Five Star Financial Group

thrivent

# Newsletter

Summer 2026

## Our team

thrivent.com/fivestarfinancial

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

**Monday to Thursday**
8 a.m. to 5 p.m. CT

**Friday**
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

**Monday to Thursday**
8 a.m. to 5 p.m. MT

**Friday**
8 a.m. to 3 p.m. MT

**Closed**
Noon to 1 p.m. MT

**Scan to visit our website**

## Get the scoop on QCDs and RMDs

**Qualified charitable distribution (QCD)**

Qualified charitable distributions (QCDs) are a strategy for individuals who want to donate to their favorite charitable organizations while making tax-free disbursements from a traditional IRA. Traditional IRAs are normally taxable when money is withdrawn from the account. However, a QCD allows the disbursements to be tax-free as long as they're paid directly from the IRA to an eligible charitable organization. QCDs can be made by submitting a request form. Then, Thrivent will make a check payable to the charity from your IRA. Contact our team for more information.

In 2026, a QCD allows you to transfer up to $111,000 per year from your IRA. This amount will be indexed for inflation annually. If you are married, you and your spouse can each make QCDs of up to $111,000 per year. The limit applies per person because retirement accounts are individually owned.

**Required minimum disbursement (RMD)**

A required minimum disbursement (RMD) is the amount of money that must be withdrawn annually from certain qualified retirement accounts. In previous years, the RMD occurred at age 70½. Recent rule changes moved the RMD to age 73 for those who reached age 72 after Dec. 31, 2022. If you are already subject to RMDs, you must continue your distributions. Disbursements must be completed by Dec. 31 each year.

If you fail to take your RMD, the IRS imposes a 25% excise tax on the amount not withdrawn.

### Past event highlight: Family Night at the Movies: "Toy Story 5"

In June our team hosted a family night at the movies to see the new "Toy Story 5." We had such a great time and would like to thank everyone who was able to attend!

## Your business, our solutions

Are you a business owner? We know you've worked long and hard to get your business to where it is today—and that you're familiar with the unique rewards and challenges that come with owning your own business.

That's why it's important to have financial strategies that cover the needs of your business and employees, as well as the needs of you and your family. We can support you with an array of solutions to help grow your business. We can help you:

- Prepare for the unexpected
- Protect your assets
- Secure the future of your business

Owning a business requires hard work, dedication, patience and resilience. And making the right decisions today can help keep your business strong—and thriving.

Contact us today to learn more about how we can help you with your business needs. If you know other business owners who could benefit from these services, we would greatly appreciate your referral.

This is a solicitation for insurance. A licensed insurance agent/producer may contact you. A strategy that involves the use of life insurance requires the proposed insured to apply for and be accepted by an insurance company.
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.

## Exciting upgrades to Thrivent Choice®

The generosity program Thrivent Choice is now simpler, more flexible and available to all members.

Choice Dollars® are now designated once per year, in full, based on the prior year's qualifying product activity. As a member, you have until December 31 to direct Choice Dollars to the causes you care about. This gives you the flexibility to direct Choice Dollars any time throughout the year—on your schedule and in support of what matters most to you.

Access to the program has also expanded. All Thrivent members are now eligible to direct Choice Dollars, more than doubling the number of members who can participate. Whether you're a longtime user or newly eligible, you now have even more opportunities to make a meaningful impact.

Direct 2026 Choice Dollars® now at **thrivent.com/choice**.

## Important dates

**September 7** Labor Day—Our offices will be closed. Both offices will have limited staff September 4–8.

**September 11** Patriot Day—We remember

**September 13** Happy Grandparents' Day

**October 31** Happy Halloween

## Stay connected

Website
**thrivent.com/fivestarfinancial**

Email
**fivestarfinancialgroup@thrivent.com**

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

Thrivent and its financial advisors and professionals do not provide legal, accounting or tax advice. Consult your attorney or tax professional.
Thrivent Choice® is a fraternal activity that gives clients with membership a voice in Thrivent's charitable giving. While members recommend organizations to receive funding, Thrivent maintains final authority over all charitable distributions. By participating, you agree to the program's Terms and Conditions available at Thrivent.com/thriventchoice.

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