

Desert Plains Financial Group Insight

Newsletter

Winter 2026

Desert Plains Financial Group

Kristin Iverson, Financial Advisor

Serving Tioga and Williston,
North Dakota

701-490-8743

kristin.iverson@thrivent.com

connect.thrivent.com/kristin-iverson

[linkedin.com/in/kristin-oxendahl-55067b5](https://www.linkedin.com/in/kristin-oxendahl-55067b5)

Ashley Hartman, Associate

Serving Peoria, Arizona

520-655-8802

ashley.hartman@thrivent.com

connect.thrivent.com/ashley-hartman

[linkedin.com/in/ashleyhartmanthrivent](https://www.linkedin.com/in/ashleyhartmanthrivent)

[facebook.com/desertplainsfinancialgroup.thrivent](https://www.facebook.com/desertplainsfinancialgroup.thrivent)

Rebecca Goettle, Associate

Serving Stanley, North Dakota

701-730-4373

rebecca.goettle@thrivent.com

connect.thrivent.com/rebecca-goettle

[facebook.com/rebecca.goettle.thrivent](https://www.facebook.com/rebecca.goettle.thrivent)



Important reminder before you file 2025 taxes

Make your final contributions for 2025 by April 15, 2026.

Contributions made to your traditional IRA, Roth IRA or CESA on or before April 15, 2026, can be reported under your 2025 tax filing as long as you indicate it is a 2025 contribution. Otherwise, it will be reported as a 2026 contribution. For 2025, the maximum contribution for traditional and Roth IRAs (total between both IRA types) is \$7,000 (plus a \$1,000 “catch up” contribution if you are 50 or older).

For more info and resources, visit Thrivent’s Tax Resource Center at thrivent.com/tax-resource-center.

Visit our booth at the North Dakota Picnic in Arizona on March 1

Becky and Kristin are looking forward to getting out of the cold North Dakota winter to join Ashley in Arizona on March 1 in Mesa, Arizona, at the North Dakota Picnic, hosted by the North Dakota Community Foundation. If you are a snowbird in the Mesa area, live in Arizona or just so happen to be visiting the Grand Canyon State, stop by to take in the festivities and say hi!

Learn more at ndcf.net/learn/nd-picnic.html.

Estate planning: A values-first guide

It's never too early to clarify how you want your assets, property and digital accounts managed when you're gone. Creating an estate plan helps you leave a lasting legacy, transfer wealth efficiently, and support the people and causes you love.

Read the full article on Thrivent.com to learn more: [thrivent.com/insights/estate-planning/estate-planning-a-values-first-guide-2025-2026](https://www.thrivent.com/insights/estate-planning/estate-planning-a-values-first-guide-2025-2026). Contact one of our team members if you have questions or would like to discuss further.



✝ Bible verse of the season

“Even when life feels uncertain or heavy, God promises to renew your strength when you place your hope in Him. He lifts you above the challenges that once felt overwhelming and gives you endurance for every step of the journey. You can move forward with confidence, knowing He is faithfully strengthening and sustaining you each day.”

—Isaiah 40:31

Rebecca and Kristin hosted the Annual Women’s Goal Setting Summit

On Jan. 9, Rebecca and Kristin partnered again with You Flourish Company out of Fargo to host a live event in Stanley, North Dakota. The theme this year was “Add Fun to the Mix in 2026.” It was a great way to kick off the new year, form new relationships with women in the area, and be encouraged to set and pursue goals that are important both personally and in our businesses.

During the lunch break we did a Thrivent generosity project to put together stuffed animals to give to organizations and service groups in the area that support children in scary and unknown situations.

Interested in the 2027 summit? Rebecca and Kristin would love to hear about it so that they can add you to the invite list!

You can learn more about You Flourish Company at youflourish.co.



Stuffed animals assembled for Thrivent Generosity project.



Rebecca and Kristin at Goal Setting Summit.



Tips for beating the winter blues

1. Get outside daily—even for just a few minutes

Natural light boosts serotonin, and even short outdoor breaks can lift your mood. Bundle up and enjoy a quick walk, fresh air or a moment in the winter sunshine.

2. Stay connected with others

Winter tends to make us hibernate, but staying socially connected is one of the strongest protectors against seasonal sadness. Invite a friend for coffee, attend a community event or schedule a weekly check-in with loved ones.

3. Keep moving your body

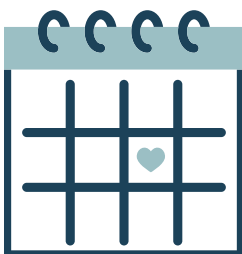
Exercise releases endorphins that naturally improve your mood. This doesn't require a gym—try stretching, dancing in your kitchen or following a short online workout. Aim for a little movement each day.

4. Brighten your environment

Small changes can make a big difference. Open blinds, add warm lighting, burn a cozy candle or bring in a plant to help brighten your space and create a more uplifting atmosphere.

5. Practice gratitude and mindfulness

Journaling a few things you're grateful for or taking a moment to breathe mindfully can help refocus your mindset. These simple habits promote calm and positivity, especially during long winter months.



Important dates

Saturday, February 14 Valentine's Day

Monday, February 16 Presidents' Day

Sunday, March 8 Daylight Saving Time starts

Tuesday, March 17 Saint Patrick's Day

WINTER RECIPE FEATURE

Comforting Chili Recipe

Ingredients

1 can (15.5 oz) kidney or chili beans

1 can (15.5 oz) pinto beans

1 can (15.5 oz) Bush's Chili Magic Starter®

2 (14.5 oz) cans tomato sauce

2 pounds ground beef

2 medium onions, chopped

1 green pepper, chopped

2 garlic cloves (or minced garlic)

2–3 tablespoons chili powder

1 tablespoon pepper

1 teaspoon cumin

Salt to taste

Optional ingredients: Shredded cheddar cheese and Frito® chips for topping

Directions

Mix all ingredients together in crock pot and slow cook for 5–10 hours. Before eating, top with cheddar cheese and Fritos® chips for added flavor and texture.



What is a beneficiary and how should you choose one?

Who are the beneficiaries on your 401(k) or IRA? How about your life insurance? If it's been many years since you chose beneficiaries, maybe it's time to take another look. For guidance on these questions, check out this article from [thrivent.com](https://www.thrivent.com/insights/financial-planning/what-is-a-beneficiary) and reach out to our team for any assistance: [thrivent.com/insights/financial-planning/what-is-a-beneficiary](https://www.thrivent.com/insights/financial-planning/what-is-a-beneficiary).



Refer a friend

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

connect.thrivent.com/desert-plains-financial-group | facebook.com/DesertPlainsFinancialGroup.Thrivent



ADVICE + INVESTMENTS + INSURANCE + BANKING + GENEROSITY

Not all team members may office at the above addresses.

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

You Flourish Company and North Dakota Community Foundation are not affiliated with or endorsed by Thrivent.

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

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. Advisory services available through investment adviser representatives only. [Thrivent.com/disclosures](https://www.thrivent.com/disclosures).