625 W. Rolling Meadows Dr. Fond Du Lac, 54937

To reserve your place, call 920-320-1906, email [apexmarketing@thrivent.com](mailto:apexmarketing@thrivent.com) or visit [thrivent.com/apex](http://thrivent.com/apex) then click on events.

## Important dates

### Sunday, April 13

Palm Sunday

### Sunday, April 20

Easter

### Monday, May 26

Memorial Day

### Friday, April 18

Good Friday

### Sunday, May 11

Mother's Day

### Sunday, June 15

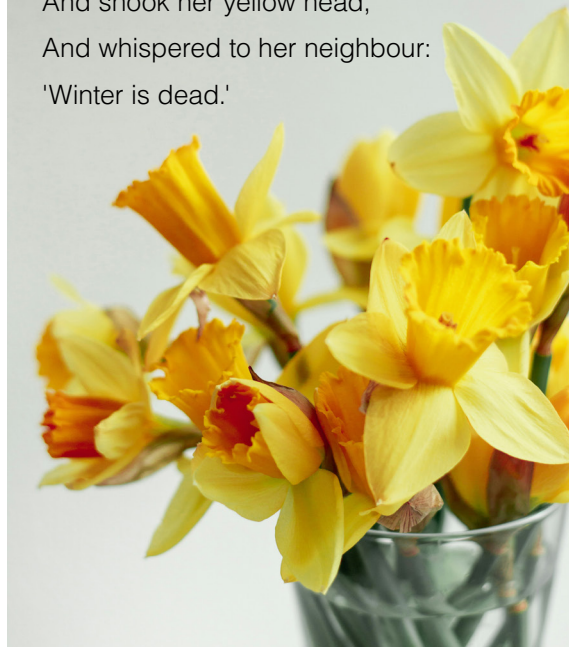
Father's Day

### Poem

## Daffodowndilly

By A.A. Milne

She wore her yellow sun-bonnet,  
She wore her greenest gown;  
She turned to the south wind  
And curtsied up and down.  
She turned to the sunlight  
And shook her yellow head,  
And whispered to her neighbour:  
'Winter is dead.'



## Prayer wall

God gave us the gift of prayer, and it's our most powerful tool. If you have a prayer request, we'd love for you to share that with us at [apexfinancialgroup@thrivent.com](mailto:apexfinancialgroup@thrivent.com).

## Stay connected

Like us on Facebook at [facebook.com/apexfinancialgroup.thrivent](https://facebook.com/apexfinancialgroup.thrivent).

Follow us on Instagram at [apexfinancialgroup.thrivent](https://apexfinancialgroup.thrivent).

Check out our website at [thrivent.com/apex](http://thrivent.com/apex).

No products will be sold at these events.

Matthew Smith, external wholesaler and client advisor for J.P. Morgan Asset Management, is not affiliated with or endorsed by Thrivent. The views expressed in this presentation by Matthew Smith are his own and not necessarily those of Thrivent or its affiliates.

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Not all team members may office at the above addresses.

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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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