

# Heart of the Midwest Group News

Newsletter

Spring 2026



## Heart of the Midwest Group

### Alyse Hesley

Financial Consultant  
1527 S. Monroe Ave.  
Mason City, IA 50401  
641-423-1533

[alyse.hesley@thrivent.com](mailto:alyse.hesley@thrivent.com)

[connect.thrivent.com/alyse-hesley](https://connect.thrivent.com/alyse-hesley)



Scan the QR code  
to learn more

WHERE MONEY MEANS MORE™



## 2025 Voices in Philanthropy Honoree Alyse Hesley

Financial Consultant Alyse Hesley was recently honored with a Voices in Philanthropy (VIP) award from Thrivent Charitable for empowering her clients to create financial plans supporting the causes they cherish. This recognition celebrates Alyse's exemplary service helping people prioritize generosity as part of their financial plans. Selection for the award is based on total outright and deferred charitable gifts made by Alyse's clients through Thrivent Charitable in 2025. Only 101 financial advisors nationwide earned this distinction.



"Through Alyse's expertise and dedication, she has empowered clients to achieve what so many aspire to: live generously and bring hope to the world," said Mandy Tuong, Thrivent Charitable president and CEO. "This work creates meaningful impact and inspires lasting change in our communities."

In Alyse's own words: "This recognition reflects my commitment to helping clients build financial plans that empower them to live generously and support the causes they love. Together, we're building impact that lasts beyond today."

## Get the scoop on QCDs and RMDs

### Qualified charitable distributions (QCDs)

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 Traditional IRAs are normally taxable when money is withdrawn from the account.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 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.

(Continued on the next page.)

(Continued from previous page)

**Required minimum disbursements (RMDs)**

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.



**Upcoming events**

**Women United packing event**  
 Wednesday, July 15 | 5:30–7 p.m.  
 Mason City Chamber of Commerce

**Christmas generosity event**  
 Sunday, December 13  
 Fat Hill Brewing, Mason City  
 Details to be announced.

**MEET OUR TEAM**

**Olivia McLuckie, director of operations**



Olivia has been a part of Alyse’s team since February of 2019. She was born and raised in Clear Lake. She graduated from NIACC with an Associate of Arts degree then continued to the University

of Northern Iowa to obtain a bachelor’s degree in gerontology with a minor in family studies. She and her husband, Alex, were married in September 2024 and reside in Clear Lake with their dog, Reba, and cat, Pebbles. When she is not working, she enjoys playing pickleball, camping, antiquing/thrifting, playing card games, watching sports or having her nose in a book.



Olivia and her husband, Alex

**What is your favorite part about working for Thrivent?**

I love that I work for a company supporting a faith-based community. I enjoy helping our clients and working behind the scenes to help our practice in any way that I can. Big or small, I like to see things come to an end result, whether it’s helping with rollovers, submitting applications, entering items into our various systems or helping with any questions clients have.

**What are you looking forward to this year?**

I’m excited that it’s almost camping season, and I’m ready

to explore new campgrounds this spring and summer. I’m also looking forward to a trip to Colorado in June to see my aunt and cousins. My brother-in-law, Derrick, is also getting married in November and I’m excited for another sister-in-law. I’m also looking forward to starting a new chapter as I turn 30 this year.

**What is something on your bucket list?**

I would love to travel to all 50 states—I’m up to 26 so far! I try to make it a goal to go to a new state every single year if I can accomplish it. Last year, I went to Hawaii for my honeymoon and traveled to New York. I love traveling to new places and experiencing new things.

**What is something that people may not know about you?**

In 2019, I qualified to play at the USA Pickleball National Championships in Palm Springs, California. Due to COVID-19, it was postponed until 2021. I played in three events and took home two medals—a gold

in singles and a silver in women’s doubles. My women’s doubles partner and I met the day of the tournament. We got to hold up our state flags when we won, and it was the coolest experience. It is a trip I will cherish forever and never forget.



Olivia after winning gold at the USA Pickleball National Championships

## Volunteerism made easy: Thrivent Cause Kits

Give the gift of light and clean water to communities around the world. A **Thrivent Cause Kit** is a pre-packaged volunteer experience to help you make an impact right from your home. Each kit is carefully assembled to include all the necessary tools and instructions to ensure you can make a difference in a way that is simple and stress-free. Consider inviting your friends or family to join you in giving back.

Choose from two kits: a water filter build or solar light build. Thrivent members can request one kit per year.

### How it works

1. Log in to [thrivent.com](https://thrivent.com) to request the kit of your choice.
2. Receive your pre-packaged kit on your doorstep.
3. Assemble the kit in an hour or two by following the instructions.
4. Return the finished kit using the prepaid label.



### Water filter build

These kits are made in partnership with Wine To Water, an organization providing sustainable water solutions to communities around the world. Each water filter provides clean water to 12 people for 10 years.

### Solar light build

These solar light kits are made in partnership with SolarBuddy, an organization providing solar lighting solutions to children and families living in energy poverty. Each light provides 7,300 extra study hours and lasts more than 10 years.

Learn more at [thrivent.com/about-us/membership/thrivent-cause-kit](https://thrivent.com/about-us/membership/thrivent-cause-kit) or scan the QR code.



**thrivent**<sup>®</sup>

ADVICE + INVESTMENTS + INSURANCE + BANKING + GENEROSITY

No products will be sold at these events.

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

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

Member benefits and programs are not guaranteed contractual benefits. The interpretation of the provisions of these benefits and programs is at the sole discretion of Thrivent. Membership benefits are reviewed and evaluated regularly. Thrivent reserves the right to change, modify, discontinue, or refuse to provide any of the membership benefits or any part of them, at any time.

You should never purchase or keep insurance or annuity products to be eligible for nonguaranteed membership benefits. You should only purchase and keep insurance and annuity products that best meet the financial security needs of you and your family. Consider the cost, features, and benefits of specific insurance and/or annuity products.

Thrivent Charitable™, the marketing name for Thrivent Charitable Impact & Investing®, is a public charity that serves individuals, organizations and the community through charitable planning, donor-advised funds and endowments. Thrivent Charitable works collaboratively with Thrivent and its financial advisors. It is a separate legal entity from Thrivent, the marketing name for Thrivent Financial for Lutherans.

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 BrokerCheck for more information about Thrivent's financial advisors.

Thrivent Charitable recognizes Thrivent financial advisors who devoted extra effort in facilitating charitable gifts to the foundation. Thrivent Charitable's Voices in Philanthropy (VIP) recognizes the top five FAs from each Advisor Area who facilitate at least \$100,000 in current or deferred gifts to Thrivent Charitable between Jan. 1 through Dec. 31, in a calendar year. This recognition does not evaluate the quality of services/advice provided to clients and is not indicative of the financial advisor's future performance.

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://thrivent.com/disclosures).



## Book recommendations for the quarter from Alyse

- Theo of Golden by Allen Levi
- Autism Out Loud: Life with a Child on the Spectrum, from Diagnosis to Young Adulthood by Kate Swenson, Adrian Wood and Carrie Cariello
- The Rent Collector by Camron Wright
- The Correspondent by Virginia Evans
- Anything by William Kent Krueger