

Purpose Driven Wealth

Ways we serve

Financial Planning Services

	Complexity		
	Foundational	Enhanced	Premier
Financial Position, Insurance Portfolio and Basic Estate Review	•	•	•
Goal Funding Analysis			
Retirement, college education and major purchase	High level and directional	Specific and detailed	Specific and detailed
Retirement Income Planning			
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		•	•
Investment Portfolio Analysis			
Recommended aggregate target allocation	•	•	•
Employer retirement plan options	•	•	•
Detailed analysis of existing asset mix		•	•
Portfolio asset mix assessment in light of market changes		•	•
Income Tax Modeling and Analysis			
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		•	•
Generosity Discussions			
Partner together to support and develop your generosity goals	•	•	•
Develop tax efficient charitable planning strategies		•	•
Quantify the abundance that may exist within your plan		•	•
Advanced Estate Planning			
Ongoing coordination with attorney		•	•
Maximizing intent for legacy planning			•
Review of asset titling and ownership strategies			•
Equity Compensation Analysis			
Stock option and restricted stock review			•
Determining impact of exercise and/or sale			•
Small Business Planning			
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

Managed Accounts Program

	Shepherd and Genesis	SELECT	Advisor	Separately Managed Accounts
Discretionary Asset Management	•	•	•	•
Non-Discretionary Asset Management			•	
Asset Management Team	Vanguard and BlackRock	Thrivent	Purpose Driven Wealth	Institutional Managers
Access to:				
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
Account Maintenance and Product Service	<ul style="list-style-type: none"> • Claims • Beneficiary changes • Billing changes • Withdrawals 	<ul style="list-style-type: none"> • Claims • Billing changes 	<ul style="list-style-type: none"> • Allocation changes • Beneficiary changes • Deposits • Withdrawals
Annual Account Review	As needed	As needed	As needed
Fees	Commission-based costs	Commission-based costs	<ul style="list-style-type: none"> • No advisory fees • Service-based fees • Commission-based costs

Financial Planning Service Ongoing Planning Model

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



Purpose Driven Wealth

connect.thrivent.com/purpose-driven-wealth
purposedrivenwealth@thrivent.com

Windsor office

355 Eastman Park Dr., Ste. 201
Windsor, CO 80550
970-330-7411

Cheyenne office

3001 Henderson Dr., Ste. A
Cheyenne, WY 82001
307-778-3076

Durango office

101 W. 11th Street, Unit 103
Durango, CO 81301
970-764-4212

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

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