

# Purpose Driven Wealth

## Ways we serve

Dedicated Planning Services builds on your goals and objectives to explore the following topics to bring your plan to life.

	Complexity		
	Foundational	Enhanced	Premier
<b>Financial Position, Insurance Portfolio and Basic Estate Review</b>	•	•	•
<b>Retirement Income Planning</b>			
Determine sustainable spending as market changes		•	•
Making Social Security and pension decisions		•	•
Breakdown of assets between safe and growth		•	•
Determining when to harvest gains from growth assets		•	•
<b>Investment Portfolio Analysis</b>			
Recommended aggregate target allocation	•	•	•
Employer retirement plan options	•	•	•
Detailed analysis of existing asset mix		•	•
Portfolio asset mix assessment in light of market changes		•	•
<b>Income Tax Modeling and Analysis</b>			
Determining appropriate mix of account types (e.g., 401(k), Roth IRA)	•	•	•
Analysis of your tax bracket (e.g., Roth IRA conversions)		•	•
Tax implications of Social Security and Medicare decisions		•	•
Ongoing coordination with tax advisor		•	•
<b>Generosity Discussions</b>			
Partner together to support and develop your generosity goals	•	•	•
Develop tax efficient charitable planning strategies		•	•
Quantify the abundance that may exist within your plan		•	•
<b>Advanced Estate Planning</b>			
Ongoing coordination with attorney		•	•
Maximizing intent for legacy planning			•
Review of asset titling and ownership strategies			•
<b>Equity Compensation Analysis</b>			
Stock option and restricted stock review			•
Determining impact of exercise and/or sale			•
<b>Small Business Planning</b>			
Employee benefits planning			•
Risk management			•
Business succession planning			•
Associated range of costs	\$1,000–\$1,500	\$1,500–\$5,000	\$5,000–\$15,000
Written recommendations	Specific and directional	Specific and detailed	Specific and detailed
Meetings per year	1–2	2–4	2–4

## Dedicated Accounts Program

	Shepherd and Genesis	SELECT	Advisor	Separately Managed Accounts
<b>Discretionary Asset Management</b>	•	•	•	•
<b>Non-Discretionary Asset Management</b>			•	
<b>Asset Management Team</b>	Vanguard and BlackRock	Thrivent	Purpose Driven Wealth	Institutional Managers
<b>Access to:</b>				
No-load and load-waived mutual funds		•	•	•
Exchange-traded funds (ETFs)	•	•	•	•
Individual stocks and bonds			•	•
Asset Allocation Rebalancing	Automatic	Automatic	With or without authorization	Automatic
Minimum Investment	Shepherd: \$50,000 Genesis: \$100,000	\$100,000	\$100,000	Equity: \$100,000 Fixed Income: \$250,000
Range of Fees (Based on account size and service level)	0.8%–1.65%	0.8%–1.65%	0.9%–1.65%	1.35%–2.25%

## Solutions-Based Strategies

	Life Insurance	Health Insurance	Investments Annuities and Mutual Funds
<b>Account Maintenance and Product Service</b>	<ul style="list-style-type: none"> <li>• Claims</li> <li>• Beneficiary changes</li> <li>• Billing changes</li> <li>• Withdrawals</li> </ul>	<ul style="list-style-type: none"> <li>• Claims</li> <li>• Billing changes</li> </ul>	<ul style="list-style-type: none"> <li>• Allocation changes</li> <li>• Beneficiary changes</li> <li>• Deposits</li> <li>• Withdrawals</li> </ul>
<b>Annual Account Review</b>	As needed	As needed	As needed
<b>Fees</b>	Commission-based costs	Commission-based costs	<ul style="list-style-type: none"> <li>• No advisory fees</li> <li>• Service-based fees</li> <li>• Commission-based costs</li> </ul>

# Financial Planning Service Ongoing Planning Model

Foundational Complexity	First 6 months		Second 6 months	
	Financial foundation, goal achievement and protection <ul style="list-style-type: none"><li>• Net worth review.</li><li>• Cash flow review and analysis.</li><li>• RMD review.</li><li>• Retirement goal review and analysis.</li><li>• Education goal review and analysis.</li><li>• Major purchase goal review and analysis.</li><li>• Define generosity goals for the year.</li></ul>		Investment planning, tax review and estate planning <ul style="list-style-type: none"><li>• Review recommended target allocation.</li><li>• Risk tolerance review.</li><li>• Review strategies for reduction of taxes.</li><li>• Review employer provided benefits.</li><li>• Review estate plan.</li><li>• Review beneficiaries.</li><li>• Define relationship for next year.</li></ul>	
Enhanced Complexity	First 6 months		Second 6 months	
	Financial foundation, goal achievement and protection <ul style="list-style-type: none"><li>• Net worth review.</li><li>• Cash flow review and analysis.</li><li>• RMD review.</li><li>• Retirement goal review and analysis with:<ul style="list-style-type: none"><li>– Analysis of retirement income strategy.</li><li>– Determine sustainable annual spending.</li><li>– Review mix of short- and long-term assets.</li></ul></li><li>• Education goal review and analysis with:<ul style="list-style-type: none"><li>– Financial aid options.</li><li>– Choosing assets to use for college costs.</li></ul></li><li>• Major purchase goal review and analysis.</li><li>• Define generosity goals for the year.</li></ul>		Investment planning, tax review and estate planning <ul style="list-style-type: none"><li>• Portfolio analysis and recommendations.</li><li>• Risk tolerance review.</li><li>• Income tax estimates with strategies for reduction of taxes.</li><li>• Coordination with tax advisors and attorneys.</li><li>• Review employer provided benefits.</li><li>• Review estate plan.</li><li>• Review beneficiaries.</li><li>• Define relationship for next year.</li></ul>	
Premier Complexity	Quarter 1	Quarter 2	Quarter 3	Quarter 4
	Financial foundation <ul style="list-style-type: none"><li>• Net worth and cash flow review and analysis.</li><li>• RMD review.</li><li>• Review beneficiaries.</li><li>• Business succession.</li><li>• Define generosity goals for the year.</li></ul>	Goal achievement and protection <ul style="list-style-type: none"><li>• Retirement goal review and analysis with:<ul style="list-style-type: none"><li>– Analysis of retirement income strategy.</li><li>– Determine sustainable annual spending.</li><li>– Review mix of short and long term assets.</li></ul></li><li>• Education goal review and analysis with:<ul style="list-style-type: none"><li>– Financial aid options.</li><li>– Choosing assets to use for college costs.</li></ul></li><li>• Major purchase goal review and analysis.</li></ul>	Investment Planning <ul style="list-style-type: none"><li>• Portfolio review and recommendations.</li><li>• Risk tolerance review.</li></ul>	Tax review and estate planning <ul style="list-style-type: none"><li>• Income tax estimates with strategies for tax planning.</li><li>• Coordination with tax advisors and attorneys.</li><li>• Review employer provided benefits.</li><li>• Strategies to address impact of estate taxes.</li><li>• Special needs planning.</li><li>• Define relationship for next year.</li></ul>



## Purpose Driven Wealth

[thrivent.com/pdw](https://thrivent.com/pdw)

[purposedrivenwealth@thrivent.com](mailto:purposedrivenwealth@thrivent.com)

### Loveland office

4184 Saint Cloud Dr., Ste 204  
Loveland, CO 80538  
970-330-7411

### Cheyenne office

401 W. 19th St.  
Cheyenne, WY 82001  
307-778-3076



Optional subsequent review fees quoted assume no significant changes to client's financial situation or objectives. The Dedicated Planning Service is an ongoing investment advisory service that automatically renews annually and is designed for you and a financial advisor to periodically review your personal financial position holistically and to plan strategies tailored to help you reach your financial goals.

**Investing involves risks, including the possible loss of principal. The product and summary prospectuses for applicable securities (including mutual funds held in an account) and the Thrivent Investment Management Inc. Managed Accounts Program Brochure, contain information on investment objectives, risks, charges, and expenses, which investors should read carefully and consider before investing. Available at [thrivent.com](https://thrivent.com).**

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.

Thrivent is the marketing name for Thrivent Financial for Lutherans. Insurance products issued by Thrivent. Not available in all states. Securities and investment advisory services offered through Thrivent Investment Management Inc., a registered investment adviser, member FINRA and SIPC, and a subsidiary of Thrivent. Licensed agent/producer of Thrivent. Registered representative of Thrivent Investment Management Inc. Advisory services available through investment adviser representatives only. [Thrivent.com/disclosures](https://thrivent.com/disclosures).

Insurance products, securities and investment advisory services are provided by appropriately appointed and licensed financial advisors and professionals. Only individuals who are financial advisors are credentialed to provide investment advisory services. Visit [Thrivent.com](https://thrivent.com) or FINRA's Broker Check for more information about our financial advisors.

3351637.7