

# Legacy Consultants Update

Newsletter

Spring/Summer 2026

## Our team

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Livonia, MI 48152

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



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## Hello from Legacy Consultants

Welcome to our first team newsletter! We are excited to bring you updates about our team, Thrivent Community events and recaps, timely news and more.



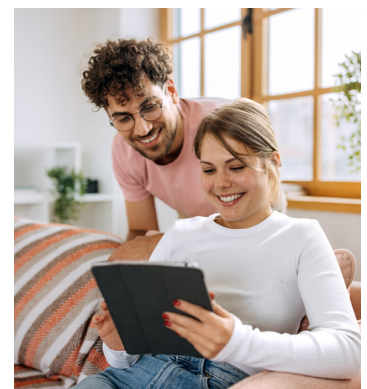
Our Legacy Consultant Financial Advisors



### REMINDER

## Don't forget to direct your Thrivent Choice Dollars®!

Thanks to Thrivent Choice®, eligible clients can play a pivotal role in influencing which organizations receive a portion of Thrivent's charitable funding by directing Choice Dollars. Since the program's creation, more than \$618 million have been distributed to churches and nonprofits nationwide. Directing Choice Dollars to a cause close to your heart only takes a few minutes—but act fast, because 2025 Choice Dollars must be directed by March 31. To get started, log in to [thrivent.com](https://thrivent.com) and select "Thrivent Choice" under "Generosity" in the menu.



Don't see your go-to nonprofit in the directory? Eligible clients can [nominate organizations](#) to be part of the program.



## Meet our new team members



### Associate Cole Misuraca

Cole joined Thrivent in 2025, bringing a strong analytical and operations-focused background that supports both financial advisors and clients at Legacy Consultants. With expertise in data analysis, portfolio support and back office coordination, he helps ensure efficient workflows and a seamless client experience.

Cole holds dual bachelor's degrees in finance and economics from Oakland University and is known for his detail driven, reliable approach.



### Financial Advisor Angel McFarland

Angel joined Thrivent in 2023 with a belief that money should feel empowering, not intimidating. Drawing on her background in psychology and global education, she helps clients build clear, values-aligned financial strategies that support freedom and confidence. A dedicated community leader, Angel is known for her approachable,

partnership driven style that makes planning feel accessible and human.



### Office Professional Renee Yaroch

Renee joined the Thrivent team in the fall of 2025. A native of Livonia, she spent more than 17 years in the hospitality industry before transitioning to life as a stay-at-home mom.

Renee has been married to her husband, Travis, for more than 20 years, and they have three children: Logan, Madelyn and Liam. In her free time, she enjoys cooking, camping,

traveling, and spending time with her family and friends.



## 2026 retirement plan contribution limits: 401(k)s, IRAs and employer plans

The IRS increased contribution limits starting in 2026 for 401(k)s, IRAs, SIMPLE plans and employer plans. In addition, catch-up contribution rules have recently shifted under SECURE Act 2.0, especially for ages 60-63 and higher-income earners. For a rundown on what's changed, check out this article:

[bit.ly/4b6V8nu](https://bit.ly/4b6V8nu)

or scan the QR code.



## Thrivent was named one of the 2025 World's Most Ethical Companies

For the 14th consecutive year, Thrivent was named one of the World's Most Ethical Companies® by Ethisphere. As a member-owned, not-for-profit organization, Thrivent is dedicated to helping you plan your finances for the people, causes and communities you love. If you'd like to learn more about our mission and how we can help you live generously while achieving your goals, call Legacy Consultants at 734-432-7777.



## Thrivent Community 2025 year in review

Thanks to our generous clients, our Thrivent Community spreads joy and support for invaluable charities in our community.

On March 31, 2025, the response to our **Easter Ingathering** was overwhelming. We provided the nourishment, and you supplied toys and surprises for Easter baskets for Gifts for All God's Children and diapers, clothing and baby items for The Luke Clinic. We filled cars and vans multiple times with your donations.

### Kids Coalition Against Hunger held

several meal packing events and you helped us provide thousands of meals for hungry people. One-third of the meals that are packaged go to the local communities where they are assembled: food banks, soup kitchens and backpack programs, to name a few. The next third, goes to over 30 different third-world countries that KCAH supports on an ongoing basis. The final third is stored in a warehouse for disaster relief.



During last summer, the **Jubilee Food Truck** provided chicken tacos and lemon-ginger ice with fresh strawberries to everyone who brought donations for Hospitality House. Jubilee, a new charity we are supporting, is a food truck ministry. It is a vehicle to get faithful folks out of their worshipping buildings and into the community to serve



food-truck style food with respect to the food and housing insecure. They are committed to helping new Americans create sustainability through food industry training and on-the-job experience. We were excited to share the ministry of Jubilee and were so grateful for the mountains of food and household supplies that you brought to fill the pantry at Hospitality House.



We held a seminar to educate others about **"11 Red Flags to Spot Scams,"** and we are happy to share this valuable seminar with you or your organization. Author and motivational speaker John Busaker shared how to share our values and valuables with the next generations with his "Purposeful Legacy" seminar.

Lastly, our **Christmas Ingathering** was a day filled with fellowship. Our

office was filled to the brim with donations for Gifts for All God's Children, The Luke Clinic and Operation Injured Soldiers. Our Thrivent



Community hosted a Christmas party for injured soldiers and their family, and it was a fabulous day. The children were able to bowl and play arcade games. The families enjoyed pizza, a visit from Santa and left with arms full of gifts.

Learn more about our community impact at: [connect.thrivent.com/legacy-consultants/about-us/community-impact](https://connect.thrivent.com/legacy-consultants/about-us/community-impact) or scan the QR code.





## Upcoming events

### Mark your calendars

**March 17**

“Retirement, Reimagined: Grow and Protect Your Wealth” Watch Party and Brunch with guest speakers David Blanchett and Michael Finke

**March 31**

Last day to direct 2025 Choice Dollars®

**April 12**

GenerosiTEA for The Luke Clinic

**April 15**

IRA contribution deadline

**Nov. 16**

Christmas Ingathering



## insightspeakerseries

Featuring

Michael Finke & David Blanchett

## Your referrals are our biggest compliment

Do you have friends or family who could benefit from Legacy Consultants’ services? Tell them to give us a call. We’d be happy to meet with them to learn about their needs and explore how we could help.

[thrivent.com/legacyconsultants](https://thrivent.com/legacyconsultants) | [cythia.trzcinski@thrivent.com](mailto:cythia.trzcinski@thrivent.com)



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.

The Thrivent Choice® charitable grant program engages Thrivent clients with Membership and Thrivent Member Networks in providing grants that support charitable activities, furthering Thrivent’s mission and its purposes under state law. All grant decisions, including grant recipients and amounts, are made at the sole discretion of Thrivent. Directing Choice Dollars® is subject to the program’s terms and conditions available at [thrivent.com/thriventchoice](https://thrivent.com/thriventchoice).

Gifts for All God’s Children, The Luke Clinic, Kids Coalition Against Hunger, Hospitality House, Jubilee Food Truck, Operation Injured Soldiers and John Busaker are not affiliated with or endorsed by Thrivent.

David Blanchett and Michael Finke are not affiliated with or endorsed by Thrivent. The views expressed in this presentation by David Blanchett and Michael are their own and not necessarily those of Thrivent or its affiliates.

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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.

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. [Thrivent.com/disclosures](https://thrivent.com/disclosures).

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