FACT OR FICTION?

SETTING THE RECORD STRAIGHT ON FINANCIAL MYTHS

PAGE 14

It’s a myth that young people don’t need to save for retirement. Just ask Brent and Callie Lehman.
“Therefore, if anyone is in Christ, he is a new creation. The old has passed away; behold, the new has come.”
2 Corinthians 5:17
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SPRING 2020 | VOLUME 118, NO. 694

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On the cover:
Callie and Brent Lehman, with son Liam
Photo by Chris Mullins
Welcome to a new decade! I hope your 2020 is off to a wonderful start.

I like making a connection between the year 2020 and 20/20 vision; it’s a time for seeing things more clearly. And as we’ve begun this year at Thrivent, we’ve been talking about helping people see their financial future more clearly. In fact, it’s our promise to you: We will help you achieve financial clarity so you can live a life full of meaning and gratitude.

You know, financial clarity is different for everyone. It’s deeply personal and driven by your values and faith. And you can have financial clarity no matter your net worth, the size of your house, or the kind of car you drive. But—when you have financial clarity—it affects your decisions around all of those things. It guides how you budget, how you spend, how you prepare for the future and how you give.

I believe everyone can have financial clarity. Everyone deserves to have a plan for their finances that reflects their faith and values. So they can live a life full of meaning and gratitude. Then, rather than making empty or self-serving decisions, each of us can use money as a tool to make a difference for our families, our communities and our world.

We’re only a couple of months into 2020. It’s not too late to take some time to reflect. To consider your vision for your finances. To start to find financial clarity.

We want you to live a life full of meaning and gratitude. And we look forward to continuing to help you make the most of all you’ve been given.

Teresa J. Rasmussen
President and Chief Executive Officer
Therssa Warren couldn’t shake the view of homelessness she encountered walking to her car after evening classes at the University of Washington-Tacoma. Streets lined with homeless people who didn’t even have blankets to keep warm.

“I prayed and asked God what I could do to help,” says Warren, who graduated in 2016 with a master’s degree in social work. Her prayer and her determination caused her to start Cover the City in Tacoma, a blanket and hygiene kit drive for displaced and transient people.

That first year, with one sponsor, family and friends, (Continued on page 4)
How do IRAs work?

By Denise Logeland

If you’re saving for retirement, you’ve already probably learned that every type of savings vehicle comes with its own set of tax rules. One advantage of putting your savings into an individual retirement account (IRA) is that you get the flexibility to choose the set of tax rules that will apply.

That’s because there are two main types of IRAs, the traditional and the Roth, explains Karen Birr, manager of Advanced and Retirement Consulting at Thrivent.

With a traditional IRA, if neither you nor your spouse participates in an employer plan, your contributions are tax-deductible. If either of you do participate in an employer plan, your contribution would be tax-deductible as long as your income is below certain income thresholds. So you get a tax benefit up front. Later, when you withdraw money in retirement, you’ll pay tax on it. But at that stage of life, you might be in a lower tax bracket than you are now—another potential benefit.

With a Roth IRA, you get no tax deduction up front, so each dollar you contribute is one that you’ve paid tax on. The tax benefit comes later in life. When you withdraw money from a Roth IRA, if it’s a qualified distribution, all of it comes out tax-free—both the dollars you contributed and your earnings on those dollars.

Can anyone have an IRA?

If you or your spouse (if you file a joint tax return) have earned income either as an employee or as a self-employed individual, you can contribute to an IRA. The maximum allowed contribution for 2019 and 2020 is $6,000, or $7,000 if you’re 50 or older. For tax year 2020 and forward, there is no age restriction to contribute to a Traditional IRA.*

How do the dollars in an IRA grow?

The money in an IRA can be invested in the same ways that money can be invested generally. It can be in stocks, bonds, mutual funds, and so on. However, past performance is not necessarily indicative of future results.

How long do I have to wait to withdraw money?

You can withdraw your money at any time. However, taxes and penalties will depend on if you’re taking money from a traditional** or Roth IRA, and if you meet an IRS penalty exception.

Want to learn more?
• Go to Thrivent.com/IRA
• See article on page 30 about recent legislation

*For tax year 2019 you must be under 70½ to contribute to a Traditional IRA.

**Withdrawals made prior to the age of 59½ may be subject to a 10 percent federal tax penalty.

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

Warren collected and distributed about 100 blankets. The next year she added another sponsor and included hygiene kits.

That’s when Warren’s friend, Thrivent member Jasmine Dawson, stepped in. “I saw what Therssa was doing and her heart behind it,” she says. “I wanted to help.”

Dawson first formed a Thrivent Action Team in early 2019 to collect and purchase supplies to make about 150 hygiene kits, which included basic necessities like toothpaste, toothbrush and a first-aid kit.

“We packed them up, and with the blankets, went out into the community to give them out,” says Dawson.

The work has continued. Now, in its fourth year, Cover the City has grown in both the number of people it helps and what they receive. Socks, especially thick wool ones for Tacoma’s colder season, and hand warmers are high on the list of needs.

Warren is currently in the process of becoming a licensed clinical social worker. “I’ve met so many people and heard their stories of homelessness,” she says. “Most people don’t choose to be homeless. Being able to serve people right in my community is so important to me.”

Dawson agrees. She formed a Thrivent Action Team to help distribute more blankets, kits and socks this year. “Our church members donate, and we’ve also set up spots throughout the community where people can donate,” says Dawson, adding that shoe and clothing drives may be next. “I’m happy to be able to support this cause and give back.”
After Christ rose from the dead, he met two disciples traveling along a road to Emmaus. They did not recognize him but invited him to supper with them. While at the table breaking bread together, the disciples suddenly realized that this was Jesus Christ. In that moment of recognition, Christ vanished (Luke 24:30-31). Rembrandt captures this astonishing moment, and the miraculous nature of what is occurring, with the lightly sketched quality to Christ’s face. The artist cleverly uses the white of the paper itself, combined with a simple few lines, to suggest the form of the Savior’s gleaming face and surrounding divine light. We can imagine the shock and joy of the disciples—who are shown here taken aback in surprise and with hands joined in prayer, as they witness this revelation and the radiance of Christ vanishing before them.

Joanna Reiling Lindell is the director and curator of the Thrivent Collection of Religious Art (ThriventCollection.com)

Rembrandt van Rijn  
(Dutch, 1606-1669)  
Christ at Emmaus, 1654  
Etching and drypoint  
Thrivent Collection of Religious Art

Reflecting
This Easter season, how have you recognized Christ where you didn’t expect him?
What does financial stewardship mean to you?
It means we do a good job using our money in all phases of our lives. It's being ready to support the generation behind us and the generation ahead of us. From making sure our kids and grandkids have the resources they need for education to helping our parents as they get older.

What's your best piece of financial wisdom?
I have several of them. We're blessed by God to be a blessing to others. When we use our wealth and resources to help other people, it always seems like we have enough. We can't outgive God. It's also important to get in the habit of saving every month. Even if it's just a little bit, it adds up. Also, I'd say get people on your side who are good in dealing with finances. We've been blessed to have our Thrivent Financial professional, Michelle Walker, on our side. Finally, don't ask yourself as much what you want, ask yourself more often what you need.

What drives you to make a difference?
I think that all of us who are Christians are called to make a
difference in whatever sphere we're in. As a farmer, it's to be a good steward of the land. As a pastor, it's to shepherd my flock. All of us have a calling to be Christians where we are.

**What led you to a career in ministry?**

I knew I was going to be a Lutheran minister when I was in sixth grade. I enjoyed my confirmation class with our pastor, and his son was my best friend, so I spent a lot of time at the parsonage. I just knew I wanted to do something with eternal significance.

**You spent your career counseling people with addictions. What is addiction?**

It's an unhealthy relationship with something or someone. It can be with drugs, alcohol, food or an unhealthy person. At its core, it's a brain disease. With chemical dependency, there are actual changes in the brain. And like with any other disease, addiction affects ethnic groups differently, and it also runs in families. I want people to understand the disease of addiction the same way they understand the disease of diabetes, cancer, etc.

**Can people have an addiction to money?**

Absolutely. Money is a seductive, powerful and addictive thing. One-third of the parables Jesus told have to do with money and possessions. Whatever you put your trust in is your god; money shouldn't become your god. We have to be cautious and wise in how we deal with money—how we earn it, save it and use it.

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

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**Good question: WHAT’S ONE FINANCIAL GOAL YOU HAVE FOR 2020?**

- Prepare for future rainy days in our financial futures.
  *Jan and John Norton, Moline, Illinois*

- Reassess our family’s financial budget. Review the assets and liabilities to ensure the new worth is firm and where it needs to be.
  *Steve and Vivian Bowers, Garden Grove, California*

- My financial goal for 2020 is to be more prudent with the money God has entrusted to me, and to keep a closer eye on my budget. I need to remember to be grateful and content with what I have, and thank God for his daily blessings, especially during holidays.
  *Cindy Jubran, Knoxville, Tennessee*

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**When planning a vacation, how do you make decisions about how much to spend?**

Tell us in 50 words or less at Thrivent.com/share or email thriventmagazine@thrivent.com

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**Question for next issue:**

**What’s one financial goal you have for 2020?**

**My financial goal for 2020 is to be more prudent with the money God has entrusted to me, and to keep a closer eye on my budget. I need to remember to be grateful and content with what I have, and thank God for his daily blessings, especially during holidays.**

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**GIRL SCOUTS BUILD BIRD HABITAT**

**SAVANNAH, GEORGIA**

On a 100-degree day at the Savannah National Wildlife Refuge, Girl Scout Troop 30387—with help from the Refuge staff, the Ogeechee Audubon Society and volunteers—used a Thrivent Action Team led by Thrivent member Monica Harris to create a backyard birding habitat demonstration.

The learning experience for the Girl Scouts began with researching and budgeting how to wisely purchase necessary supplies. They evaluated what styles of feeders and feeds to use, chose native plants for the site and bought a bird bath and bird house.

The Scouts also learned how to dig a water line to create a water source for the bird bath and install a water drip line with a timer. Then, they learned how to maintain the site by regularly cleaning the feeders and bird bath, and by keeping the feeders full of treats for the birds.

The girls’ excitement about their creation sparked a desire to plan activities and host an event to educate others of all ages about birds and backyard habitats.

The event—which included information, refreshments, crafts and games—turned out to be a success, attracting more than 100 attendees from the community.
Interest rates play an important role in the economy and market activity, so we keep a close eye on them. For 2020, the Federal Reserve (or “Fed”) appears to be on the sidelines. The Fed sets short-term interest rates, but the market sets longer-term interest rates. The Fed raised rates a total of nine times from 2015 through December of 2018.

In the fourth quarter of 2018, the markets were anticipating economic weakness, which would usually result in lower interest rates. But the Fed was still raising rates. When market conditions and Fed policy are heading in opposite directions, we tend to see increased volatility in the stock market and, of course, we saw a huge drop in December of 2018.

The Fed then reversed course and began cutting rates in 2019, which turned out to be a great year for stocks. Following its most recent rate cut last fall, the Fed indicated that it likely would hold rates steady for some time. Chairman Jerome Powell has stated that in order to raise rates, inflation would have to run above the Fed’s 2% target for an extended period of time. However, the Fed’s preferred measure of inflation has been well below 2% for many years.

In periods in which the market sees relative predictability in interest rates, stocks have tended to be less volatile. In the second half of 2019 and through the first part of 2020, we have had one of the longest periods in history without a 2% drop in the stock market. Periods of lower volatility can lead to complacency, however. In such periods it is especially important to stick to your long-term financial plan and not be lulled into taking on excessive risk, especially with the market near all-time highs.

The views expressed are as of January 31, 2020, and may change as market or other conditions change, and may differ from views expressed by other Thrivent Asset Management associates. Actual investment decisions made by Thrivent Asset Management will not necessarily reflect the views expressed. This information should not be considered investment advice or a recommendation of any particular security, strategy or product.

Asset management services are provided by Thrivent Asset Management, LLC, a SEC-registered investment adviser and subsidiary of Thrivent Financial for Lutherans.
5 WAYS TO Navigate Market Fluctuations

Hint: Don’t make reactive decisions; stay patient and prudent

1. KEEP YOUR LONG-TERM PLAN IN MIND
   Investing is a long-haul endeavor—and if you’re investing in the markets, you should expect fluctuation. The important thing is to review your investment strategy to ensure it’s aligned with your long-term goals, and then stay the course.

2. DON’T REACT
   A natural reaction is to want to buy when stock prices are soaring and to sell when prices are plunging. When the market falls, any losses in your portfolio are only realized if you sell your holdings. The value of your investment will fluctuate over time, and you may gain or lose money. Evaluate if this is the time to sell before you react.

3. CONSIDER BUYING WHEN THE MARKET IS DOWN
   Think of it as a sale with prices discounted from a recent market peak. Yes, prices always could fall further, but if you’re invested for the long haul, you may want to consider if this is a good time to add to your investment portfolio.

4. SEEK OUT GUIDANCE
   If you’re not sleeping at night, or your risk tolerance has changed (maybe you haven’t revisited your investment strategy in a decade or more), it’s time to talk with your financial professional. He or she can help you review your strategy and guide you in staying the course or making measured, responsible changes, if needed.

5. DIVERSIFY
   You’ve heard the adage: Don’t put all your eggs in one basket. That applies here. Diversifying your investment portfolio means investing not just in stocks, nor just in bonds, but in a mix. Stocks and bonds seldom move in step with each other, so losses in one asset class may be offset by gains (or less-severe losses) in the other. While diversification can reduce your risk, it does not ensure a profit or guarantee against a loss.

TEAM COLLECTS FOOD FOR FAMILIES
BLOOMINGTON, ILLINOIS
Thrivent member Crystal Larkin led a Thrivent Action Team to purchase nonperishable groceries for meal boxes as part of the “Big Give” effort led by Home Sweet Home Ministries and Midwest Food Banks. Through this effort, more than 2,500 underresourced families received a box to cook a meal and gather family at home to celebrate Thanksgiving.

VOLUNTEERS SUPPORT HOME SWEET HOME
KIRKWOOD, MISSOURI
Thrivent Financial Professionals Brian McGraw and Adam Hautly organized an event to help locals transitioning from homelessness to housing. More than 100 volunteers built 125 dressers for Home Sweet Home, a nonprofit organization that collects and provides donated furniture and household items. The dressers will help those transitioning to a new living situation with furnishings and a sense of ownership.
After a long winter it’s time to declutter and get organized. Just as you clean your home, take a close look at your financial to-do list. Here are some tidy tips to get you started.

1. GO ROOM BY ROOM
Feeling overwhelmed at the thought of cleaning your entire house? The task will feel more manageable if you break it up and make small goals. Perhaps you tackle one room a day or one room a week.

2. GET PAPERWORK IN ORDER
Organize receipts, bank statements and tax documents in a way that works for you. Make sure important documents are in a fireproof safe or safety deposit box. Shred documents you no longer need.

3. DECLUTTER BY UPCYCLING
Create a new use for possessions you no longer use. Turn a candle holder into a planter or cut old towels into cleaning rags.

4. REACH HIGH AND LOW
Find hidden dirt in each room’s nooks and crannies. Dust corners, baseboards, shelves, picture frames, blinds, lamps and ceiling fans. Launder items like pillows, throw blankets and rugs.

5. CHECK YOUR CREDIT REPORT
Make sure your credit score is in good standing and that there are no errors on the report.

6. DUST OFF YOUR BUDGET
Revisit your saving and spending plan. Make adjustments that will keep you on track to meet your financial goals.

7. MAKE A HOMEMADE CLEANER
Looking for a more natural cleaner? Mix and match your favorite mood-lifting, stress-busting essential oils to make a custom scent.

Natural All-Purpose Cleaner
½ cup white distilled vinegar
15 drops of essential oil (lavender, lemon, orange, peppermint)
¼ cup water
NEW THRIVENT CFO SHARES EARLY OBSERVATIONS
By Vibhu Sharma

Why Thrivent? A chance to work for a Fortune 500 company in my hometown with a clear strategy and mission was too good to pass up. And to be part of a team of Thrivent colleagues who want to grow our business to serve more Christians. Plus, my wife has been a member for more than 30 years, so I have a personal relationship with Thrivent.

Thrivent has more than sufficient capital and liquidity to fulfill our promises made to our members. However, we need to develop solutions that the market needs to grow our membership. To be relevant, one needs to grow over time, and to do so in a profitable manner. For example, we need to expand our services from insurance and mutual funds to other financial services products such as banking and credit cards. We also need to offer more life, health and annuity solutions, and we are working on that!

One of my initial observations since joining Thrivent in September 2019 is that our brand awareness is not very strong. Consumers do not know us, and thus do not consider us for financial advisory. We need to expand our brand and marketing efforts in 2020! One of my other observations is that our financial professionals are focused on serving our members. And we are working on enhancing the customer experience even more in 2020 and beyond.

I look forward to working with my colleagues in making Thrivent a leader in financial advisory and serving both our current and future members.

Vibhu Sharma, senior vice president, chief financial officer and treasurer, started at Thrivent in September of 2019.

Thrivent is the marketing name for Thrivent Financial for Lutherans. Insurance products issued by Thrivent Financial for Lutherans. 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. Thrivent.com/disclosures.
TRANSFORMATION BEGINS WITH STRONG FINANCIAL FOUNDATION

Dear Fellow Member:

As we look back on 2019 and move into 2020, one thing is abundantly clear—our financial performance in 2019 provides a foundation for a bold and exciting future. That future will elevate our shared purpose of guiding people to make the most of all they have been given. In that future, we will be able to fulfill our promise to help Christians achieve financial clarity, enabling lives full of meaning and gratitude.

Most importantly, it will be a future where Thrivent is a recognized diversified financial services industry leader.

To achieve this, Thrivent has begun a transformation to establish who we will be and what we will accomplish as a business in the future.

We are beginning this transformation with a strong financial foundation. Our adjusted surplus grew to a record of $12.1 billion in 2019. This helps us maintain stability in an ever-changing economic environment and allows us to make strategic investments in the future of our organization. We can continue to meet the expectations of our current and future customers.

Assets under management and advisement grew to $152 billion as a result of our diligent financial stewardship and strong market performance. In 2019, nearly 94,000 new customers put their trust in us to help them achieve financial clarity.

As we have done in the past—and will continue to do in years to come—we will keep our promises to you. In 2019, members and their families received $1.5 billion in insurance benefits and $556 million in guaranteed retirement income. Our $329 million in dividend payouts to members was one of the highest in our history.

Last year, we helped more members than ever gain financial clarity through our planning expertise, an important step to becoming a recognized leader in financial advisory services.

As we embark on this new year and continue our transformation, we remain true to our roots as a fraternal benefit society and a membership organization of Christians. Our structure allows us to grow stronger as an organization and take care of one another. As a holistic financial services provider, we are honored to help people live generously.

We are optimistic and excited about Thrivent’s future. We look forward to continuing the journey with you.

Thank you for your membership and support of Thrivent.

Sincerely,

Bonnie E. Raquet
Chair of the Board

Teresa J. Rasmussen
President and CEO

We’re strong and stable

$152 BILLION
Assets under management/advisement

Members and customers trust us to manage their assets.

$12.1 BILLION
Total adjusted surplus

This record surplus helps us maintain stability in an ever-changing economic landscape.

We’re recognized by others

A++
A.M. Best Superior

Highest of 16 ratings May 2019
AMBest.com

2019 World’s Most Ethical Companies
Thrivent was named one of the “World’s Most Ethical Companies” by Ethisphere Institute, 2012–2019.

We’re inspiring generosity

$333 MILLION
Funds raised and donated by Thrivent, members and supporters in 2019

17.2 MILLION
Total hours contributed by volunteers in 2019
THREIVENT 2019 FINANCIAL RESULTS

**Condensed Statutory Financial Information**

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<th>As of Dec. 31 (in millions)</th>
<th>2018</th>
<th>2019</th>
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<td>Cash and short-term investments</td>
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<td>Assets held in separate accounts</td>
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<td><strong>Total admitted assets</strong></td>
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<td><strong>Liabilities</strong></td>
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<tr>
<td>Reserves for life, annuity and health contracts</td>
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<tr>
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<td>330</td>
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<tr>
<td>Other liabilities</td>
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<td>Liabilities related to separate accounts</td>
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<td><strong>Total liabilities and surplus</strong></td>
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<tr>
<td><strong>For the year ended Dec. 31 (in millions)</strong></td>
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<td><strong>Premium income and contract proceeds</strong></td>
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<td>Commissions and operating costs</td>
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<td>Capital gains (losses), net</td>
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<tr>
<td><strong>Net income</strong></td>
<td>$1,210</td>
<td>$990</td>
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1Dividends are not guaranteed.

2Ratings based on Thrivent’s financial strength and claims-paying ability. Do not apply to investment product performance.

3“World’s Most Ethical Companies” and “Ethisphere” names and marks are registered trademarks of Ethisphere LLC. For details, visit Ethisphere.com.

4The dissolution of Thrivent’s wholly owned subsidiary, Thrivent Life Insurance Company (Thrivent Life), was completed in 2019. Fiscal 2018 results (in the table at left) have been restated to incorporate the assets, liabilities and operations of Thrivent Life.

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. Thrivent.com/disclosures.
Brent and Callie Lehman
(Thrivent members)

Lydia Hiesterman
(Thrivent Financial professional)
PERSONAL FINANCE MYTHS—

BUSTED

Setting the record straight on common money misconceptions

BY DONNA HEIN • PHOTOS BY CHRIS MULLINS

Personal finance advice comes in many shapes and forms. From listening to podcasts, having social media conversations, surfing the Internet and chatting with an acquaintance at a party, we get lots of advice for our financial life.

But do we really know what's true? 

Thrivent magazine asked several Thrivent Financial professionals to share financial myths they hear—and often need to debunk. We narrowed the list to five, then interviewed financial professionals and Thrivent members to set the story straight.
A will is a must-consider, whether you have kids or not, whether you have lots of money or not.”
——MELANIE KNOEPFLE, THRIVENT FINANCIAL PROFESSIONAL

Myth 1:
I’m young; I don’t need to save for retirement.

“When I got my first paycheck after college, I started saving for retirement right away,” says Callie Lehman of Linn, Kansas. Even though she had what she calls “a decent amount of student debt,” Lehman didn’t hesitate to make retirement a priority.

And her parents, siblings and peers encouraged it. “They told me they wished they had started when they were my age,” Lehman says. “They said it for a reason, and I thought it was best to take their advice.”

Callie and her husband, Brent, both in their late 20s, met with their Thrivent Financial professional, Lydia Hiesterman, to help develop their savings strategy.

“A lot of people think it’s not a top priority because of student debt, trying to save for a house, etc. But I disagree,” says Lehman, who works for the Kansas 4-H Foundation. Her husband is the maintenance assistant at a nursing home in Linn, Kansas. The couple lives in Linn with their 1-year-old son.

Hiesterman, of Washington, Kansas, encourages their saving strategy. “I firmly believe in first making sure they have a strong base with insurance, then to start saving in a retirement vehicle.

“Time is on your side when you start young,” she says, “If you have a high risk tolerance, you can be more aggressive with your investments. And the potential of compounding your earnings may be greater.” However, she adds, past performance is not necessarily indicative of future results, and everyone’s investment risk tolerance is different.

Most people have room for it in their budget, Hiesterman says. It doesn’t mean it will always be easy, but if you get on an automatic payment plan, it helps. “Set it and forget it,” she says.

Lehman agrees. “If you don’t see it, you don’t even think about it. Plus, I can see us being able to retire early. For us, it’s that balance of saving and spending and having fun while doing it.”

Myth 2:
I should take Social Security as soon as I’m eligible.

You’ve likely heard this statement, or something like it, especially if you’re nearing retirement. While this may be true for some, it really depends on your personal scenario, says Deb Beck, a Thrivent Financial professional in The Villages, Florida.

“I often hear ‘I paid into it this long, and I want to get it,’” Beck says. “Ultimately, it’s your decision, but one of the things you’re going to want to think about is your life expectancy, especially considering family history.”

In many cases, people are living longer today than their parents did, Beck explains. Delaying the start of Social Security may provide a larger check in those later years, perhaps when needed most, she says.

Thrivent member John Pankop of Cromwell, Indiana, retired at age 62. He’s now 66, and after conversations with Beck, he’s thinking about waiting until 70 to start drawing his Social Security. That was not the original
plan he and his wife had discussed.

“There is longevity on my side of the family,” Pankop says. “My father died at 90, my grandfather at 95 and my grandmother at 100. I have long genes.”

He’s also run his numbers. “At age 66, I looked at what my payment would be and figured out the amount of money I’d be paid if I lived to 86,” he says. “Then I looked at my payment at age 70, calculated it out for 16 years, and the payment was significantly higher.”

If the longevity proves true, then it will be good that he has the extra dollars later. Plus, he added, he doesn’t need that money right now.

Another consideration, Beck says, is future income needs for your spouse. When one spouse dies, you’ll lose the lower of the two Social Security checks you may have received as a couple. As with longevity, if you wait to start taking Social Security, a potentially larger monthly payment may be beneficial for the living spouse.

“I’ve tossed around the question of what if I don’t live that long or if Social Security will still be here,” Pankop says. “If you need it, then you should take it. If you don’t, it doesn’t hurt to wait another year and then re-evaluate.”

**BUSTED**

**Myth 3: I don’t need a will.**

A will is a must-consider, whether you have kids or not, whether you have lots of money or not. It’s key if you want any say over who inherits your estate—which includes not only money, but everything you own, like a house, car and any possessions,
How Thrivent Can Help

Talk to a Thrivent Financial professional
If you need an answer to a financial question, reach out to your Thrivent Financial professional or contact the Thrivent Financial Guidance Team at 888-834-7434 or guidance@thrivent.com.

Lead or attend a Thrivent workshop
Thrivent also has several workshops available that you can participate in.

Advanced topics led by Thrivent Financial professionals include:
• Social Security: Timing Is Everything
• Five Keys to Retiring Fearlessly
• Prepare Wisely: End of Life Strategies
• Building Your Retirement Foundation

Or you can choose to host a workshop in your home, church or community. You simply order a kit for $20. Topics include:
• Do One Thing Different
• Finding Ways to Save

Visit MoreThanMoneyMatters.com or contact your Thrivent Financial professional for more information.

Myth 4: I don’t have enough money to meet with a financial professional.

Anne Myers had just finished graduate school. The Thrivent member from Savannah, Georgia, had about $55,000 in student loans and about $50 in her checking account and $100 in savings.

“I didn’t have any money, and I knew I was pretty financially illiterate,” Myers says. All that changed when she met with Vann Doubleday, her Thrivent Financial professional in Savannah. They talked about her loans, her goals,
and strategies to begin saving for emergencies and retirement.

A year after those first conversations with Doubleday, Myers had about $1,200 in savings and also was setting aside money for retirement. “Within three years, I was able to secure enough savings that if I would lose my job, I’d be set for six months,” says Myers, the assistant director of residence life at a local college.

“Vann told me that the only one who is going to take care of the old me is the young me,” she says. “I had been getting lost in the long-term goals, so he encouraged me to set the short-term goals to help meet those long-term goals.”

For Doubleday, conversations about values and goals are the starting place for developing a short- and long-term financial strategy.

“I like to use a dartboard analogy,” Doubleday says. “If you walk into a dark room and I hand you a dart and tell you to hit the board, it’s going to be hard to hit the target. You can’t see it. Now, I can’t guarantee we’ll hit the bull’s-eye, but I can turn the lights on and show you the board.”

It’s not about how much money you have, he says. It’s about uncovering your passions, offering insight and improving your financial clarity.

**BUSTED**

**Myth 5:**
I’m young and healthy. I’m single. I don’t need life insurance.

Brian Steward, a Thrivent Financial professional in Peoria Heights, Illinois, can understand how someone can think that. But in reality, he says, it’s the perfect time to get life insurance.

“You want to lock it in now because we don’t know what the future holds,” Steward says. “I’ll tell people about others in my life—people I’ve known—who said the same thing and their health changed. Then they either couldn’t get life insurance or it was more expensive.”

Thrivent member Michael Kilkenny of Peoria, Illinois, says it’s better to be prepared, which is why he met with Steward a few years ago to discuss life insurance. He had a small contract his parents purchased for him as a child.

“I’m an engineer—I spend a lot of time on work projects thinking about what can go wrong,” Kilkenny says. “It gives me an appreciation of how quickly something can go wrong.”

He’s also had a family member diagnosed with cancer in his 20s. “It’s a reminder of how life, too, can change very quickly,” Kilkenny says.

Life insurance is important, he says, because funerals are expensive, and he doesn’t want to put any family members at a financial disadvantage if the unforeseen should happen.

Kilkenny was 31 and single when he purchased his insurance contract. He’s now engaged to be married.

“Michael purchased a safeguard that even if something should happen to his health, his family is protected,” Steward says. ■

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

Thrivent Financial professionals have general knowledge of the Social Security tenets. For complete details on your situation, contact the Social Security Administration.


Thrivent and its financial professionals do not provide legal, accounting or tax advice. Consult your attorney or tax professional.
Preparing for the Unexpected

How would you make money if you suddenly couldn't work due to an illness or injury? Disability income insurance can be an essential part of your financial safety net.

By Stacey Freed • Illustrations by Rocco Baviera

Four years ago, Melinda Busch, a dental hygienist from Frisco, Texas, slammed her ring finger in a door and crushed it. “It’s a fulcrum finger that we use to stabilize while manipulating instruments. I never thought something like this would occur,” says the now 37-year-old. She was out of work at the dental clinic for six months.

In January 2019, Bradley Messerschmidt, a Thrivent Financial professional in Spokane, Washington, was diagnosed with testicular cancer at age 33. He needed surgery and chemotherapy. He, too, was out of work for six months.

These are two very different scenarios, but the impact is the same. The chances of missing work due to illness or injury are greater than you may realize. People are often familiar with disability income insurance since many employers offer it as part of their benefits package. Basically, you get sick or injured, are unable to work and the insurance kicks in. But not everyone has it. And what they do have may not be enough.
It’s something for people of all ages to think about, especially young adults. According to the Social Security Administration, more than one in four of today’s 20-year-olds can expect to be out of work for at least a year due to a disabling condition before they reach age 67.1

Both Busch and Messerschmidt did something years ago in their work life that most people don’t think about. They bought personal disability income insurance.

Messerschmidt purchased his contract in 2013 while he was working as an engineer in a company that didn’t offer it as a benefit. He learned about the importance of disability income insurance only when a work friend suggested that he and his wife, Lindsey, meet with a financial professional to talk about their future. “I was 28, had a desk job, and I thought there wasn’t much that could happen to me sitting at my computer. Like many people, disability income insurance wasn’t on my radar,” he says.

Busch was only 24 years old in 2006 when she purchased a contract at the urging of her parents. “They were insistent that I get a disability income insurance policy because my dad had a heart attack when I was in high school, and he was on disability and out of work for quite a while,” she says.

Both Messerschmidt and Busch are immensely grateful that they’d made the choice. As Busch puts it, “Getting this policy was the smartest decision I ever made.”

**Contract Choices**

“Disability income insurance is about protecting a person’s most important asset—their ability to earn an income,” says Steve Sperka, vice president of health insurance products at Thrivent. There are different products to help you do that, and you determine how much of your income you want to get protection for.

Whether you’re self-employed, work full time or part time or your employer offers a disability income insurance contract that would cover another 20%. You won’t pay taxes on that 20%. Group disability income insurance coverages vary.

**In a Nutshell**

Disability Income Insurance:

- Covers serious health conditions and long-term illnesses
- At time of purchase, you can design how long you would want benefits paid: 12 months, 24 months, 60 months, 10 years or to age 67
- Wraps around an employer-offered contract or can be purchased on its own

**DOES YOUR EMPLOYER OFFER DISABILITY INCOME INSURANCE?**

**If Yes...**

Remember that the benefits it pays could be taxed. It may be in your best interest to add a personal contract that can wrap around the insurance you have from your employer. If your employer covers 50% of your income, you can get a personal disability income insurance contract that would cover another 20%. You won’t pay taxes on that 20%. Group disability income insurance coverages vary.

**If Not...**

You can purchase it on your own. It’s there to help you pay the bills in case something happens to you.

At the time he purchased his contract, Messerschmidt was earning about $65,000 a year. If he were to become disabled and unable to work, the contract would pay 75% of his monthly post-tax income for five years. It cost him $32.29 a month, and he could take it with him if he lost or left his job.

While he chose a five-year option, it’s possible to purchase a contract
that covers you for two, five or 10 years or until you turn 65 or 67, depending on the plan you choose. If you lose your job while you are disabled, you still will receive the money from your personal contract. And if you get another job, your personal disability income insurance will follow you at the same income amount as when you originally purchased the contract. Premium payments can be set up automatically and can be scheduled monthly, quarterly, semiannually or annually, and it’s possible to purchase a feature that indexes the pay to inflation.

The other nice thing about these contracts is that it’s sort of a “rolling benefit.” If, for example, you use four months of a five-year disability contract and then return to work for six months full time, the clock restarts for your five years.

That was helpful for Busch who, in June 2019, had to have carpal tunnel surgery. As of November of that year, she was still on full-time disability leave. Her employer, she says, is holding her job for her. She had chosen a contract that would cover her until she turns 65. “This means that her contract would last until 65 no matter how many times the benefit is triggered on and off to that point,” Jupiterwala says.

What if your income increases? A future purchase option (FPO) lets you increase your insurance coverage annually as your income increases, without medical underwriting, in exchange for a higher premium. Even if you develop a health condition, you can purchase additional coverage under the existing contract.

There are even contract options for stay-at-home spouses, whose work is valued in the home but who may not have income from external sources. For example, a stay-at-home spouse could purchase up to a $2,000-a-month benefit with a two-year payout period that could be used if that person should become disabled.

**Extra Sense of Reassurance**

During Messerschmidt’s six-month disability leave, he chose not to dip into his employer-sponsored disability income insurance contract, which had a 120-day waiting period before it kicked in. He would have claimed if he could have received two months of benefit, but because he was back to work on a part-time basis, he only would have received a week’s worth of pay after the elimination period.

Even though the Messerschmidts have some additional burdens— they are raising two children with disabilities, and a third child, their oldest, passed away in 2015—the family was able to make it through the months when Messerschmidt was out of work without harming their savings. As far as Messerschmidt knows, he’s healthy now. He and his wife, Lindsey, are focused on their family. “I’d venture to say, in the past eight years, we’ve experienced a lifetime of medical issues,” he says.

Messerschmidt and Busch feel that having a personal income disability contract gave them an extra sense of reassurance. “You don’t buy insurance because you want to use it; you buy it because it’ll be there if you need it,” Messerschmidt says. “And I can’t imagine not having this insurance in place with everything that’s gone on in our lives.”

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

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**HOW THRIVENT CAN HELP**

Only a few insurers offer disability protection to spouses who stay at home. Thrivent is one of them. Learn more at Thrivent.com/DI or contact your Thrivent Financial professional.

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1Social Security Administration, “Disability and Death Probability Tables for Insured Workers Born in 1967,” ssa.gov/oact/NOTES/ran6/an2017-6.pdf, Table A


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

If requested, a licensed insurance agent/producer may contact you, and financial solutions, including insurance, may be solicited.

Disability income insurance contracts have exclusions, limitations, reductions of benefits and terms under which the contract may be continued in force or discontinued. For costs and complete details of coverage, contact your licensed insurance agent/producer.

Thrivent and its financial professionals do not provide legal, accounting or tax advice. Consult your attorney or tax professional.
Spring often comes in fits and starts. But eventually, even the harshest, longest winter lets go, giving way to some welcome changes. Our physical senses pick up on them: Buds swell, grass starts to green up and the morning chorus of birds grows louder each day. We respond to the changes spiritually, too, as the season leading up to Easter brings the promise of renewal and rebirth.

Spring also can be a time to search for fresh ways to live generously. For example, the yard chores on your to-do list are probably the same ones you could do for others needing assistance. Your annual neighborhood block party could become a fundraiser for a favorite charity. Your April garage sale might support a family in crisis. There are many more ideas, including the following five from members. They found ways to further their service in spring, with the help of one of Thrivent’s generosity programs, Thrivent Action Teams.

Looking for a fresh take on generosity?
Take your cues from the season that’s unfolding all around you.

By Kathleen Childers • Photo by Louise Palmberg
Sarah Humphrey (left) and Karen Maresco worked with White Post Farms in Melville, New York, on their fundraiser to raise money for a mission trip.
Plant Sale
Sarah Humphrey and Karen Maresco took their cues from spring when they organized a fundraiser last May. They sold flats of flower and vegetable seedlings to support a mission trip to Ponce, Puerto Rico, that was planned for July. Humphrey created a Thrivent Action Team to help. The team gathered plant orders from their church, St. Peter’s, and their community, Huntington Station, New York, and picked up the flats from the grower and helped deliver them.

“With spring and people working in their gardens, we thought selling plants would be a good way to raise money,” says Humphrey. “And we held it just before Mother’s Day, thinking people would want to purchase flats as gifts.”

Humphrey and Maresco started planning the sale over the winter. They contacted a local nursery months ahead of time to arrange for the flats. And they gave themselves plenty of time to advertise in several ways. “We didn't just rely on social media to get the word out,” Humphrey says. “We announced it in the church bulletin, and we passed out order forms to people at our workplaces and local businesses.”

The sale raised $1,931, which was used for supplies taken to Puerto Rico. While there, the mission trip team partnered with a local church and repaired hurricane-damaged homes, taught Vacation Bible School, visited nursing homes and did prayer walks with local residents.

“Spring is a good time to reflect,” says Humphrey, “and to get out there and experience God's creation.”

Garden Project
Members of Atonement Lutheran Church in Newport, Oregon, look forward to spring when they can plant vegetables that they donate to a local food pantry. The effort is spearheaded by Rhonda Harman. They grow potatoes in a large bed, and lettuce, kale, peas and other vegetables and herbs in raised beds. Unfortunately, local deer, raccoons and other critters also looked forward to the annual planting—they were consuming the raised-bed crops before church members could harvest them.

So last spring, Thrivent member Jean Amundson, whose husband, Paul, helps with the gardening, organized a Thrivent Action Team at Atonement to critter-proof the raised beds. Church members built sturdy fences that keep the intruders out but can be removed when the raised beds need tending. The fences worked beautifully. “The critters stayed away,” Amundson says, “and the raised beds produced about 315 pounds of vegetables for the food pantry.” The potato patch also was harvested and donated in early fall by gardeners.

Easter Egg Hunt
Winters are especially long in Pipestone, Minnesota, so when Easter arrives, it's particularly welcome and inspiring. For Our Saviour’s Lutheran Church, it's also an opportunity to bring the community together for an annual Easter egg hunt. Last year’s event drew 70 kids and parents. They searched for eggs and enjoyed snacks, a craft activity and a talk by the pastor.
Looking for other ways to help your neighbors and community? Consider your passions and then look for ways you can help others. Here are some additional ideas you might find appealing:

- Start a community garden.
- Organize a neighborhood tree-planting.
- Create a street cleanup day.
- Volunteer at an animal shelter.
- Help elderly neighbors with yard work.
- Clean your closets and donate items to charity.
- Go on (or chaperone) a spring-break volunteering trip.
- Help organize and paint a mural for your town.
- Donate repair services to area nonprofits.
- Organize a crew for a day and ask the city council if there are projects that need extra help.
- Host a neighborhood Easter egg hunt.

Gary Hailey and his wife, Carmen, like to use their generosity to support their church and its presence in the community. They led a Thrivent Action Team for the event, which was held the Saturday before Palm Sunday. They filled 900 plastic eggs with goodies and then helped scatter them in the church yard.

Having done this for several years, they’ve learned a few tricks to make the hunt a success: They purchase supplies at a discount store, including peanut-free candy, in case any of the kids have food allergies. They buy the eggs, which are re-used each year, in a number of colors. To give younger kids a better chance at gathering eggs, the older kids are asked to search only for eggs of a certain color.

The church also takes its generosity outdoors in the summer, with a block party geared toward kids age 10 and under. “We want to do fun things for families,” Gary says, “and we hope they might be encouraged to visit our church.”
Park Cleanup
Tracy Dieckman didn’t have to look far for the perfect springtime service project. Her home in Campbellsport, Wisconsin, sits right across the street from Fireman’s Park. As the main recreational spot for this small town, it’s heavily used in the warm months of the year. Over the winter, however, it’s not maintained. So when spring arrives, it reveals a fair amount of trash and debris that has collected over the months.

Last spring, with a festival scheduled to happen soon, Dieckman had an idea for cleaning up the park. It would be the perfect project for her kids’ confirmation class: getting them outdoors and improving a feature of the town that everybody enjoys. She organized a Thrivent Action Team for the clean-up, composed of kids from the class and some of their siblings and parents. “We used the seed money to buy trash bags, rakes, gloves and other supplies,” Dieckman says. “On the Saturday that we held the cleanup, we raked up twigs, picked up garbage, cleaned bathrooms and wiped down picnic tables.” The team’s enthusiasm during the event seemed to spread. Others who happened to be at the park that day joined them in their efforts.

Rummage Sale
It isn’t spring without spring cleaning. And that, says Margie Grandpre of Osburn, Idaho, is one of the reasons the annual rummage sale at Bethany Lutheran Church is a success. The stuff people want to get rid of is given to the church. While the church collects things for the sale all year long, spring brings a surge of the clothing and household goods that eventually fill the racks and tables of the two-day, late-spring event. The timing also helps bring more people to the sale. “It’s the time of year when people are out going to garage sales,” Grandpre says, “and we think we benefit from that.”

To help run the sale, Grandpre organized a Thrivent Action Team. Almost every member of the small church participated in the weeks it took to set it up and the days of the sale. “The sale helps the community in a couple of ways,” Grandpre says. Most items are priced at just 25 cents, so many families who have lower incomes like to shop at the sale because they can find quality things they need and can afford. To help boost sales, they also try to have some items that are appropriately priced higher—like a set of tires they sold last year for $200. Any items that aren’t sold are donated to the local VFW chapter or a faith-based thrift store for a sale they hold in late summer.

In addition, all the rummage sale’s proceeds benefit someone in need. Last year, they helped a young man travel to Seattle for medical care.

Kathleen Childers is a freelance writer in Minnesota.

THRIVENT MEMBERS MAKE A DIFFERENCE IN 2019

17.2 million
Number of hours members and others volunteered through Thrivent programs

152,453
Number of Thrivent Action Teams led by members

84
Number of homes built across the U.S. in 2019 through the Habitat and Thrivent partnership

HOW THRIVENT CAN HELP
Learn more about how these Thrivent programs can help you live generously:

• Thrivent Action Teams
• Habitat for Humanity and Thrivent Partnership
• Thrivent Member Networks

Go to Thrivent.com/livegenerously for information.
Do you want to help a family open the door to a safe, affordable place to call home? The Habitat and Thrivent Partnership has two programs that can help you make a difference in 2020. Through Habitat and Thrivent Faith Builds, Thrivent members, local Christian churches, the community and future homeowners across the U.S. are partnering to build 89 homes in 78 communities. Volunteers can choose to help with construction and non-construction activities. The second program, Habitat and Thrivent Worldwide, provides the opportunity to build homes and build lifelong memories and relationships on a weeklong trip to another country or in the U.S. Visit Thrivent.com/Habitat and click on the program names to find Faith Builds in the U.S. or to join others on a trip. No construction skills are required.
What’s Happening at Thrivent

T hrivent benefit members elected Kirk D. Farney, Kathryn V. Marinello and Frederick G. Kraegel to the organization’s national board of directors last fall. The three directors were elected out of a pool of eight candidates and began their new terms in February. Members cast a total of 514,270 qualified votes during the election.

“The members of the board of directors have two main fiduciary duties of loyalty and care to act for the benefit of and in the best interest of Thrivent and our members,” says Bonnie Raquet, board chair. “They must make sound ethical, legal and management decisions and policies while ensuring Thrivent has the resources to carry out its mission.”

To fulfill those duties, the board of directors: Reviews and approves strategic plans, oversees major business decisions, assesses and manages risk, and selects the CEO and the appointed directors.

You can find a list of the board members on page 2 of this magazine. Read brief bios of each board member at Thrivent.com/governance.

Make Your Board Recommendations
Any member can suggest candidates for the national board of directors. If you know an active Thrivent member who you think would be a strong board candidate, contact your local Thrivent Member Network board chair by May 31. Not sure who that is? Call 800-847-4836; say “fraternal” at the prompt. Or go to Thrivent.com/livegenerously. In the volunteering section, click on “Thrivent Member Networks,” then your location on the map. You’ll be taken to your Thrivent Member Network page. Click on “Contact our Region” at the top of the page.

1Tabulated by Election-America, an independent election services company.

NATIONAL BOARD MEMBERS ELECTED

SECURE ACT CHANGES RETIREMENT ACCOUNT RULES

The new SECURE Act, approved by Congress at the close of 2019, provides greater retirement savings flexibility for individuals and businesses. Most of the 29 provisions of the new SECURE Act (which stands for “Setting Every Community Up for Retirement Enhancement”) went into effect at the beginning of 2020.

Provisions include:

1. Changes that benefit older workers.
   People who choose to work beyond traditional retirement ages now may be able to contribute to their traditional IRAs beyond age 70½. Additionally, the age at which RMDs must be taken from traditional IRAs and retirement plans has been changed for individuals who turn 70½ after Dec. 31, 2019. With the new rule, these individuals will not have to take RMDs from traditional IRAs and retirement plans until April 1 following the year they turn age 72.

2. Elimination of the “stretch IRA” for most beneficiaries. There are big changes for individuals who have inherited, or plan to inherit, traditional IRAs, Roth IRAs and retirement plans such as 401(k)s.

3. Easing the path for employers to offer lifetime income annuities within retirement plans.

To learn more about these and other provisions of the SECURE Act, visit Thrivent.com/SECUREAct or contact your Thrivent Financial professional.

This article provides an initial overview of some of the key changes outlined in the Act. A number of these provisions will be subject to interpretations from the Internal Revenue Service or other authorities. Thrivent and its financial professionals do not provide legal, accounting or tax advice. Consult your attorney or tax professional.

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What’s Happening at Thrivent

THREIVENT TO PAY OUT $330 MILLION IN DIVIDENDS IN 2020

Thrivent is returning an estimated $330 million in dividends in 2020 to members who own eligible insurance products. This is an increase of about $4.6 million (1.4%) over dividends paid out last year.

Thrivent’s structure as a fraternal benefit society allows it to give money back to members in the form of dividends. The organization created the surplus by using solid business practices such as rigorous expense management, strong investment oversight and careful underwriting of new business.

Guaranteed contract values, death benefits and premiums for life insurance are based on assumptions, including claims experience (mortality), investment performance and managed business expenses. Dividends may become available when actual results are better than assumed results. The dividend amount is determined by the Thrivent Board of Directors each year after setting aside amounts necessary for providing for the growth of the organization and for protecting the ability to meet ongoing and future claims and obligations.

Although dividends are never guaranteed, Thrivent has paid them since 1913. In the last 10 years, the organization has paid $2.9 billion in dividends, reinforcing Thrivent’s ongoing financial strength and stability.

Contact your Thrivent Financial professional with questions or call 800-847-4836.

Thrivent is the marketing name for Thrivent Financial for Lutherans. Insurance products issued by Thrivent Financial for Lutherans. Not available in all states. Thrivent.com/disclosures.

ATTEND THREIVENT’S FREE WEBINARS

Now’s the time to stay on track with your 2020 financial goals. Join Thrivent online with the More than Money Matters Web Series.

Retirement Outlook for GenX & Millennials
April 2 at 7:30 p.m. CT
The next waves of retirees face new issues. Join us to learn how to navigate these uncharted waters.

Money & Marriage
May 7 at 7:30 p.m. CT
Learn tools and tactics to get on the same page and write a (financial) love story together.

Multigenerational Generosity for Christian Leaders
June 4 at 7:30 p.m. CT
This informs Christian leaders how different generations view generosity and how to engage them.

There’s no cost to attend, and no products will be sold. Visit Thrivent.com/webinars to register for these events.

BE A PART OF THRIVENT’S 2021 WALL CALENDAR

Plans for the 2021 Thrivent Member Wall Calendar already are under way—and we need your help! The theme for our next calendar is “Gratitude.” Gratitude is about focusing on what’s good in our lives and being thankful for the things we have. Gratitude is pausing to notice and appreciate the things that we often take for granted. Research shows that regularly expressing gratitude makes us healthier and happier.

As you reflect on your life, family, community and the gifts you’ve been given by God, what makes you feel grateful? How do you express gratitude? We’re looking for your original photos, reflections, Scripture passages or photos of original artwork that capture this theme. For more information about the theme, how to submit entries and to pre-order your 2021 calendar, visit Thrivent.com/calendar. The deadline for submissions is June 30, 2020.
WHAT COMES NEXT?
Each of the four lines has its own unique pattern. Can you figure out what spring item belongs in the empty space at the end to complete it?

MAZE
Help every bird get back to the birdhouse village.

Reflecting
What are your favorite Easter traditions? Draw or write below.

Find solutions to these puzzles at Thrivent.com/magazine
Spring is a time for growth and renewal. As nature bursts forth with new life, there’s a sense of anticipation for what is to come. What are some areas of your life you want to refresh this spring?

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