

Huether News

Fourth quarter

2024

Dedicated to you



At Huether Associates, our mission is to partner with you to develop financial solutions that give you the confidence to pursue your own passions, dreams and talents while being financially secure and living generously throughout your life. When you meet with us, you will experience personal relationships, hands-on experience, big picture thinking and a customized financial plan that's right for your unique needs.

thrivent.com/huether

2210 Jackson Blvd.
Rapid City, SD 57702

Monday–Thursday: 8 a.m. – 5 p.m.
Friday: 9 a.m. – 2 p.m.

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Do you know someone who would enjoy receiving this newsletter? Feel free to forward this email or have that person contact us at huetherassociates@thrivent.com.

Team member spotlight: Financial Advisor Dusty Whiteside

Dusty is not a native to the area, but he and his wife chose the Black Hills to settle down and raise their five kids. Dusty has enjoyed the beauty we live in while making sure you are satisfied with your financial journey.

Fun Fact: Did you know for three years, Dusty and his wife, Maggie, traveled the U.S. in a 5th wheel camper? Along the way, they hiked the entire Appalachian Trail (that's over 2,000 miles!) and their daughter, Ella, was born. They ultimately chose to call the Black Hills home after falling in love with the people and scenery.



What to do with your 401(k) when you're leaving your job

High inflation can be a challenge for your financial plan. Though you may not be able to avoid it completely, there are ways you can minimize the impact of inflation and protect your investments, while staying on track toward your financial goals.

Investing during high inflation means pinpointing strategies that work for you and your family. [Read this article](#) to learn more about important considerations during inflation, and then let's talk about solutions to help manage your finances accordingly.



Diaper drive

Thank you to all those who donated to our diaper drive! We had so many donations for the women and children of the Black Hills, and we can't express how much we appreciate all of you. Thank you!



Meet the team



Matt Huether
MBA, FIC
Financial Advisor



Myles Huether
FIC
Financial Advisor



Dustin Whiteside
Financial Advisor



John Zastrow
Financial Advisor



Stacy Huether
Insurance Office
Professional



Tarren King
Office Professional



Melissa Tideman
Office Professional/
Marketing

RMDs and QCDs by the numbers

After focusing on saving for decades, shifting your mindset to withdrawing those savings could take some effort. If you saved in certain retirement accounts, such as traditional IRAs or 401(k)s, you must begin taking RMDs, or required minimum distributions, from those accounts at age 72—whether you need the money or not.

If you don't need the money and are charitably minded, a qualified charitable distribution (QCD) offers potential tax benefits. Individuals age 70½ or older can give up to \$100,000 from a traditional or inherited traditional IRA tax-free. This distribution will count toward your RMD for the year as long as it's made payable to a qualified charity by the year's end.

[Read this article](#) to learn more, and let's talk about how you can use your retirement savings to support a cause you care about.



Upcoming events



Pajama drive (Sizes newborn to extra-large)

November 1–30, 2024

Donations will be accepted Monday–Friday from 9 a.m. to 2 p.m.

2210 Jackson Blvd., Rapid City, SD 57702

Huether Associates with Thrivent is partnering with the community to provide pajamas to children in foster care. For every pair of pajamas received, Huether Associates will also make a monetary contribution to help keep a child in need warm this winter.

Pajama drive celebration

Thursday, December 12, from 2:30 to 7 p.m.

2210 Jackson Blvd., Rapid City, SD 57702

To celebrate the generosity of your donations to our annual pajama drive, we invite you to an open house celebration. You'll enjoy an afternoon of casual conversation, hors d'oeuvres and beverages while visiting with our team.

No need to RSVP. Just stop in and visit when it's convenient for you.

Notary services

Stacy Huether and Tarren King are notary publics in our office. We provide this service free of charge. Please call ahead for availability.

2210 Jackson Blvd.
Rapid City, SD 57702
605-399-9373



[Click here to view our team video.](#)

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Facebook: facebook.com/huether.associates.thrivent

Instagram: instagram.com/huether.associates



Important dates

October 14

Columbus Day

October 31

Halloween

November 1-30

Pajama Drive

November 3

Daylight saving time ends

November 5

Election Day

November 11

Veterans Day

November 28

Thanksgiving (office closed)

December 25

Christmas (office closed)

December 31

New Years Eve

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

Investing involves risk, including the possible loss of principal. An investment's prospectus will contain more information on investment objectives, risks, charges and expenses which investors should read carefully and consider before investing. Available at thrivent.com.

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 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.

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