

Newsletter

November 2023

Let's connect



thrivent.com/redwood

Redwood Office

809 E. Bridge St.
Redwood Falls, MN 56283
507-637-8139
M-T: 9 a.m.–5 p.m.
F: 9 a.m.–Noon

Springfield Office

12 W. Central
Springfield, MN 56087
507-723-5454
M-Th: 9 a.m.–5 p.m.
F: 9 a.m.–Noon

Mesa, Arizona Office

1707 S. 83rd Way
Mesa, AZ 85209

Not all team members may office at the above addresses.

Fall/winter reflections

As we reflect back on 2023, it is with grateful hearts. For our team it has been a year of changes, growth and learning. While change is not always easy, it is necessary. We recognize that and embrace it. Our team has grown in knowledge and new faces. Each piece brings more depth and heart to our team.

This year has opened our eyes to new possibilities and an understanding that no road is too long if you are willing to walk it. As we approach a new year, full of new possibilities, know we are here to walk that road with you. We will guide you and help you with your financial and insurance needs.

As we said, changes, growth and learning were the theme of this year. We had two from our team become licensed in health and life insurance, and they are currently helping clients with those needs: Kayla Houselog and Jenna Pendleton.

Kelly Pierson, Nate Scharlemann and Jenna Pendleton are also able to help you with Medicare questions or concerns. Call our Redwood Falls or Springfield office for more details.

As colder days approach, we know many of you are planning to or have already flown south for the winter. This is a reminder that Jacob Hansen on our team is in the Mesa, Arizona, area and would love to meet up and help you with any of your financial planning needs.

This is also a good time to mention that we are in our busiest time of year. It's always best if you call our office for an appointment so we can be prepared to help you most effectively and efficiently.



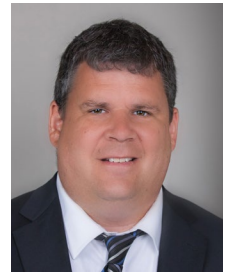
Kayla Houselog
Insurance Associate



Jenna Pendleton
Insurance Associate



Kelly Pierson
Insurance Associate



Nate Scharlemann
Financial Advisor



Jacob Hansen
Financial Advisor

Required minimum distributions (RMDs)

When planning for retirement, much of your focus is likely on saving enough money to last throughout your retirement.

But once you hit retirement age, your attention may move to thoughts of how to maximize what you've saved for the long term. If you saved in certain retirement accounts, such as traditional IRAs or 401(k)s, once you reach a certain age you must begin taking required minimum distributions (RMDs) annually from those accounts—whether you need the money or not.

We can help determine the best strategy for how to distribute your savings during your retirement—so you can strike a balance between enjoying retirement and having your money last.

Will you have enough money to live the life you want in retirement?



As you near retirement age, you may be wondering if you'll have enough money to live the life you want after you stop working. As life expectancy rises and inflation remains a concern, it's more important than ever to make sure you have a source of reliable income when you're retired. Variable annuities can help.

Variable annuities offer retirement-plan growth opportunities, while also providing income. These plans, which are most often geared to investors expecting to live into their 80s or 90s, may provide income from the pre-determined age that payments begin until death. [Read this article](#) to learn more about variable annuities, and then let's talk about whether they make sense for you.



Important dates

Thursday, November 23 and Friday, November 24

Thanksgiving
(office closed both days)

Wednesday, December 6 to Friday, December 8

Freezin' For Food:
Redwood Falls office is a
drop off location

Friday, December 8 and Saturday, December 9

Living Nativity
Springfield MN

Sunday, December 24

Christmas Eve

Monday, December 25 and Tuesday, December 26

Christmas
(office closed both days)

Monday, January 1

Happy New Year
(office closed)

Wednesday, February 14

Valentines' Day

Friday, March 29

Good Friday
(office closed)

Sunday, March 31

Easter Sunday

Upcoming events

Make sure to regularly check out our events page connect.thrivent.com/redwood-financial-advisors/events on our website for all upcoming events



Harvesting the Past, Cultivating the Future: A Farm Succession Event and Dinner

Tuesday, December 5 at 4:30 p.m. and 6:45 p.m.

Join us for an educational event focused on navigating the complexities of passing on your family farm. Discover the key strategies for a seamless transition of assets to ensure a prosperous future for generations to come. Between the two identical information sessions, we invite you to enjoy dinner with us. Additionally, during dinner, we offer a unique breakout session dedicated to exploring the topic of ambiguous loss, providing you with a deeper understanding.

Register today at bit.ly/farmlegacy.

No products will be sold.

Local events we love to support

20th Annual Freezin' For Food

December 6 to 8

The Freezin' For Food food drive is celebrating its 20th year. You can drop off cash, check or non-perishable food donations at Weelborg Ford in Redwood Falls from December 6 to 8. Pre-packaged donation bags can also be purchased at New Market Grocery Store in Redwood Falls, formally Tersteeg's.

We are happy to announce our Redwood Thrivent location will be a drop off location for non-perishable items only. Please drop off your donation at the front desk and make sure to sign up for our drawing!

Freezin' For Food helps the following food shelves:

Redwood Area Food Shelf

Wabasso Wafers

Renville County Food Shelf

We Care in Morgan

Lower Sioux Food Agency

Springfield Area Nativity Theatre Association Inc.

December 8 and 9 at 7 p.m.

See the nativity come to life at this annual, outdoor presentation. Local actors bring you the sights and sounds of the Christmas story, with Joseph, Mary and baby Jesus in a live manger scene, with real camels, dancing angels and more.

After the show, refreshments are served at the Springfield Community Center. The pageant is held the second Friday and Saturday in December, with one performance each evening beginning at 7 p.m. at the Springfield Area Community Center (33 S. Cass Avenue, Springfield, MN 56087). Admission is FREE. The pageant is outdoors, so please dress accordingly!

Springfield Area Nativity Theatre Association is also part of our Thrivent Choice Catalog. To learn more about how to donate your Thrivent Choice Dollars®, please visit thrivent.com/about-us/membership/thrivent-choice.



Congratulations, Meagan!

We are excited to announce that Meagan Matich has earned her Chartered Special Needs designation. Over the course of a year, she took time to learn, research and dive deep into the world of special needs planning. We are excited for her to use everything she has learned to help families. Meagan, along with Amber Bluhm, has also been networking and building relationships with attorneys and disability consultants to take this planning to a whole other level.

If you know someone who could benefit from this type of planning, please reach out to them to set up a free consultation to learn more! Please email Amber at amber.bluhm@thrivent.com.

Special Needs Planning

If you have a loved one with special needs, we can help. Redwood Financial Advisors can help your family address complex financial needs and develop a purposeful plan to help reach your goals, while strengthening your loved one's financial future.

Together, we can help you address financial topics including:

- Planning for the future.
- Paying for medical expenses, caregiving and home modifications.
- Financial support—while you're alive and after you've passed away.
- Strategies that may help you provide your child with supplemental financial resources that won't interfere with your child's ability to receive government benefits.

Learn more about our Special Needs Planning services [here](#).



Notary services

Kelly is a notary public at our Springfield office, and Laura is a notary public at our Redwood office. We provide this service free of charge.

**12 W. Central
Springfield, MN 56087
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Cranberry white chocolate mini cheesecakes recipe

Yield: 12 servings

Prep time: 30 minutes

Cook time: 25 minutes

Total time: 55 minutes

These delicious white chocolate mini cheesecakes are perfect for holiday entertaining. They have a cookie crumb crust, an easy-to-make cranberry jam layer, and the creamiest cheesecake that's lightly flavored with white chocolate. Baked in mini canning jars, they look great on the table and transport easily. You will LOVE these!

Ingredients

Cranberry jam

2 cups fresh or frozen cranberries

$\frac{3}{4}$ cup sugar

$\frac{1}{4}$ cup water

1 teaspoon vanilla

Cookie crumb crust

1 cup graham cracker cookie crumbs, gluten-free, if needed

2 tablespoons butter, melted

2 tablespoons sugar

White chocolate cheesecake

3 ounces white chocolate, chopped

$\frac{1}{4}$ cup half and half cream

12 ounces PHILADELPHIA® Cream Cheese, (1 $\frac{1}{2}$ packages)

$\frac{1}{3}$ cup sugar

$\frac{1}{2}$ cup sour cream

2 large eggs

1 teaspoon vanilla

Sugared cranberries and rosemary

$\frac{1}{2}$ cup sugar, divided

$\frac{1}{4}$ cup water

36 cranberries

A few sprigs of rosemary



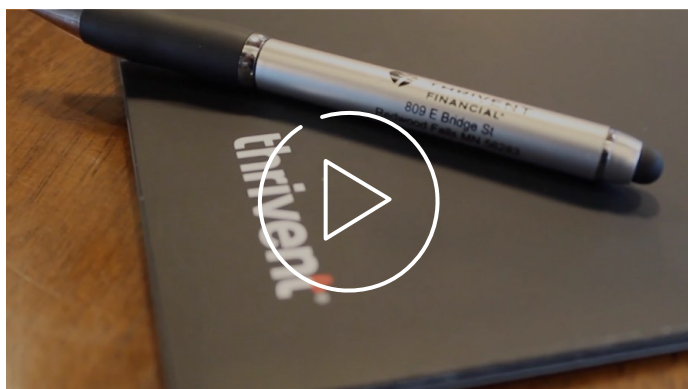
Instructions

1. Preheat oven to 375 degrees. Place twelve $\frac{1}{2}$ cup canning jars in a baking dish or roasting pan.
2. Add the cranberries, sugar, water and vanilla to a small pot over high heat. Bring to a boil then reduce heat to medium. Continue to simmer for 10 minutes, then remove from the heat.
3. In a medium-sized bowl, mix cookie crumbs with the melted butter and sugar. Divide between the canning jars and press them down lightly to create the crust.
4. When the cranberry jam is no longer hot (warm is ok), divide it between the jars on top of the cookie crumb base.
5. Place the white chocolate and the half and half cream in a small saucepan over medium heat. Let the chocolate melt, then whisk to combine.
6. In a large bowl, beat the cream cheese, the sugar, sour cream, eggs, vanilla and melted white chocolate with electric beaters until the batter is smooth, about five minutes. Divide the batter between the canning jars, leaving a $\frac{1}{4}$ inch gap at the top. Carefully pour water into the pan so that it reaches halfway up the sides of the canning jars.
7. Bake in the oven for 25 minutes, or until the cheesecakes are slightly puffed and the tops are dry and matte looking. Turn off the oven and open the oven door halfway. Let the oven cool with the cheesecakes inside for a half-hour. Garnish with sugared cranberries and rosemary.
8. In a small pan, heat $\frac{1}{4}$ cup of the sugar and the water until the sugar melts. Remove the pan from the heat and set it aside to cool. Place the remaining $\frac{1}{4}$ cup of sugar in a small bowl.
9. When the sugar water is cool, dip the rosemary in it then shake off the excess. Then, dip the rosemary in the sugar. Set the rosemary on a parchment-lined plate. Repeat with the cranberries, shaking them in the sugar to coat them. Let them dry completely before using them to decorate the mini cheesecakes.

If you haven't yet,
check out our team videos



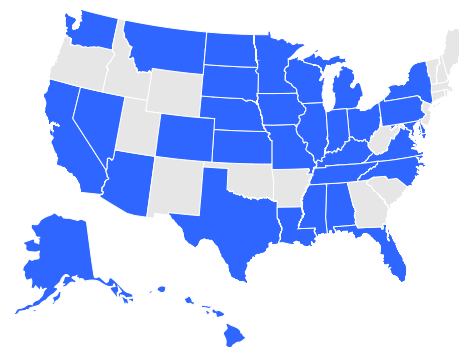
[Our story](#)



[Supporting special needs families](#)



[Team brochure](#)



Our team serves clients nationally and is licensed in:

| | | | | | |
|----|----|----|----|----|----|
| AK | FL | KY | MS | NY | VA |
| AL | HI | LA | MT | OH | WA |
| AZ | IA | MD | NC | PA | WI |
| CA | IL | MI | ND | SD | |
| CO | IN | MN | NE | TN | |
| DE | KS | MO | NV | TX | |

As of September 2023.

Do you know people who would enjoy receiving this newsletter? Feel free to forward this email or have them contact us at redwoodfinancialadvisors@thrivent.com or 507-637-8139.

Stay connected

Website: thrivent.com/redwood.

Facebook: facebook.com/RedwoodFinancialAdvisors.Thrivent.

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.

Thrivent is the marketing name for Thrivent Financial for Lutherans. Insurance products issued by Thrivent. Not available in all states. Securities and investment advisory services offered through Thrivent Investment Management Inc., a registered investment adviser, member FINRA and SIPC, and a subsidiary of Thrivent. Licensed agent/producer of Thrivent. Registered representative of Thrivent Investment Management Inc. Thrivent.com/disclosures.

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 or FINRA's BrokerCheck for more information about our financial advisors.