

Capitol Region Group Connection



Capitol Region Group

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Our mission

To help humanity thrive by empowering clients to achieve financial freedom.

Our vision

To provide best-in-class customized and comprehensive financial planning solutions through education, empowerment and execution.

Areas of expertise

- Retirement income
- Investment analysis
- Legacy planning
- Tax strategies



TEAM Q&A

Get to know us

Q. What is the best piece of advice your parents or grandparents gave you?



Wealth Advisor Sam Chang: The greatest gift my mom gave me was showing me how

to love with all my heart and soul. When parents do that, they instill so much confidence in their kids, which helps them feel like they can do anything they put their minds and hearts into.



Financial Advisor Kathy Cramer: My grandma would always say, "Don't be sorry!"

Women too often apologize for things, and it apparently goes way back. I hear it every day, so I try to pass along the wisdom she gave me.



Financial Advisor Brooke Peters: My grandfather used to tell me, "You make the

best decision you can with the

information you have at the time. You can't make decisions based on information you don't have."



Office Professional Kelly Kelly: My grandmother gave me the best advice. She

told me not to go to bed angry at anyone. We are never promised tomorrow, and we need to make the best of today. I have learned that life is too short to let anger get the best of me. Anger will only hinder you in life's journey, while forgiveness provides you with a special peace.



Office Professional Cindy Clark: The best piece of advice I have received was from my dad. He told me to always be kind, understanding and compassionate with others and to treat them how I would like to be treated.

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He said to put myself in their shoes and do my best to understand where they are coming from and respond with kindness.



Office Professional Whitney Small: The best piece of advice my parents gave me was, “Don’t sweat the small stuff.” As a mother, wife, daughter and friend, I’ve learned to appreciate the importance of focusing on what truly matters—including the safety, health and happiness of my family, friends and loved ones.

Leaving a lasting impact

We asked some of our clients to share their thoughts about leaving a legacy for their loved ones, and here’s what they had to say:

Q: What caused you to be proactive and think about leaving a legacy now?

- Greg: “I thought a lot about a story my dad told me long ago. His neighbor, a more well-to-do local businessman, gave to his children while he was living. My dad admired this, and his story stuck with me over the years. Like many people, I want to leave our daughter and grandson in a good position.”
- Joanie: “I’ve always wanted to honor the kindness of those who made a difference in my life. It’s been a goal to leave this world better in some way. Giving now brings us joy because we get to see how things have changed for our daughter and grandson.”

Q: Why is leaving a legacy important to you?

- Sheila: “My parents took similar actions, and I want to do the same for my children and grandchildren. Thinking about the future now allows me to consider what will be left to my loved ones.”

Q: Why is leaving a legacy important to you?

- Jeff: “Out of love and regard for our children and, by extension, our grandchildren, we have always wanted to leave them as much as possible after our deaths. The impulse to leave a legacy is nothing new to me—it was passed down by my father.”
- Donna: “It’s always been important to us to leave what we can for our children.”



Introducing Brooke Peters

Before joining Thrivent, I worked in long-term care for more than a decade, starting as a director of marketing. Later, I became a licensed health facility administrator and ran skilled facilities for several years. I am very proud to have been part of an industry that focuses on providing seniors with the care and resources they need.

Our society has gone through many changes during the past few years and experiencing the pandemic was one of them. COVID impacted everyone, but it was especially hard on seniors. Working in the healthcare industry during that time also took a toll on me, and I decided I wanted to make a change. I really had to take a step back and figure out what path to take.

Kathy Crager is the one who introduced me to Thrivent. I have a servant’s heart and strong desire to help others. I’ll be forever grateful to Kathy for introducing me to Thrivent and a career that allows me to serve while actively living my faith.

My husband, Zack, and I have been married for 11 years. We have two children, Eliza (9) and Emmett (6). We love spending time together and playing games, including board games, cards and video games. We’re also a big sports family and huge Purdue fans.



I am actively involved at our church and enjoy singing in the choir and serving on the worship team. I grew up in 4-H, so I love being outdoors and fishing (especially with my dad). If I’m not spending time with others, I’m usually reading, which is my greatest personal pleasure.

Client question corner with Kathy Cramer



One of the questions I'm frequently asked is, "How will I know when I'm ready to retire?"

My response is, it's different for everyone. Some people have a typical age in mind and hope to retire by 60 or 65. Others get so much fulfillment from their job that they want to work until they're 70 or older.

I've also had clients who want to retire early but can't, so they change occupations. Then they come to

our next meeting totally revitalized, feeling ready and willing to work much longer. We had one client who was a changed person after a job switch and was so excited to immerse herself in her new career.

I've also noticed that when people start to feel turned off by new changes, new management or new technologies at work, they may be ready for a job change or retirement. These decisions are very personal, scary and exciting.

CLIENT SPOTLIGHT

Boyd and Laureen Wood

Q: What was your career before retirement?

Boyd: First, I was an inspector at Pratt and Whitney, where I met Laureen. After, I went into computer programming, where they called me a programmer, a developer and finally a software engineer, even though my degree is in geology. I am also a musician, and I recently retired from being an organist at Bethlehem Lutheran Church in Sturbridge.

Laureen: I worked in aerospace and held a variety of positions over the years in purchasing, inspection, cost analysis and quality engineering.

Q: What constitutes a perfect day?

Boyd: A perfect day would be at Walt Disney World, starting with coffee on the balcony of our resort while we get ready for a day at the park.

Laureen: A perfect day is sitting in a warm sunny spot at the Mexico pavilion at EPCOT with a margarita while watching people walk by.



Boyd and Laureen on Tron at the Magic Kingdom, Disney World resort.

Q: What is one thing that has been better than expected in retirement?

Boyd: I can take any length of walk in the woods that I want, without thinking about the other things lining up to be done. Also, I have a lot more time for practicing fretted instruments.

Laureen: I had no idea how much stress I was under; I didn't realize how much I was putting up with at my workplace.

CLIENT RECIPE

Boyd and Laureen Wood's Crab Sauce for Christmas Eve

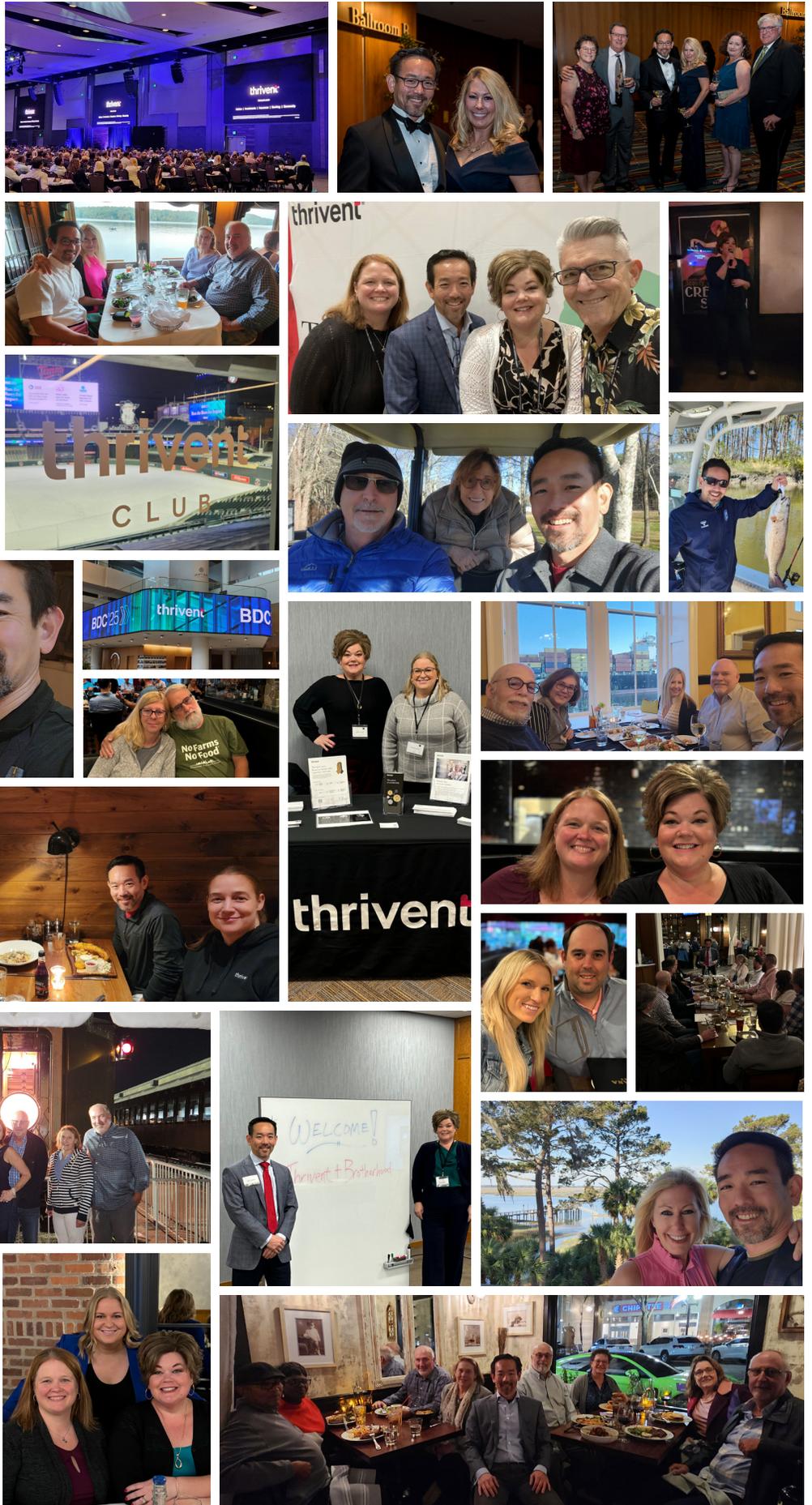
Ingredients

- 2 snow crab clusters
- Two 28-ounce cans of Italian imported whole peeled tomatoes
- 3 cloves garlic, sliced
- Olive oil
- ½ cup red wine
- 1 tsp. salt (to taste)
- 2 tsp. crushed red pepper
- 6 basil leaves, torn apart

Directions

1. Pour the tomatoes into a bowl and squash them with your hands.
2. Cover the bottom of a large pot with olive oil and turn heat to medium high.
3. When the oil is hot, add the crabs.
4. Cover and turn heat to medium-low. Let it sit for five minutes, flipping occasionally.
5. Toss in garlic. Let it sauté for a few minutes.
6. Carefully toss the tomatoes, red wine, salt, basil and red pepper into the pot. Cover and cook on low for a few hours.
7. Take the crab legs out and serve separately, or remove the crab from the shells and add it to the sauce.
8. Serve over linguine.

A year in motion with Capitol Region Group—from impactful workshops and advisory board events to unforgettable retreats, client connections and industry-leading conferences. Here's to growth, community, and the heart behind our work. #CRGThrivent #Generosity #PurposeDriven





Upcoming events

For additional events, details or to RSVP, visit our website at connect.thrivent.com/capitol-region-group/events or scan the QR code.



Money Canvas Workshop

May 29 | 1 p.m. ET | Virtual

Register via bit.ly/3Ehfb4W.



Fort Wayne Tincaps vs. Quad Cities River Bandits

July 11 | 7:05 p.m. ET | Parkview Field, 1303 Ewing St.
Fort Wayne, IN 46802

Enjoy postgame fireworks. RSVP by contacting Kelly Kelly at 260-333-1683 or kelly.kelly@thrivent.com.



Faith and Family Night: Hartford Athletic vs. Tampa Bay Rowdies

July 16 | 7:35 p.m. ET | Trinity Health Stadium, 250 Huyshope Ave.
Hartford, CT 06106

Contact Cindy Clark at 959-230-0055 or cindy.clark@thrivent.com to RSVP.

Important dates

May 26

Memorial Day

Office closed from 1 p.m. on May 22–26

June 19

Juneteenth National Independence Day,

Office Closed

July 4

Independence Day

Office closed from 1 p.m. on July 2–6

Sept. 1

Labor Day

Office closed from 1 p.m. on Aug. 28–Sept. 1

NONPROFIT SPOTLIGHT

YMCA of DeKalb County

Founded in 1914, the YMCA of DeKalb County in Auburn, Indiana, has grown into an organization that focuses on youth development and encourages healthy lifestyles throughout the community. The YMCA of DeKalb County has returned to its Christian heritage and focuses on making an impact for Christ in our area.

“My husband was the sports director there for 11 years, so it’s been a huge part of our lives and continues to be today,” Brooke Peters said. “The YMCA focuses on building relationships to bring others closer to Christ and provides numerous activities, classes and resources to its members. It does so much for the community,” said Brooke. “Our children still participate in youth sports, and my husband volunteers and coaches as well.”

Capitol Region Group Book Club

Have you heard about the Capitol Region Group Book Club? Our team has read several great works, including *The Hard Hat* by Jon Gordon and *The Six Thinking Hats* by Edward de Bono.

What books have you read recently? Scan the QR code to share your thoughts on what our next book should be.



Introduce a family member, neighbor or a friend

Do you know someone who could benefit from our guidance? Send that person our way. Thank you for your confidence in our team.

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thrivent[®]

ADVICE + INVESTMENTS + INSURANCE + BANKING + GENEROSITY

No products will be sold at these events.

Not all team members may office at the above address.

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

YMCA of DeKalb County is not affiliated with or endorsed by Thrivent.

The client's experience may not be the same as other clients and does not indicate future performance or success.

Thrivent and its financial advisors and professionals do not provide legal, accounting or tax advice. Consult your attorney or tax professional.

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. Securities and investment advisory services offered through Thrivent Investment Management Inc., a registered investment adviser, member FINRA and SIPC, and a subsidiary of Thrivent, the marketing name for Thrivent Financial for Lutherans. Registered representative of Thrivent Investment Management Inc. [Thrivent.com/disclosures](https://thrivent.com/disclosures).

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