Helping members be wise with money

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Faith, Family, Fun!
Instilling generosity in children
PAGE 18

June 2019

Gertie Munholland, 11, inspires others with her smile and generosity.
Financial education helps build behaviors for living a content, confident and generous life.

You can help families learn about creating a values-based spending plan, managing debt, and raising children to save, spend and share wisely.

Pick an educational workshop kit to present at MoreThanMoneyMatters.com.

EVERYTHING YOU NEED
Help others be wise with money

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Words You Live By
When I think about summer, memories of long, warm days spent on the farm in Minnesota float through my mind. I loved those times with my dad, mom, brother and sister.

Farm life paints a beautiful picture of stewardship. Managing resources to produce a fruitful bounty for the future. I’m reminded of Audrey Hepburn’s words: “To plant a garden is to believe in tomorrow.” I was always amazed that planting in the spring and tending in the summer could take tiny seeds and turn them into a bountiful harvest in the fall.

Through this process of preparing, planting, tending and harvesting, my parents taught me invaluable lessons about stewardship. About being wise with the resources that have been entrusted to us and sharing our bounty with those around us. And now, I’m able to pass that same wisdom on to my children. And I hope someday they will pass it on to their children.

This tradition of good stewardship is foundational to who Thrivent is. We are committed to guiding you as you strive to be a good steward of all God has given you. In fact, when our members voted to extend our common bond to serve the broader Christian community, it was in response to a desire to share our resources—our tools and guidance—with others.

Summer is a great time to think about how you’re passing on good financial stewardship. Are you living out your values? Do your financial decisions reflect your faith?

As you contemplate, my hope is that you and your family will start to feel a greater sense of contentment, confidence and generosity.

Teresa J. Rasmussen
President and Chief Executive Officer
WE ASKED, YOU ANSWERED

What does it mean to you to be a good steward of the gifts God has given you?

Being a good steward means living in a way as if everything I own doesn’t belong to me. It belongs to Christ, and he’s just lending it to me for a short while.

Josiah Hoagland
Fosston, Minnesota

I will always treasure my father’s philosophy of life: Everything we have today is a blessing from God. What we do with it is our gift back to God. Let us thank God for blessing us with so much more than we deserve.

Ronald L. Smith
Salisbury, North Carolina

Being a good steward of the gifts God has given me isn’t just about money. It’s how I use my time and talents to serve others.

David Petr
Street, Maryland

Treating people as if they are God in disguise.

Catherine Keller
St. Augustine, Florida

Question for next issue: What are you grateful for?
Let us know in 50 words or less at Thrivent.com/share or write to us at the address on this page.

THE THRIVENT WAY

Member Commitment

Our Fraternal Benefit Society
As a fraternal benefit society, Thrivent is a membership organization of Christians where members are owners.

We envision a world where Christians are more confident, content and living their God-given callings in service to one another, their churches and their communities.

Our Beliefs
We are all on a lifelong journey to be wise with money and live generously.

• All we have is a gift from God.
• We are called to be wise stewards of these gifts.
• Generosity is an expression of faith.

Our Commitment to One Another
We commit to help and guide one another along the way, plus invite others on the journey with us.

We will nurture relationships that encourage one another to live wise and generous lives; act with character and competence; and give mutual respect in the spirit of shared ownership.
Who inspires you?
God blessed me with two amazing role models: my mother, Virginia, and my grandmother Eunice.

What hobbies do you enjoy?
Weekly morning walks with a group and occasionally pickleball.

How do you live your faith?
I was taught to be kind and to help others in need, as the Bible directs us to do.

What adage guides your life?
“There is a special place in Heaven for caregivers.”
(At least caregivers like to think there is, she says.)

APPLETON, WISCONSIN—Cindy Thompson worked for the county and state in several capacities, including as a graphic designer. But seven years ago, the lifelong Thrivent member ended that career to begin a new one—as a full-time caregiver for her husband, who six months before had been given a life-altering diagnosis.

Thompson quickly learned that caring for another person is not only demanding but can be isolating and lonely, and it’s easy to neglect your own needs. While her children and her mother are a tremendous help, Thompson also joined several support groups to share with others in her situation.

The groups have been helpful, but the participants talked about the lack of books they could turn to as resources. So Thompson and others hatched an idea: They would write some essays about their experiences and compile them in a book as a resource to others. A Lonely Journey was published last year. Thompson compiled the submissions and created a company, Journey Publish, to publish it.

“The purpose of the book is to support other caregivers as well as to help family, friends, co-workers and employers understand the journey of a caregiver,” Thompson says.

The book has turned out to be just the first step in what has become Thompson’s mission: to help other caregivers.

It led to a one-day event last fall. Nearly 100 participants were treated to motivational speakers, chair yoga relaxation tips, live music, complimentary massages and more.

And because of the book, Cindy was honored with one of five Caregiver of the Year awards at last year’s National Caregivers Conference in Chicago.

Many people have asked if she’ll do a second book. But Thompson is now focusing on the organization she created that grew out of the event last fall. Called Family Caregivers Rock Nonprofit, its mission is to help caregivers fulfill their wishes.

“I’ve heard many caregivers say ‘I wish…’ over the years,” Thompson says. “For example, sometimes they wish for help with a project around the house or sometimes they want to bring family members home for one last visit with the loved one they’re caring for.”

The nonprofit will grant those requests. Thompson already has secured donations from some businesses and is negotiating participation from airlines. She expects it to be operational this year.

Being a caregiver, publisher and board member of the nonprofit seems like a lot of responsibility, but Thompson is clear about how she manages it all.

“I’ve always had a strong faith,” she says. “And I always say, ‘I can’t do it without God’s help.’”
MEMBERS IN ACTION

GOOD NEIGHBORS

Two churches tackle hunger in a unique partnership.

By Kathleen Childers

LEESBURG, FLORIDA—Gloria Dei Lutheran Church and First Presbyterian Church of Leesburg—situated on the same block in this town—are truly good neighbors. Both had been working to combat hunger in the area, so it seemed only natural for their congregations to join forces in their efforts. The result is a nonprofit partnership, Joining Hands in Food Ministry (JHIFM), which was founded in 2013.

“On the second Friday of each month, about 40 volunteers gather at Gloria Dei to distribute a week’s supply of groceries to local residents in need,” says Richard Cassem, the nonprofit’s chief operating officer and a member of Gloria Dei.

Volunteers come from the churches and the community. They work in teams to register clients, bag groceries, load cars, restock bagging tables, recycle cardboard boxes and direct traffic in the parking lot. In addition to distributing food, the nonprofit also provides a referral service for families dealing with drug abuse, domestic violence, and health care and housing issues.

Cassem and others have led a number of Thrivent Action Teams to bring in food donations. They also get donations from members of the churches, local businesses and the St. James Episcopal Women’s Group. One of their national donors recently had to stop giving them funds due to budget cuts, so JHIFM is contacting other nonprofits for help.

Their efforts have made a difference to this community: In 2018, they distributed more than 113,000 pounds of food to nearly 1,700 families. Their goal for 2019 is to equal that.

SNAPSHOT

SUPPORT FOR FLOOD AND TORNADO VICTIMS

Earlier this year, heavy rain and melting snow caused significant flooding in the Midwest while tornadoes ravaged areas of the South. To help the people affected, members have organized Thrivent Action Teams, directed Choice Dollars® and made donations. Thrivent supports these efforts by contributing $1 (up to $250,000) for every $2 donated through Thrivent.com to a half dozen organizations helping with recovery efforts. For updates and ways you can help, visit Thrivent.com/disasterresponse.
REGIONAL ROUNDUP

Members participate in Thrivent generosity programs to help communities and causes.

By Kathleen Childers

1. **Students Get Weekend Help**

   MUKILTEO, WASHINGTON—Pointe of Grace Lutheran Church provides backpacks filled with food each week for 125 students in the area. They’re from low-income families, and the food helps feed them and their siblings on weekends when they don’t have access to meals at school.

   To help one of the weeks, Paul Ingram organized a Thrivent Action Team of 10 volunteers from the church. Several of them purchased the food, children from the church loaded the backpacks and other team members delivered the packs to the students.

2. **Brunch Benefits Babies**

   WEISER, IDAHO—Julene Reed has known about the diaper bank in her area for some time—it helps families during times of need. When she found out National Diaper Awareness Week was in September, she organized a Thrivent Action Team for a fundraising brunch last fall. The team of 15 volunteers, including her mother as well as children who attend the church, advertised the event and provided the meal, from shopping and preparation to cooking and cleanup. Donation suggestions were made to the guests, who contributed nearly $1,000 for the diaper bank.

3. **Supplies Packed for People in Need**

   DUBLIN, CALIFORNIA—In August, 60 people attended a Thrivent community event, “Baskets of Love,” to assemble necessities for low-income families. It was held at St. Philip Lutheran Church, in partnership with CityServe of the Tri-Valley, a local nonprofit that serves families in crisis. Thrivent Financial Professionals Raymond Carlisle and David Carlisle, along with Ashley Paluck, Kathleen Carlisle and Terri Wamsley, organized it. Others from Thrivent helped at the church. Attendees filled 100 laundry baskets and buckets with 24 essential household items. They were delivered to families by CityServe and Thrivent volunteers.
GET INVOLVED!

Volunteer with Thrivent in your community. Find out how at Thrivent.com/livegenerously. Tell us what you did and share photos at Thrivent.com/stories.

Residents Served Full Thanksgiving Meal
MUSKEGON, MICHIGAN—Many of the residents at a Samaritas home for low-income seniors were treated to a Thanksgiving meal last year. For the second time, Thrivent Financial Professional Kent Johnson helped organize the event. He and his wife, Suzanne, led a Thrivent Action Team of 25 volunteers for the supper. They organized, publicized, cooked and served the meal. Traditional Mexican soup and bread were prepared with recipes and help from an immigrant neighbor. Ticket sales and donations brought in more than $2,400. It was given to a local agency serving immigrants to help replenish an emergency fund.

Church Supper Supports Immigrants
DECORAH, IOWA—In January, nearly 200 people attended an Epiphany Fiesta supper and fundraiser at Good Shepherd Lutheran Church. It was supported by churches throughout the area and was one of many fundraisers they do to help their immigrant neighbors. Martha Steele led a Thrivent Action Team of 25 volunteers for the supper. They organized, publicized, cooked and served the meal. Traditional Mexican soup and bread were prepared with recipes and help from an immigrant neighbor. Ticket sales and donations brought in more than $2,400. It was given to a local agency serving immigrants to help replenish an emergency fund.

Club Gives Seniors a Boost
BINGHAMTON, NEW YORK—Denise Kellett knows that loneliness can be a challenge for the elderly. She sees it at her church, Nimmonsburg United Methodist, and she saw it when she worked as an activities director at a senior center. Kellett led a Thrivent Action Team to start a monthly Senior Social Club at the church. Kellett and her team lead activities that feed the mind, body and soul. Seed money was used to purchase games, equipment and banners.

Pizza Party Introduces Faith Programs
MIAMI—Campus Life is one of the ministries of Miami Youth for Christ that reaches out to middle and high school youth. It offers weekly faith-focused programs at various schools to help guide and mentor students. Sonia Rehder, events coordinator for the organization, organized a Thrivent Action Team last fall to support Campus Life kick-off parties that were held at several schools over the lunch break. Nearly 160 students had a chance to learn more about the ministry while enjoying pizza, which was purchased with the Thrivent Action Team seed money.

Thrivent member activities, such as Thrivent Action Teams, Thrivent Builds and Thrivent Choice®, engage Thrivent members and Thrivent Member Networks in charitable activities, furthering Thrivent’s mission and its purposes under state law. You should never purchase or retain any insurance or annuity products simply to be able to participate. Participation is subject to applicable Terms and Conditions. Terms and conditions available at Thrivent.com.
Extra Protection

When members are at risk of being financially exploited, Thrivent can help.

By Denise Logeland • Illustration by Alessandro Gottardo

“I don’t answer the phone when it’s numbers I don’t recognize,” says Thrivent member Judy Box. It’s not that she’s screening out sales calls and surveys. Box wants to shut out “Douglas Alfred,” the name used by the man who swindled her out of $57,000, and other scammers like him.

Last year, after Thrivent helped Box recognize and come to terms with her experience, the 69-year-old resident of Spring, Texas, decided she would share her story. She never thought something like this could happen to her. “I feel a little foolish that I did this,” she acknowledges, “but people need to know.”

A scammer’s playbook

Box takes responsibility for her own actions, but she also is quick to recognize that she never thought this could happen to her. She sees in hindsight how loneliness made her vulnerable to swindlers, who look for weaknesses to prey on. Box’s husband, Gary, died in 2007, and though years have passed, she still felt an emptiness without him.

From the start, she had doubts about Douglas Alfred, the stranger who sent her a friend request on Facebook in October 2017. He lived in London and worked as an “independent contractor.” She had caught his eye, he said.

Their Facebook exchanges turned into longer online chats and phone calls. She asked about his life and wanted pictures. In hindsight, she realizes they were edited to suit his story. When she asked to video chat, there was always a reason why he couldn’t. But he was unflagging in expressing his love for her.

Each time Box voiced her doubts, Alfred was ready to reassure her. He sent copies of his (fake) passport and (fake) driver’s license, going to great lengths to prove that he was who he said he was.

“You don’t want to accept [that it’s not real],” Box says. “When you’re in a situation that you’re lonely, you want to believe that somebody loves you.”

A couple months after their first exchange, Alfred laid the final groundwork for his swindle. He was leaving soon for another country, he told her. He had landed a big contract in the oil industry and would make more than $200,000 for the job. Afterwards, he would fly to the U.S.
to meet her, and they would marry. Just one thing, he confided. He might run into a cash flow problem before he got paid. If he needed a loan, would she help him?

**Trained to spot red flags**

He asked for $20,000 the first time—to cover payroll for his crew and other expenses. Box contacted Alex Linder, her Houston-based Thrivent Financial professional, for help withdrawing money from a retirement account. She wired it to Alfred.

A week or two later, he needed more. Box began calling Thrivent’s main office to make withdrawals. She’d had a friendly working relationship with Linder for a decade. Now, she didn’t want to face his questions. Her change in habits and her series of big withdrawals didn’t go unnoticed.

While Thrivent’s members are often in the best position to identify potential financial exploitation, there may be times when Thrivent becomes aware of situations involving a vulnerable adult or potential financial abuse. “We train our financial professionals and our customer care professionals—anyone who might interact with a member—on how to identify red flags of possible concern,” says Deb Martin, who leads Thrivent’s Vulnerable Adult Office, which helps protect seniors and other vulnerable individuals against exploitation, abuse and neglect. When financial exploitation is involved, signs of someone in trouble can include:
- Frequent, large withdrawals
- Calling often to ask the same questions
- Seeming confused
- Being coached by someone in the background during a call

If there is a suspicion of exploitation or a crime, Thrivent has an anti-money laundering and anti-fraud team that will work with law enforcement and conduct required regulatory filing. But usually the issues that Martin’s office sees are “softer” ones, involving older adults who’ve lost physical or cognitive abilities. It puts them at risk, even if there’s no financial abuse currently happening. Solutions might include helping the person connect with supportive services in their community and encouraging designation of a trusted contact person.

Members have a right to confidentiality and to do as they wish with their money, Martin emphasizes. So the process of trying to help or protect them centers on listening to them and learning about their situations, she says.

> “Everything we do circles around concerns for our members and their privacy.”
> —Deb Martin, Thrivent’s Vulnerable Adults Office

**Who Is Your Trusted Contact?**

Thrivent encourages members to name a “trusted contact person,” a designation that gives no legal power and no access to a member’s confidential financial information. A trusted contact is simply a friend or family member who can respond with helpful information if questions arise about your well-being.

For example, a member who sounds really confused on the phone might be hard of hearing instead, says Thrivent’s Deb Martin. A trusted contact could offer that fact if a Thrivent professional had concerns because the member sounded disoriented.

You can add a trusted contact person to your Thrivent account by talking with your Thrivent professional or calling 1-800-Thrivent.

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**Are You Worried About Financial Exploitation?**

Any member with questions about an interaction that affects their Thrivent accounts can ask for guidance and help. Talk with your Thrivent Financial professional or call 1-800-Thrivent.

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Denise Logeland is a freelance writer in Minnesota.
Nick and Heidi Munholland are planning for their daughter Gertie’s future.
Love to Last a Lifetime

Tips for creating a financially secure life for those with disabilities.

By Stacey Freed • Photos by Krissy Blackband

Heidi and Nick Munholland adopted their daughter Gertie when she was three days old. The LaSalle, Colorado, couple knew before the adoption that she would be born with Down syndrome. “We adopted Gertie because my cousin had Downs, and she had touched our lives so much,” says Heidi.

Like many babies with Down syndrome, Gertie had a heart condition in which the hole between the heart ventricles would not close. She had surgeries when she was six and nine months old. While every parent worries about their children’s health, the Munhollands recognize, as Heidi says, that as “special needs parents,” there might be additional issues to deal with over the years as well as the possibility of their child passing away before they themselves do.

The Munhollands are not alone. According to a 2010 report from the U.S. Census Bureau, 19 percent of Americans have some type of disability.¹ Many need help managing their daily lives and are cared for by their families. There are government programs and financial vehicles that can help support medical and personal necessities for now and into the future. But how do caregivers decide among the available options? Working with an attorney and a financial professional is the best way to navigate the system to ensure that loved ones are taken care of.

Plan for everyone

Heidi and Nick had a financial strategy should something happen to one or the other of them, but they needed a plan to ensure continuous care for Gertie should something happen to both of them. They spent a decade on their own researching options, says Heidi, who works for a Thrivent office in Loveland, Colorado. They learned, for example, that there were income limits for Gertie to qualify for government aid. They knew that their state would fund therapists to come to their home. They heard about trusts, but they were worried that they could not afford to fund one. It wasn’t until 2017—when Heidi’s brother, Jeffrey Solomonson, became a financial professional with Thrivent—that the Munhollands became serious about setting up a plan. “My brother was able to help us out and connect us with everything,” Heidi says. He laid out the available options, which included first- and third-party special needs trusts and Achieving a Better Life Experience (ABLE) accounts. (See “Helpful Tools” sidebar.)

The Munhollands eventually chose to set up a third-party special needs trust, which they were able to fund in part with their life insurance contract. “The trust is named as the beneficiary, not Gertie,” Heidi says. This way, the trust money won’t be included in Gertie’s assets, which must not exceed the $2,000 threshold of eligibility in order for her to qualify for the need-based government programs that can help her: Supplemental Security Income (SSI), a federal program that provides money for food and housing; and Medicaid, a state and federal program that pays medical expenses.
Jennifer Brownell, a Thrivent Financial professional in Appleton, Wisconsin, has a 12-year-old son with Down syndrome and autism. Brownell and her husband created an ABLE account and have worked with an attorney to create a third-party trust. This type of account was established by federal legislation in 2014 as policymakers were made aware of the significant costs incurred by those living with a disability. As mentioned, a person with a disability cannot have more than $2,000 in assets if they want to take advantage of government programs. The ABLE account allows up to $100,000 in post-tax dollars to be saved and not counted as an asset of a person with a disability.²

“If you don’t have these things in place, you worry about your kids.” Heidi says.

**Understanding your options**

Every person with a disability has a unique story. That person could be a child or an adult who has their own assets—for example, from working, saving or an inheritance. It might be more beneficial for that person to create a first-party special needs trust (which is funded by the person’s own money) as opposed to the third-party trust which is created by one party (a parent, perhaps) for the benefit of another (a child).

It’s important to work with a knowledgeable professional who can help you find a solution that best fits your situation. If, for example, a grandparent wants to leave money to a grandchild with a disability, “a good option is to not leave the money to the grandchild directly,” says Mark Kleindienst, a Thrivent Financial professional in Newfoundland, New Jersey, with a Chartered Special Needs Consultant (ChSNC) designation. “They should leave it to a third-party trust.” Otherwise, the money would be the grandchild’s asset and could push that grandchild over the income threshold and disqualify them for any government benefits.

Aside from government funding, each state also has its own programs. “Most states’ Health and Human Services websites discuss medical assistance as well as resources for housing assistance and health care plans,” says Cheryl Krinke, a financial planning strategist and attorney at Thrivent. For example, her state has Minnesota Supplemental Aid (MSA), “which provides some cash assistance for basic needs. Someone eligible for MSA also may be eligible for the MSA Housing Assistance program.”

To best understand the trust options, parameters, fees and tax implications of your choices, you need a good team, Kleindienst says. “Find a lawyer and a financial professional to work together.”

**The importance of self-care**

Caregivers often face burnout as they navigate bureaucracy, daily life with an individual with a disability...
Create a Letter of Intent

Noah Brownell enjoys water parks and can climb stairs independently. He likes the comfort of a long-sleeved T-shirt between him and his nylon coat lining, says his mother, Jennifer Brownell, a Thrivent Financial professional in Appleton, Wisconsin. Brownell, who is working on her Chartered Special Needs Consultant Designation (ChSNC), says this type of personal and emotional information—along with information on medical needs, family support, financial determinations, legal issues and government benefits—is critical for a future caregiver. Having it written out in a letter of intent will help ease the transition to a new caregiver, if the need should arise.

When creating her letter, Brownell used as a guide a document given to her by WisconSibs, a local nonprofit that connects siblings of individuals with disabilities to resources.

The template suggests creating an introduction that includes a vision statement regarding, for example, how you see the role of the trust advisor, what expectations you have for your child’s guardian and which family traditions should always be continued. Make a detailed list of all doctors, pharmacies and medications—and the best way to administer them. Include a photo of the person with disabilities and the names of all the people who have copies of the letter. Store the letter with other estate planning documents.

“\textit{If you don’t have these things in place, you worry about your kids.}”

—Heidi Munholland

and their own lives. While creating a financial strategy can reduce stress, it’s important for caregivers to attend to their own personal and emotional needs. “Get out and take a walk, get a massage, visit a friend—just do something for yourself,” Brownell says.

Take advantage of community-based programs through county waiver programs that contract with local respite providers, such as Almost Family. That organization provides, among other things, respite care, or a person that is a trained care provider.

Both the Brownells and the Munhollands rely on support groups that offer time away for their children and activities for parents. Grandparents play a large role, too. Brownell notes how her parents became so involved that they are on the founding board of GiGi’s Playhouse, a Down syndrome achievement center in Madison, Wisconsin. “The most valuable guidance I’ve received,” says Brownell, “is from other parents on a similar journey.”

Stacey Freed is a freelance writer in Pittsford, New York.

Helpful Tools

First-party special needs trust

- Created using the assets of the person with disabilities (they must be under 65 years old).
- The state paying the benefits is the primary beneficiary.
- No limit to the amount of funds that can be gifted to the account.

Third-party special needs trust

- Created with assets of relatives or friends.
- The person with disabilities doesn’t own the trust’s assets and does not have direct access to the funds.
- Anyone can be named a beneficiary after the person with disabilities dies.
- No limit to the amount of funds that can be gifted to the account.

Achieving a Better Life Experience (ABLE) account

- The person with disabilities must have acquired their disability before the age of 26.
- Funds only may be used for qualified disability expenses.
- Once the account’s value exceeds $100,000, Supplemental Security Income is suspended until the balance drops below $100,000.
- Annual contributions are limited to $15,000 for the person with disabilities (as of 2019). However, a designated beneficiary may be able to contribute up to $12,140 more, if they have earned income and meet certain requirements.
- Upon the death of a person with disabilities, any amount remaining in the account after Medicaid reimbursements goes to the deceased person’s estate or a beneficiary and could be subject to income taxes.
- If they meet certain requirements, an individual who contributes to their own ABLE account may be able to claim a federal income tax credit.

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2 What are ABLE Accounts. www.ablenrc.org/about/what-are-able-accounts

The members’ experiences may not be the same as other members and does not indicate future performance or success.

Thrivent and its financial professionals do not provide legal, accounting, or tax advice. Consult your attorney or tax professional.
LET’S WORK TOGETHER
READY TO MEET WITH A FINANCIAL PROFESSIONAL? HERE ARE SOME TIPS ON WHAT TO EXPECT AND HOW TO PREPARE.

By Donna Hein • Illustration by Alessandro Gottardo

No matter where you are in life—just starting out, growing a family, thinking about retirement or already in retirement—you may encounter a tension between living out your faith and the reality of managing your finances. It’s to be expected as we pursue more content, confident and generous lives.

Sometimes this tension is uncomfortable, and you may find yourself hesitant to turn to a financial professional for guidance. You might not be sure where to start or what questions to ask. You may have had a bad experience in the past. And, even more, you may be anxious about what questions may be asked of you or what documents you’ll need to share.

There’s no reason for worry.

Meetings with a financial professional, whether it’s in person or over the phone, should be about sharing about yourself. That’s initially more valuable than your 401(k) statements or other paperwork you can provide.

That’s not to say your financial statements won’t be vital later. But at the beginning of a relationship with a financial professional, and even in ongoing meetings as your life situation changes, it’s more important that the conversation be about you, your values and aspirations.

It’s only when your financial professional understands how your faith and values inform your financial decisions that he or she can help you line up your goals and your day-to-day money choices and collaborate with you on the next steps to take.

There are many things to think about in the different phases of life. Consider the following questions that you may be asked or that you could ask when meeting with a financial professional. ➤
**Just Starting Out**

You may be asked:
- What’s important in your life today?
- What do you want to accomplish for yourself and your family?
- What worries you about your financial future?
- How do your values shape your financial goals?
- How was money used when you were growing up? What was healthy and what wasn’t?
- Do you have anything that’s important for you to do that will require a financial commitment in the next 10 years? 20 years?

You may want to ask:
- How will you work with me in support of my goals?
- What are things that could derail me or keep me from achieving my goals, and how can you help me?
- What should I be thinking about that I might not have considered yet?
- What are your areas of expertise and what resources do you have to help me?

**Growing Your Family**

You may be asked:
- When do you plan to retire?

**Approaching Retirement**

You may be asked:
- What would success in retirement look like to you?
- What did retirement look like in your family, such as parents or grandparents?
- When do you want to retire?
- How much financial risk do you want to take with your investments and savings? Has it changed as you’ve grown older?
- Do you have a plan for how to start spending money once you’re not earning it anymore?

You may want to ask:
- How do I figure out how much is enough, and how much I need?
- How do I create a vision for what’s next?
- What should I be doing with what I have; how do I decide?
- How do you help people think through turning savings into income, or applying for Social Security?

**In Retirement**

You may be asked:
- What type of financial legacy do you want to leave?
- Is your current retirement budget meeting your needs?
- When were your wills, powers of attorney, medical directives and beneficiaries last reviewed?
- Have you considered your options if you need in-home care or assisted care at a facility?

You may want to ask:
- How do you help people make sure they don’t outlive their assets or income?
- How do you help people deal with inflation and taxes?
- How do I decide how much to pass on to my children?
- How can I best support my grandchildren’s educational goals?
- How do I leave a legacy besides passing money on to my children?

This is just the tip of the topics to consider when meeting with a financial professional. The bottom line is: It’s important for your financial professional to understand your short-term, mid-term and long-term goals and priorities, and how your faith and values inform those goals. When they understand how you want to be a good steward of your time, talent and treasures, they can help you be wise with money and live generously.

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**IT’S TIME TO CONNECT**

Have you experienced a life change? Perhaps you:
- Recently got married.
- Welcomed a new child into your home.
- Got a new job/changed careers.
- Are planning for retirement.
- Have experienced a change in your health.
- Are helping a family member with a health issue.

Or maybe it’s just been awhile since you’ve chatted with a financial professional. Now’s the time to reach out. Start by reaching out to your Thrivent Financial professional.
### 3 QUESTIONS FOR EVERY LIFE STAGE

No matter where you are in life today—just starting out, growing your family, nearing retirement or already in retirement—there are three questions you should consider as you strive to be wise with money. Consider reflecting on them in the space below—either alone, or with your spouse or your family.

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<td><strong>As Christians, we want to be wise stewards of all the gifts we receive from God. Often that means managing the tension between this desire and our day-to-day money choices. So ask yourself:</strong></td>
<td><strong>We manage God’s gifts wisely by putting our values and plans into practical action—using tools and products to help with things like creating a spending plan or creating a retirement strategy. So ask yourself:</strong> <strong>What can help me move forward?</strong></td>
<td><strong>We don’t have to wait until our finances are perfect to give of our time, talents and treasures. We want to give generously now. So ask yourself:</strong> <strong>How can I help?</strong></td>
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<td><strong>What’s my enough?</strong></td>
<td><strong>What can help me move forward?</strong></td>
<td><strong>How can I help?</strong></td>
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From fun activities to leading by example, these three families are instilling faith and generosity in their children.

Nurturing Generous Hearts

By Jessica Brodie
Photos by Courtney Swift-Copeland

Ben and Cassie Buchanan already were involved at Elevation Church in Charlotte, North Carolina, teaching kids the importance of giving, but they wanted a way to help their son Cole, 3, understand, too.

When their church began its year-end offering series for outreach and expansion, the Buchanans saw their opportunity. With the help of Cole’s share, save and spend piggy bank, which has separate compartments for each, they began instilling their values: First give to God, then save some, then spend some.

“This is the first year Cole started to grasp the broad concepts,” Ben says. “The fun is pouring the coins out and counting the money—he just loves to count!”

Not only can Cole see—in the form of a piggy bank—the three areas where his money goes, but he also gets to see it in action. When he collected $40 in “spend” money, he went to the store to shop for a toy, and later, his parents helped him bring his “share” money into church. Even though his concept of God is still forming, the message is sticking.

“He definitely knows what we’re giving toward and connecting the dots,” Ben says.

TRY IT: Make your own version of a Share, Save, Spend piggy bank using clean recycled glass jars. Make labels that say “share” or “give,” “save” and “spend” and put one label on each jar. Decorate and make them colorful with construction paper or glitter, or decoupage with tissue paper.

Saving for a purpose

When Brandon Sahr’s three kids found out their parents were planning another mission trip to Haiti, they didn’t want to stay behind.

“They said, ‘How come we can’t ever go?’ and we explained it costs about a thousand dollars to take one person,” says Sahr, a Thrivent Financial professional in Frost, Minnesota.
Ben and Cassie Buchanan are teaching their son Cole the importance of giving.
Share-Save-Spend
A three-compartment money system can be an easy way to help kids learn financial values.

- Purchase a piggy bank with share-save-spend compartments, or use three separate jars or envelopes.
- Allow your child to earn money for household chores.
- For every dollar your child receives, a percentage goes to “share,” a percentage goes to “save” and the rest goes to “spend.”
- Periodically, have your child dump out the money, count it and put it in action.
- “Share” money can be taken to church or another location and given to the cause by the child. It can be especially meaningful if you find a way for your child to see or experience the activity of helping others.
- “Save” money can be deposited into a bank account if desired.
- “Spend” money can be taken directly to a store, where your child can find an item he or she wishes to purchase. Your child should hand the funds for the purchase directly to the cashier (don’t forget to calculate tax!).

The Sahr kids had heard their parents’ stories about the people they’d helped on their trips—the medical clinic they worked with in the heart of the country, giving out prenatal vitamins and medicine; their partnership with a Haitian church; and the repairs they did for a local school.

Their hearts were stirred. They wanted to raise the money to go and help others, too.

So under the guidance of their mom, Jasmin, who makes and sells essential-oil lotions at craft fairs, the siblings learned to make soap. Brandon led a Thrivent Action Team with Jasmin and their kids to raise money for the mission trip. They made their own scented soaps, added labels and started selling them. Seed money was used to purchase supplies. To date they’ve made more than $2,000 from craft fairs and other fundraising efforts and still have about a year until the 2020 trip.

“It’s been really cool to see the kids encourage one another and divide out the work,” Sahr says. “They really have fun with it.”

While each of his kids help make, label and sell the soaps, they each have a favorite aspect of the process. Their oldest, Ariel, 10, loves making the soaps, especially picking the scents and colors. Sawyer, 9, enjoys the sales, while Lucy, 6, likes table setup and inventory.

“We try to leave it in their court as much as possible,” Sahr says, not only to teach responsibility and money lessons, but to foster a personal passion in their kids for the Gospel work they will be doing in Haiti.

And knowing his kids are embracing faith right along with the fun means it’s a win for the whole family.

That sense of fun is key for many families trying to help their kids and grandkids learn about faith and generosity. Across the nation—whether it’s preparing for mission trips like the Sahr family or coming up with new, fresh ways to serve others—families are learning they can find fun opportunities in everyday life.

⇒ TRY IT: It’s simple to make homemade soaps with kids. Buy premade melt-and-pour glycerine soap, found at craft stores or online. Melt a small cube in a glass measuring cup for 30 seconds in the microwave, then add a few drops of soap dye and a few drops...
of fragrance, such as essential oils. Mix with a wooden stick, and pour into a small plastic cup or mold that has been sprayed with cooking spray. Let cool for a few hours, then turn it over and pop out the soap.

In their hands
For Dan and Deb Austin in Windsor, Colorado, seeing the lessons they teach hit home has been rewarding.

Their five grandkids, ages 4, 7, 8, 9 and 10, have started saving year-round toward charitable causes, from purchasing chickens or goats for families in need to funding distribution of Bibles and medication for those without. The Austins started their grandkids on that path by using a giving catalog at Christmas and allowing them each to pick two causes they wanted their grandparents to support. Now, their hearts soar to see the children take the next step: using their own money to give to others.

Letting their grandkids make individual choices about their gifts has been key, Austin says. Not only has it made the gift-giving exercise more enjoyable, but it has also helped pique their interest in helping others.

“It’s turned out to be exactly what we had hoped for,” Austin says.

➔ TRY IT: Help your kids save year-round toward a charitable cause. When your child earns allowance from household chores, help them place a percentage of that allowance into a giving envelope, bank or jar. At the end of the month or year, help your child select a cause and share their money.

Life is ministry
The Buchanans say the biggest thing they’ve learned about combining faith, fun and family is that most everything starts with being intentional about the way they live their values in front of Cole; the rest just falls into place.
Keeping the Faith

Despite unexpected hurdles, a Thrivent family stays focused on their goals.

By Donna Hein • Photo by Loneman Photography

After their son arrived prematurely 23 years ago, Craig and Mary Kay Linke had some tough decisions to make. This was the second child for the Helena, Montana, couple, and his premature birth brought financial challenges.

Before their son’s birth, Craig had been working for a company with good pay and benefits, but he traveled a lot. Another job opportunity in the area came up, and even though it was a pay cut, he took it because the benefits were tremendous, Mary Kay says.

“But within two months, Craig’s benefits were slashed, and we were spending more than $700 a month for benefits that many doctors wouldn’t accept,” she says.

While their baby didn’t have many of the problems preemies sometimes experience, the medical bills were still high. And with the additional early health issues, they knew one of them needed to stay home with their baby and his older brother.

When Craig got a job offer in Michigan (where he grew up) that nearly doubled his wages and had great benefits, he took it.

“The medical costs really forced our hand; if we hadn’t moved, we probably would have gone bankrupt,” Craig says.

They didn’t expect to return to Montana, but a year later, Craig was offered a job there that he couldn’t refuse. They moved back, and Mary Kay stayed home with the two boys. When the boys started school, she returned to work. They worked to get their finances in order, and they started tithing.

Then more health issues hit.

Thrivent members Craig and Mary Kay Linke at Our Redeemer’s Lutheran Church in Helena, Montana.
A team approach
“Medical bills really have set us back throughout our life,” says Mary Kay. “As we reflect back, we know we needed to be in the places God put us for different reasons each time. Going to Michigan made us totally surrender to God’s will. We found out we could survive, and we could thrive. And we grew in a way we never anticipated.”
Craig adds: “Having a financial shock early in our marriage really helped our mindset going forward. We spent time thinking and talking about our experiences and how we could be better prepared next time.”
The Linkes have lived in Helena the last 13 years. While they’ve cleared some big financial hurdles, they still feel the tension between being good stewards of God’s gifts and their day-to-day choices.
“I get torn between my financial responsibilities to my family and balancing that with our call and desire to give,” Craig says. “Throughout our financial journey, I’ve been paranoid that we’re going to end up in retirement finding out that we haven’t done a good job in stewardship with our finances.”
The Linkes, both 55, regularly have “financial summits” to keep them on the same page. They go through the bills and look for those unexpected things that could throw off their budget.
“Once we started giving our first fruits faithfully, I really didn’t think we’d make ends meet,” Mary Kay admits. “But somehow ends always met, even when the transmission went out on the car. I realized that God really was going to help work it out.”
And while they sometimes have disagreements about money, they both say they are a team, and they take equal responsibility for successes and failures.

Taking the next step
A few years ago, Craig joined the board of Flathead Lutheran Bible Camp. He began to hear about Thrivent from other board members.
“Our financial planner was retiring, so that opened an opportunity for us to check out Thrivent,” Craig says. The Linkes reached out to Thrivent Financial Professional Autumn Keller, in Helena. Coincidentally, Keller had been their sons’ piano teacher years earlier.
“When they came in to see me, I shared the Thrivent story, then listened as they shared their financial story,” Keller says. “They had been faithful savers but never really felt they were doing it right.”
Keller asked questions and listened to what they wanted and needed, especially regarding retirement dreams and generosity goals. Then she reviewed their statements.
“I was able to show them they would not only be fine, but that they were building a strong financial house,” Keller says, adding that she’s also started working with their sons, now 24 and 23.

“As we reflect back, we know we needed to be in the places God put us for different reasons each time. We found out we could survive, and we could thrive.”
—Mary Kay Linke

Craig and Mary Kay say they’re becoming more comfortable with their financial strategy. “We’re looking ahead to what we want the next phase of our lives to look like for us, including our giving,” Craig says. “We’re blessed to be able to consider how we can give.”
For Mary Kay, the budget is no longer as scary. And she’s excited to see how they can make their money work harder for God.
“Since we started really tithing faithfully, we understand it’s not our money, our house, our things,” she says. “It’s God’s, and it’s exciting to use that money in ways that we believe honor God.”
The Bible in America

Despite being thousands of years old, the Bible continues to reign supreme as the most-read book in the world. More than 5 billion copies have been sold to readers who tout the benefits of its influence, including deepening relationships with God and encouraging philanthropy and more loving behavior toward others. From devotees of the Word to those who are Bible-curious, here’s a look at how the text is reaching today’s generations and how they’re using it in their daily lives.

By Taylor Hugo • Illustration by Rocco Baviera

What percentage of people in different locales use the Bible?

- 53% in cities
- 49% in rural or small towns
- 42% in suburbs

Who uses the Bible?

- 48% of Elders
- 51% of Baby Boomers
- 45% of Generation X
- 47% of Millennials

The number of Americans who consider themselves Bible users, defined as engaging with the text at least three to four times per year outside of church. Of that number, 14% use the Bible on a daily basis.

71%

The Bible has a positive impact on behavior, with 71% of users saying they are more generous with their time, energy or financial resources.

Most people (89%) still prefer to read a print version of the Bible over digital options, though internet (57%), smartphone (55%), app (42%), podcast (35%) and audio (36%) use is steadily increasing.

96%

of Bible users feel the holy text heightens their awareness of how much they need God.

95%

of Bible users say it fosters a sense of connection to Him.

Source: State of the Bible, 2018, commissioned by the American Bible Society, research conducted by Barna Group
Chelle Huth, a Thrivent member from Mechanicsburg, Pennsylvania, remembers encouraging her friend to set up a trust and name Thrivent Trust Company as trustee. Her friend, facing a terminal cancer diagnosis, wanted a way to ensure her children were cared for and her assets were poised to support her loved ones.

Huth, who today shares guardianship over those children with her husband, recounts the process of establishing the trust during what was already a difficult time for everyone. “The representatives walked her through exactly what was needed in order to set up the trust,” Huth says, “and she worked with her attorney, who helped her shape the expectations of the trust and turn over all the documentation.”

In reminiscing about her friend, Huth notes that Thrivent stood out to her. She thought it had a strong reputation for trust management but she also appreciated its philanthropic mission. As women of faith, both Huth and her late friend found that Thrivent’s mission and caring financial professionals reflected their own lives of faith.

Her friend’s illness eventually claimed her life. But Huth stresses the emotional benefit of having established a trust: “She had great peace at the end knowing that these things were in place, and I had great peace knowing that we could just focus on taking care of the kids,” Huth says.

**How living trusts work**

If you’re like most people, you probably think that trusts are just for people with a lot of disposable income. However, anyone with assets may benefit by creating a personal trust.

The IRS defines a trust as “a legal arrangement which can help you control your assets and possessions. They often can help reduce taxes on your estate and speed up the process of allowing beneficiaries access to those assets.”¹

To understand how they work, it’s important first to learn the lingo²:

- **Grantor:** The person who sets up the trust, also known as a settlor or trustor. When you set up a trust for yourself, you are the grantor.
- **Trustee:** The person who has legal power...
to manage the assets in the trust. The trustee is responsible for safeguarding the trust assets for the grantor or beneficiaries, filing tax returns and more.

- **Co-Trustee**: One of two or more people who are named trustees in the trust. For example, a spouse may be a co-trustee on your personal trust.
- **Beneficiary**: A person or entity that receives the benefit of the assets held in trust.

When setting up a trust, you have a choice between two types—irrevocable and revocable.

Randall W. Sayers, a partner at Hansen Dordell in St. Paul, Minnesotta, has decades of experience with trusts as both an attorney and a law school teacher. “Irrevocable trusts are primarily tax-driven and primarily for people with fairly significant estates where they’re trying to accomplish things that require giving assets away in some form,” Sayers says. One might use an irrevocable trust to donate money to charity or gift money to children. An irrevocable trust can take one of many forms, like a bypass trust, charitable trust or special needs trust.³

Revocable trusts allow you, the grantor, to modify or rescind the trust throughout your lifetime. Sayers notes that these types of trusts are primarily focused on the distribution of your assets upon your death. However, revocable trusts—often called living trusts—also can be invaluable if you’re too ill to manage your money during your lifetime.

### Make a revocable living trust work for you

To establish a revocable trust, you, the grantor, need to work with an attorney to draw up legal documentation to create a trust in your name. Name yourself trustee during your lifetime, as you most likely wish to maintain complete control over your assets. To manage your trust in the event of your illness or death, appoint a trusted friend or a trust company as your successor trustee. Designate beneficiaries—maybe your children, other loved ones or charitable organizations—to inherit your trust assets after you die.

A revocable living trust offers some valuable benefits:

- **Avoid probate**: Since the trust document details how the successor trustee should distribute assets to beneficiaries after the grantor’s death, your heirs typically can bypass probate court.
• **Maintain privacy:** Probate court proceedings are a matter of public record. By keeping your estate planning within the confines of a trust, you ensure privacy of your financial wishes.

• **Protect you while alive:** If you’re unable to manage your affairs due to temporary or permanent disability, your trust clearly establishes how your assets are to be managed and by whom.

• **Ensure the fulfillment of your wishes after your death:** The trust will lay out your chosen beneficiaries and a detailed plan for how they will inherit.

Terry Chier, manager of Personal Trust Services at Thrivent Trust Company, says a potential downside to establishing a trust is the upfront cost of creating one and the time spent transferring assets into that trust. But Chier emphasizes the importance of investing that time: “The key is that you transfer the title of your assets into the name of the trust. By not transferring your assets, all the advantages of establishing the trust will be lost, and your successor trustee will not be able to carry out your intent.”

Sayers reiterates the importance of moving assets into the trust to ensure its maximum value and adds that the change typically is not a taxable event. He recommends including investments, real estate, liquid assets in a bank and your personal property. And Sayers notes that retirement vehicles—like IRAs and 401(k)s—can’t be placed in trust, though you can update the beneficiary of each of those accounts to be your trust. You should always check with your legal and tax professional before changing your beneficiary designations to avoid any unintended federal or state income tax consequences.

No one can predict the future with any certainty. But you can take steps to protect yourself and your loved ones. And creating a trust of your own is a great way to do that.

Megan Nye is a freelance personal finance writer in New Jersey.

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**Revocable trusts—often called living trusts—also can be invaluable if you’re too ill to manage your money during your lifetime.**

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Wondering how a trust might fit in with your financial strategy? Talk with your financial professional, or visit Thrivent Trust Company at **Thriventtrust.com** or Ronald Blue Trust, a division of Thrivent Trust Company, at **ronblue.com** to learn more.
Dozens of Homes Being Built in the U.S.

The home-building season is in high gear for Habitat for Humanity and Thrivent Partnership projects. As of April 15, there are plans to build 82 homes in the U.S. this year, and more than 600 people have volunteered to help.

In Sioux Falls, South Dakota, construction began in March on a Habitat and Thrivent Faith Builds project for a family from the area. Thrivent members and volunteers from local churches are helping. The structure of the house was started indoors in an annex at the local Habitat office. It will be moved to its permanent location in June, where it will be completed and dedicated.

Melanie Keegan sees firsthand the work volunteers have done on this home and others in the area. She’s a Thrivent community engagement leader for the Thrivent Member Network–Two Rivers Region, and she sits on the board of directors for the local Habitat office. “Both Thrivent members and the churches involved are what make these homes possible,” she says. “This project simply would not happen if it wasn’t for an army of Christian volunteers stepping up to help.”

To learn how you can get involved with Habitat and Thrivent Faith Builds projects in the U.S., go to Thrivent.com/habitat.

RESERVE YOUR FREE MEMBER CALENDAR BY JULY 31

The 2020 Thrivent calendar—a free gift offered to members—features member-submitted photos, artwork, Scripture passages and reflections on the theme “A lifelong journey.” Its beautiful photos and words will inspire you throughout the year.

To order the calendar, visit Thrivent.com/calendar or return the reply card found in this issue of the magazine. (Limit one calendar per member; additional copies will be available to purchase at a later time.) All orders must be received by July 31, 2019; calendars will ship by the end of September.
Crowdfunding Tool Helps Students

Thrivent Student Resources has a unique point of view to help families think about and fund college, including GradPath, a crowdfunding platform. It connects you to your community and is a platform that accepts donations to help offset the cost of college so you can graduate with less debt.

What sets it apart from other platforms is that it takes an innovative approach to crowdfunding: As part of the Thrivent network, GradPath brings a community-first mindset to helping people shoulder the cost of college. Users are guided through the entire process of crowdfunding with an eye toward determining how much is enough as well as repayment through generosity and support of others using the platform.

To start a GradPath account, you must be a registered user of ThriventStudentResources.com and enrolled at a college or trade school. Learn more at GradPathwithThrive.com.

**THRVENT HONORED FOR ETHICAL BUSINESS PRACTICES**

For the eighth year in a row, Thrivent has been named as one of the World’s Most Ethical Companies. This recognition comes from the Ethisphere® Institute, which honors companies who recognize their critical role to influence and drive positive change in the business community and societies around the world. This year’s honorees show how companies continue to be the driving force for building capable and empowered workforces, and fostering corporate cultures focused on ethics and a strong sense of purpose.

In 2019, a total of 128 honorees were recognized from 21 countries and 50 industries. Thrivent is one of five honorees in the financial services category.

“We are proud to once again be named one of the World’s Most Ethical Companies,” says Terry Rasmussen, president and CEO of Thrivent. “At Thrivent, we are purposeful and intentional about following ethical business practices and ensuring our actions reflect commitment, collaboration and care. Setting this high standard helps us fulfill our mission to serve more Christians.”

The full list of the 2019 World’s Most Ethical Companies and information about Ethisphere can be found at ethisphere.com.

*World’s Most Ethical Companies* and *Ethisphere* names and marks are registered trademarks of Ethisphere LLC.
Thrivent Mutual Funds Has Been Named One of Barron’s Best Fund Families for Performance

Thrivent Mutual Funds has been named as the No. 4 fund family in Barron’s annual ranking of the Best Fund Families of 2018. Solid performance in two of Thrivent Mutual Funds’ largest funds—both mixed-asset offerings—contributed to the Top 5 2018 ranking.

In addition, the organization came in at No. 3 out of 55 funds in the five-year ranking category. The rankings are based on performance ending Dec. 31, 2018.

“We’re honored to be recognized in Barron’s because it demonstrates our team’s expertise, our commitment to fundamental research and our long-term view of the markets,” says David Royal, chief investment officer at Thrivent and president of Thrivent Mutual Funds.

The team of more than 100 investment professionals at Thrivent Mutual Funds practice bottom-up research, focusing on stock selection, portfolio construction and risk management. Together, they have created a strong investment culture where the focus is on delivering strong returns for shareholders.

The funds are available online at ThriventFunds.com as well as through Thrivent Financial professionals and other investment advisors around the country.

“We’re honored to be recognized in Barron’s because it demonstrates our team’s expertise, our commitment to fundamental research and our long-term view of the markets.”

—David Royal, chief investment officer at Thrivent and president of Thrivent Mutual Funds

57 fund families qualified for the 2018 Barron’s/Lipper Fund Family Ranking. Thrivent Mutual Funds was ranked #4 of 57 for one year, #3 of 55 for five years and #16 of 49 for 10 years for the periods ending 12/31/2018.

Barron’s Methodology: To qualify for the Barron’s Fund Family Rankings, a firm must have at least three funds in Lipper’s general U.S. equity category (includes single sector and country equity funds), one in world equity (which combines global and international funds), one mixed-asset fund (such as a balanced or target-date fund), two taxable bond funds and one national tax-exempt bond fund. These funds must have a minimum track record of one year. Annual management fees of the funds are included in the returns calculations, but 12b-1, fund loads or sales charges are not included. Passive index funds are excluded from the rankings.

Each fund’s performance is measured against all of the other funds in its Lipper category, with a percentile ranking of 100 being the highest and one the lowest. This result is then weighted by asset size, relative to the fund family’s other assets in its general classification. If a family’s biggest funds do well, that boosts its overall ranking; poor performance in its biggest funds hurts a firm’s ranking. Finally, the score is multiplied by the weighting of its general classification, as determined by the entire Lipper universe of funds. The category weightings for the one-year results in 2018 were general equity, 34.8%; mixed asset, 21.3%; world equity, 17.1%; taxable bond, 22.4%; and tax-exempt bond, 4.4%. The category weightings for the five-year results were general equity, 35.9%; mixed asset, 19.7%; world equity, 17.3%; taxable bond, 22.5%; and tax-exempt bond, 4.5%. For the 10-year list, they were general equity, 37.1%; mixed asset, 20%; world equity, 16.7%; taxable bond, 21.2%; and tax-exempt bond, 4.9%.

Source: Barron’s Best Mutual Fund Families publication dated March 8, 2019. Barron’s is a trademark of Dow Jones & Co, L.P. All rights reserved. Reprinted with permission.

Sales charges are not taken into consideration for Barron’s Best Fund Families 2018 Ranking. Class S shares of Thrivent Mutual Funds have no sales charges. Some Thrivent Mutual Funds may have had fee waivers in effect and if they hadn’t been in effect performance would have been lower. See the Prospectus for current waiver information.

Past performance is not necessarily indicative of future results. Investing in a mutual fund involves risks, including the possible loss of principal. The prospectus and summary prospectus contain more complete information on the investment objectives, risks, charges and expenses of the fund, and other information which investors should read and consider carefully before investing. Prospectuses are available at ThriventFunds.com or by calling 800-847-4836.
Thrivent Mutual Funds has been honored with seven Lipper Fund Awards from Refinitiv, including awards for its Mid Cap Stock, Small Cap Stock and Aggressive Allocation Funds, as well as the Best Small Fund Family Mixed Asset Class award.

“The Lipper Awards validate our rigorous investment process and expertise. Because of our approach, we’re in a strong position to serve our investors on their wise with money journeys and help them lead content, confident and generous lives,” says David Royal, chief investment officer at Thrivent and president of Thrivent Mutual Funds.

The annual Lipper Awards recognize the performance of funds and fund management firms over three, five and 10-year periods. The awards for this year were based on risk-adjusted performance for the U.S. Region for periods ending Nov. 30, 2018:

- The Thrivent Mid Cap Stock Fund, Class S (TMSIX), won three awards and beat hundreds of competitors to be named Best Mid-Cap Core Fund for the past three-year (out of 333 funds) five-year (out of 283 funds) and 10-year periods (out of 189 funds).

- The Thrivent Small Cap Stock Fund, Class S (TSCSX), was named Best Small-Cap Core Fund for the past three and five-year periods (out of 785 and 654 funds, respectively).

- The Thrivent Aggressive Allocation Fund, Class S (TAAIX), was named Best Mixed-Asset Target Allocation Aggressive Growth Fund for the past five-year period (out of 135 funds).

- Thrivent’s Mixed Assets Class received a group award in the Small Company Category for the three-year period out of 48 fund families.

- The Lipper Awards validate our rigorous investment process and expertise. Because of our approach, we’re in a strong position to serve our investors on their wise with money journeys and help them lead content, confident and generous lives,” says David Royal, chief investment officer at Thrivent and president of Thrivent Mutual Funds.

Visit ThriventFunds.com/Awards for award details and learn more about the Thrivent Mutual Funds. If you have additional questions about Thrivent Mutual Funds, please contact your Thrivent Financial professional.

Mixed-Asset Class Award Methodology: Asset Class Awards are given to the best large and best small fund families separately. Small fund family groups need to have at least three distinct portfolios in the mixed-asset class group to qualify for the award. For the 2019 Lipper Fund Awards From Refinitiv (based on three-year period ending 11/30/2018), a small fund family is defined as having assets of $76.8 billion or less, excluding Money Market assets. The Mixed-Asset Class Award is given to the fund family with the lowest average decile rank of the three years Consistent Return (Effective Return) measure of the eligible funds in the asset class. In cases of identical results, the lower average percentile rank will determine the winner.

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A Miraculous Event

In this vibrantly colored woodcut by Morin-Jean, abundant fish fill an expansive net being pulled into a small boat. Simon Peter, with other disciples, gather up this marvelous catch at the prompting of Jesus, who stands on a nearby beach. The episode known as the Miraculous Draught of Fishes is told in the Gospel of John, 21:1–14. The disciples are discouraged and tired after a long night of unsuccessful fishing. Just after dawn, Jesus appears on the shore and instructs them to cast the net again. “So they cast it, and now they were not able to haul it in because there were so many fish” (verse 6).

This incredible occurrence inspires them to recognize that this is Jesus, their Lord, who is appearing to the disciples for the third time since being raised from the dead. The artist emphasizes the copious amount of fish miraculously provided by Jesus by expanding the net visually to fill approximately half of the entire image—these teeming fish representing what scripture relates—that the disciples gathered an astonishing 153 fish in the net.

Morin-Jean, Born Jean Alexis Morin (French, 1877-1940)
La Pêche Miraculeuse (The Miraculous Catch)
Color woodcut
Thrivent Collection of Religious Art

How has God miraculously worked in your life?
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