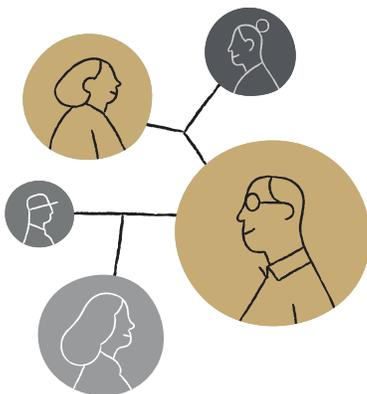


Coastal Financial Consultants

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O & F 912-988-8588

Are you a poet?

We are now accepting original poetry submissions to open our newsletter. If you have a piece you'd like to share, please send it to cfc@thrivent.com.



Refer a friend

Do you know someone who would benefit from our guidance? Send them our way. Thank you for your confidence in our team.

Attend our annual Thrivent Night at the Savannah Children's Theatre

Join us for a hot cocoa bar, cookies and a visit with Mr. and Mrs. Claus. Christmas gift items will also be available for purchase. Bring the whole family and your friends, too.

Saturday, December 9 | Doors open at 6:30 p.m. | Show starts at 7 p.m.

Tickets are \$10 each all proceeds benefit the Savannah Children's Theatre. Check your email in the coming weeks for ticket availability. You can also visit our website at connect.thrivent.com/coastal-financial-consultants for more information and to RSVP.

Music & Lyrics by Johnny Marks Script Adaptation by Robert Penola
Arrangements by Timothy Splain Orchestrations by William C. White

SAVANNAH CHILDREN'S THEATRE
20TH ANNIVERSARY

thrivent®
night!

Your Thrivent Night ticket includes the live show, hot cocoa & cookies, plus a visit with the famous Mr. & Mrs. Clause!

All proceeds benefit SCT, one of our team's favorite local nonprofits!

December 9TH at 7^{PM}

THANK YOU TO OUR GENEROUS SPONSORS:
THE MAGICAL WORLD OF TOYS - JEFF & LEEANN KOLE - DR. CARL B. PEARL, M.D., P.C.

Based on the animated television special "Rudolph the Red-Nosed Reindeer" adapted from the story by Robert L. May and the song by Johnny Marks. Developed by Character Arts Creations, LLC. Rudolph the Red-Nosed Reindeer Jr is presented through special arrangement with Music Theatre International (MTI). All authorized performance materials are also supplied by MTI. www.MTIShows.com

No products will be sold.

Get to know us

We asked our team, “**What is the best piece of advice you have been given?**” and here’s what they had to say.



Vann Doubleday
Financial Consultant

My sarcastic response is “Hot dogs are the best kind of dogs, because they feed the hand that bites them.” My actual best advice was from my dad. I lost him around this time last year, but I find myself repeating things he said a lot. One of his best lines was, “Be a job big or small, do it well or not at all.” As a teenager, it drove me nuts because I was always trying to take shortcuts and get things done quickly so I could go have fun. As an adult, I recognize that he helped instill a great sense of pride in my work and a strong work ethic, which is something I’m now trying to teach my daughter. She gets annoyed by the saying as well, so I know I’m doing a good job.



Susan Smith
Associate

Grace. Give yourself and others grace.



Jeremy Crosby
Associate

When you talk, you are saying something you already know, but when you listen, you learn something new. Be a good listener.



Dana Reimer
Financial Advisor

Success is the side effect of failure.



Gareth Haynes
Financial Producer

It’s not advice per se, but a quote that gets me through “paralysis by analysis” and prevents me from feeling overwhelmed is, “Sometimes you win, and sometimes you learn.” It’s a helpful reminder to not fear failure.



Jordan Able
Financial Advisor

Find something good in every day.



Drew Sesterhenn
Financial Advisor

Be the change you want to see in the world.



Natalie Simpson
Office Professional

My best piece of life advice is to choose courage over comfort. Don’t let your comfort stop you from striving to do more in the future.



Charlton Riegner
Associate Representative

Don’t go to bed angry.

What causes do you support?

We want to hear what causes matter to you. Send us information about fundraisers, charitable events and organizations you'd like to see highlighted in our newsletter. Let's give back together!



Looking for Thrivent Action Team inspiration?

[Check out these helpful ideas.](#)

If you are having trouble setting up your Thrivent Action Team or don't understand how they work, please reach out to us. We will walk you through the process, so you can give back with greater ease.



Above: Vann and Charlton at Calvary STEM Night.



Welcome our new team member

Please help us welcome Associate Representative Charlton Riegner to Coastal Financial Consultants. Charlton has been married to his wife, Micah, for 28 years, and they've raised eight children. They love vacationing together, and Charlton also enjoys reading, attending Ghost Pirates' games and watching football.

Charlton has a passion for working with young people. He wants to help as many of them as possible avoid early financial mistakes like his own and take advantage of opportunities to make the most of all they've been given. We're excited to have you on our team, Charlton!

“Command them to do good, to be rich in good deeds, and to be generous and willing to share.” —1 Timothy 6:18





Above: Drew and Sheila at a Chamber event.

Recommended reading

[Recession-Proof Your Retirement Savings](#)

[Should I Do a Roth Conversion When the Market is Down?](#)

[How Do Required Minimum Distributions Work?](#)

[What is a Qualified Charitable Distribution?](#)

[Understanding Income Tax Strategies](#)

Stay connected

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Non-urgent question? Send a quick email to cfc@thrivent.com and we will get back to you as soon as possible.

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

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