

Newsletter

Spring 2025



Helping provide high-quality financial services for our clients' needs

We invest our time in learning more about you and your loved ones. Our financial expertise and comprehensive advice help you see where you stand today, tomorrow and beyond.

Our team has served our communities and surrounding areas for more than 25 years.

thrivent.com/toledo

Perrysburg office

1070 Commerce Dr.
Bldg. 2, Ste. 302
Perrysburg, OH 43551
419-874-4378

Carleton office

12640 Grafton Rd.
PO Box 513
Carleton, MI 48117
734-869-2122

Oak Harbor office

161 W. Water St.
Oak Harbor, OH 43449
419-874-4378



Scan to visit
our website

Leave all you can to those you love

Want to leave as much as possible to the people and organizations you love? With careful planning, you can.

A wisely crafted strategy can help you transfer your assets in a tax-efficient manner, allowing your beneficiaries to receive more of what you pass down. Plus, it can help alleviate complex legal situations and confusion for the people you care about most.

It's important to look at your financial plan from multiple angles. Take time to understand your options and the tax implications of each scenario. We can help you explore:

- Leaving your assets directly to your beneficiaries
- Transferring resources to your favorite charitable organizations
- Using required minimum distributions to fund an income tax-free life insurance benefit for your heirs
- Taking Qualified Charitable Distributions from your IRAs

Are your beneficiaries up-to-date?

Make sure your beneficiaries are still in line with your wishes. Call or email us for support, or log into thrivent.com to make changes. We're here if you have questions or need help updating your information. Together, we can determine the most efficient way to pass down all you can.

Do you know what to do with your retirement savings when you leave your job?

Like many people, you're likely to change jobs multiple times during your career. When that happens, you'll have an important decision to make about the money you've saved in an employer-sponsored retirement plan like a pension, 401(k) or 403(b) plan.

You have several options to choose from. You can:

- Leave the money in your former employer's plan
- Transfer it to your new employer's plan, if allowed by that plan
- Roll it into an individual retirement account, or IRA
- Cash out

It's important to understand the pros and cons of each option before deciding. [Read this article](#) for additional details and then let's talk about your unique situation.



We're here to help



Ron Ashley
FIC
(2022 Thrivent Hall of
Fame Inductee*)
Financial Consultant
Perrysburg, OH
Carleton, MI



Rob Brunner
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Financial Consultant
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Susan Minch
FIC, CLTC®
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Associate
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Judy Ashley
Associate
Perrysburg, OH



Sarah Ashley
Practice Support
Associate
Perrysburg, OH



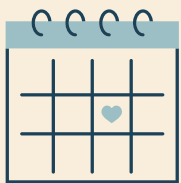
Nancy Dowler
Insurance Office
Professional
Carleton, MI



Lesli Brothers
Office Professional
Perrysburg, OH



Angela (Angie) Clark
Office Professional
Perrysburg, OH



Upcoming events

Medicare seminar

Tuesday, May 20 at 4:30 p.m.

1070 Commerce Dr., Bldg. 2 Ste. 302
Perrysburg, OH 43551

Tuesday, September 9 at 4:30 p.m.

12640 Grafton Rd.
Carleton, MI 48117

Learn all about Medicare and supplement plans with this complimentary educational seminar, presented by Associate Susan Minch, FIC, CLTC.

Feel free to invite your family, friends and colleagues. No products will be sold.

Seating is limited, RSVP to Nancy at nancy.dowler@thrivent.com or 734-869-2122.

No products will be sold.

Thrivent is not connected with or endorsed by the U.S. government or the federal Medicare program.

Important dates

May 11

Mother's Day

May 20

Medicare workshop:
Perrysburg

May 26

Memorial Day
(offices closed)

June 15

Father's Day

July 4

Independence Day
(offices closed)

September 1

Labor Day
(offices closed)

September 9

Medicare workshop: Carleton

October 31

Halloween/Reformation Day

Thrivent earns Forbes ranking

Consumer survey recognizes life insurance providers

Thrivent is proud to be **ranked number two as a term life insurance** provider and number six as a permanent life insurance provider for 2024, according to a recent consumer survey conducted by Forbes and Statista.

Consumers rated insurance companies in a variety of categories, including overall satisfaction and their likelihood to recommend them to others.

At Thrivent, we help our clients achieve financial clarity so they can lead lives of meaning and gratitude. Contact Toledo Area Associates at 419-874-4378 to learn more about Thrivent and how we can help you protect what matters most to you.

The 2024 America's Best Insurance Companies is an annual ranking presented by Forbes and Statista, a provider of market and consumer data. The 2024 list includes five insurance types: Auto, Homeowners, Renters, Term Life, and Permanent Life. The winners were determined based on an independent online survey conducted June 5-30, 2023 from a sample of over 15,000 U.S. citizens that were insurance company customers across the nation. For each insurance type, the insurance companies with the highest score have been awarded. To receive an award, insurance companies needed a minimum number of ratings and at least an overall score of 70 out of 100. Respondents rated the insurance companies on a variety of factors including general satisfaction, whether they would recommend, loyalty, and subdimensions such as advice, customer service, price-performance ratio, transparency, digital services and damage/benefit service. This rating may not be representative of any one client's experience although it does include the feedback from a sample of Thrivent's clients. This rating is not indicative of future performance. A licensing fee was exchanged in order to advertise this recognition.

This is a solicitation for insurance. A licensed insurance agent/producer may contact you.

Final thoughts

Do you have friends or family who could benefit from Toledo Area Associate services? Tell them to give us a call. We'd be happy to meet with them to learn more about their needs and explore ways we may be able to help them out.



Stay connected

Check our team website for the latest news and upcoming events.

Website: thrivent.com/toledo

Email: toledoareaassociates@thrivent.com

*Hall of Fame represents long-term commitment to our organization with consistent performance. Financial advisors and professionals qualify for Hall of Fame by achieving at least 20 years of service, a consistent level of production, and having a favorable compliance history. This recognition does not evaluate the quality of services/advice provided to clients and is not indicative of the financial advisor or professional's future performance.

Not all team members can provide all products, programs and services in all states.

Not all team members may office at the above addresses.

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

There may be benefits to leaving your account in your employer plan, if allowed. You will continue to benefit from tax deferral, there may be investment options unique to your plan, fees and expenses may be lower, plan assets have unlimited protection from creditors under Federal law, there is a possibility for loans, and distributions are penalty free if you terminate service at age 55+. Consult your tax professional prior to requesting a rollover from your employer plan.

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](https://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](https://thrivent.com) or FINRA's BrokerCheck for more information about our financial advisors.