

Network News

About the newsletter

Network News provides financial insights, local stories, local partnerships and upcoming events happening in your region.

Want to know more?

Visit us at:
thrivent.com/member-network/heartland or at:
facebook.com/TMNHeartland.

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A Thrivent tradition continues

Get your 2026 Thrivent calendar

For nearly 30 years, Thrivent has created this special calendar by—and for—our membership. The featured photos are submitted by Thrivent clients and friends and have become a beloved tradition. As always, the calendar is available at no cost to our clients with membership.

Grace surrounds us in the everyday moments—in the quiet sip of morning coffee, an unexpected act of kindness, the rustle of leaves on a walk through the woods. It's in the stillness, the laughter and those quiet pauses that give us a chance to reflect.

For our 2026 calendar the theme will be “Moments of Grace.”

If you are a Thrivent client with membership, make sure to order your [beautiful calendar](#) today!

Vote with purpose in fall board elections

This fall, Thrivent is holding elections for its national board of directors, as well as the Thrivent Member Network regional boards. For more information on the elections and to vote, visit thrivent.com/vote. The 2025 election dates are Oct. 7 – Nov. 25.





Make an impact in your career

We're expanding our financial advisor teams across the country to meet growing demand for values-based financial guidance. We're actively looking for people who want to make a meaningful impact through their work. No financial experience is necessary—we provide training and cover costs for you to get certain industry licenses.

Here's what you can expect:

- Competitive training and pay
- Team-based culture
- Nationwide roles with flexible options

Let us show you more about the [Thrivent financial advisor career](#).

What you need to know about legacy planning & how to get started

After years of hard work and dedication, building a legacy you can pass along might be one of your top priorities. With each passing year, you may be thinking more about how you'll share the fruits of your labor with your loved ones, your community and the causes close to your heart.

That's where legacy planning helps. While you may think legacy financial planning is only for the ultra-wealthy, it's something anyone can (and probably should) consider. The reality is that legacy planning involves more than just money. It's a way to help set up future generations for success, positively impact your community and live your values.

Whether you've begun the estate planning process or want to incorporate your values and charitable giving into your plans, understanding more about estate and legacy planning can help.

What is legacy planning?

Legacy planning is the process of deciding how to distribute your assets after you pass away. Over a lifetime, you may be fortunate enough to accumulate various assets—your home, property, retirement savings and family heirlooms all are considered part of your estate.

Legacy planning also may include [building generational wealth](#) for your family and donating to your favorite charitable organizations. To ensure the inheritance left behind is used in alignment with your values, you'll want to look into legacy financial planning during the estate planning process.

A financial advisor can assist with your estate and legacy planning. They'll work with you and your

attorney to develop an estate strategy that describes your wishes regarding your assets and ensure the necessary documents are in order.

Why is legacy planning important?

Legacy planning is important because it allows you to leave a legacy by giving according to your values and helping loved ones, all while simplifying the process. Anyone can participate in the legacy planning process; you don't need to be wealthy or close to retirement. In fact, legacy planning can be a lifelong practice.

As time passes and situations change, you may revisit your plans and adjust as needed.

As you begin the process, look beyond the monetary side of things, especially if you wish to maximize the



impact your assets will provide. Here are a few advantages of legacy planning:

- **It helps you give according to your values and wishes.** When you predetermine how you'd like your assets distributed, you can feel comfortable knowing the money, gifts and real estate left to your loved ones or charitable causes will continue to meet your values.
- **It simplifies a difficult process.** After you pass away, your loved ones likely will go through a probate process to review [your will](#) and assets. It can be a stressful time for your family: They've just lost someone they love, and they need the benefit of your good planning. Having your wishes accurately

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- and properly documented can streamline the probate process and reduce friction over disbursements.
- **It sets your loved ones up for success.** A legacy financial strategy also can be a gift to your loved ones. By taking the time now to set your family up for success, you can potentially help them minimize future tax responsibilities and maximize what you're leaving behind. Additionally, you may be able to put limits on what funds are spent on and how often money is accessed.
 - **You can leave a lasting legacy.** For many, it's important to teach future generations about the values your family holds dear. Legacy planning is a way to pass on your values to your loved ones and encourage others to follow your path of giving and generosity.

What to consider during the planning process

Start with your purpose. Consider the values and principles you hold dear and want to pass on to your children, grandchildren or community.

Ask yourself who you hope to help with your assets. How can you maximize the good you can create? What are some of the most important values you want to instill in your loved ones and pass on to your community? Clearly defining these priorities provides guideposts that clarify your legacy planning. Here are a few things to consider:

- **Your vision.** Think about the people and organizations most important to you and how you can

use the money and assets you've accumulated to do the most good.

- **Your current finances.** A financial advisor can help you look at your current situation to determine how to best save for your retirement while building wealth to leave behind.
- **Guardianship needs.** If you have family members under your care and dependent on you, you may want to ensure they have continued care and access to necessary funds after you pass.
- **A trustee.** A trustee is a person (or entity) who is in charge of distributing your estate in line with your wishes after you pass away. You can appoint a loved one for this role or an outside professional such as a lawyer or accountant.
- **Your family.** During the planning phase, consider speaking with your loved ones about your values. Have a conversation about why it's important to you to continue passing them down to the next generation.

Legacy planning vs. estate planning

While the terms legacy planning and estate planning are often used interchangeably, there are a few important differences. That said, they often go hand in hand.

- An estate plan helps you develop a strategy to distribute your assets after you pass. It primarily focuses on asset protection, minimizing inheritance or estate tax responsibilities and maximizing wealth through creating a will or trust.

- A legacy plan focuses on some of the intangible aspects of what you'd like to leave behind. While it still involves the monetary side of your asset distribution, you can predetermine how parts of your estate get used in a way that aligns with your beliefs and values.

Determining your purposes and values while thinking about your legacy can inform how you set up plans for your estate. For example, if education is an important value, you can designate that funds left to your beneficiaries will help them pay for their educational needs.

Or, if charitable giving is something you want to continue after you pass, you may want to work with your financial advisor to set up a donor-advised fund or a qualified charitable distribution (QCD) with instructions for gifts for specific organizations. These tools can help you make a difference for those causes close to your heart and also offer potential tax benefits.

How to get started

To get started, consider meeting with a financial advisor. Discuss the principles and values that matter most to you and whether you have specific goals you'd like to meet. From there, your financial advisor can work with you to determine the best approach to help save for future generations based on your situation, needs and values. They'll provide a personalized look at your unique circumstances and offer guidance for how your assets can make an impact for your loved ones and community—both before and after you pass away.

For more great information and strategies about estate and legacy planning, join us for the virtual workshop Estate Preservation for the Next Generation with Financial Advisor Eric Bilger in September.

Register today! More details in the Events section of this newsletter.



Better Together: Diaper Drive ‘25

Make a meaningful impact in your community and let Thrivent amplify your generosity!

Host a diaper drive for a local organization

Thrivent clients can collect diapers to benefit a local Thrivent Choice® organization that distributes diapers to fill the gap for families in need. Some example organizations include diaper pantries, food pantries, church nurseries, daycares, school programs and more.

For each diaper donated, the local Thrivent Member Network will donate \$1 to that organization—up to \$150 total! The organization must be in the [Thrivent Choice catalog](#) to receive the donation from the Thrivent Member Network.

If you have a [Thrivent Action Team](#) available, you can also apply for and utilize your Thrivent Action Team to support your diaper drive. You could use the \$250 seed money to provide refreshments for donors, create and print marketing materials, and more.

This opportunity runs Aug. 1–Oct. 31.

You may host your diaper drive at any point during this time frame. You will need to submit items via email by Oct. 31 to qualify for the matching donation.

How to participate

1. [Register your spot](#)—limited spots available
2. Select a diaper bank or childcare organization that is part of the [Thrivent Choice catalog](#)
3. If applicable: Apply to lead a [Thrivent Action Team](#) as way to boost your impact!
4. Plan and host your diaper drive at a time and place that works best for you
5. Submit documentation by Oct. 31 to qualify for the matching donation

Once all documentation is submitted and verified, the Thrivent Member Network will process the matching donation and send it directly to the Thrivent Choice organization.

Other important info

Limit one drive per member. If multiple Thrivent members would like to host a drive for the same organization, each member must host their own drive and submit separate amounts of items to count toward another match.

Story of impact from our Food Drive ‘25 earlier this year

- + 22 clients and 420 volunteers participated, with a total of 840 volunteer hours
- + 4,661 non-perishable items were donated
- + \$3,300 was donated from the Thrivent Member Network to food pantries

Jeri F. took part in the Food Drive ‘25, which ran from February through April of this year. She and six friends collected more than 175 non-perishable food items, which triggered a \$150 donation to be sent to their food pantry from the Thrivent Member Network. She used a Thrivent Action Team to purchase reusable bags to hold and deliver the items. Because of this initiative, it has inspired their church to host a monthly donation drive to support their community, and they have collected more than 650 items total so far.

Thank you to Jeri and all who participated in this food drive—you have made a huge difference in your communities!



2025 calendar of events

For additional events, details or to RSVP, visit our website at thrivent.com/member-network/heartland or email heartlandTMN@thrivent.com.

September

Estate Preservation for the Next Generation

Your Thrivent Member Network committed to helping you plan for your future—and the future of those you care about most.

Better prepare yourself for the “what-ifs” in life by joining us as Financial Advisor Eric Bilger addresses:

- Essential estate preservation documents
- The purpose of a will
- Estate taxes and annual gifting limits
- The probate process
- Advantages of naming beneficiaries on your accounts
- The SECURE Act 2.0 and how it impacts your family
- Concerns about how to protect your assets
- Long-term care costs and options
- Effects of income taxation upon death

This educational event is designed for clients and their adult beneficiaries to help address their concerns about aging parents. We encourage you to invite your beneficiaries to attend. Feel free to share this information and invite someone who might find it helpful.

Virtual event

Sept. 16, 5:30 p.m. Central time

Sept. 17, 11:30 a.m. Central time

Sept. 18, 6:30 p.m. Central time

Sept. 23, Noon Central time

[Register today!](#)

October



Fall family fun: Boo at the Zoo

Join Thrivent at Boo at the Zoo for a spook-tacular (non-scary) Halloween experience.

We will get together for a meal, face painters and other fun activities! Families of all ages can enjoy festive decorations, entertainers and more at the Saint Louis Zoo's nighttime experience. Please note: This is not a trick-or-treating event.

**Saint Louis Zoo –
1 Government Dr.
St. Louis, MO 63110**

**Saturday, October 25
6 p.m. Central time**

This event is sure to sell out, so [get your tickets today!](#)

December

Giving Tuesday Dec. 2

Giving Tuesday is a global movement focused on philanthropy and altruism. It takes place annually on the Tuesday after Thanksgiving.

Giving Tuesday was developed to counter the days focused on consumption. Instead of encouraging people to collectively spend money on “hot deals,” the initiative promotes radical generosity—a shared commitment to doing good and helping people in need. Many organizations, including Thrivent, celebrate Giving Tuesday as a meaningful cultural moment and an opportunity to amplify the impact of philanthropy.

There are two components to Giving Tuesday at Thrivent, both of which are open to everyone:

- **Donate!** Every year we feature organizations who are making an incredible impact in our local communities.
- **Participate.** Thrivent Member Networks are hosting a variety of virtual and in-person events in honor of Giving Tuesday.

For more information on the Thrivent match, how to donate and registration for events, please see [our website](#).

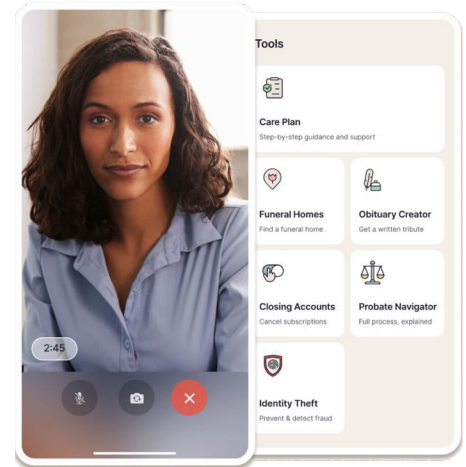
Full-circle loss support, every step of the way

Thrivent has partnered with Empathy to provide you and your family with the guidance you need to get through the challenging weeks and months ahead.

From settling the estate to dealing with grief, Empathy’s personalized, tech-enabled assistance and human support help beneficiaries handle the practical, logistical and emotional challenges that loss brings. We help ease the burden, so you can pay attention to the things that matter most.

- On-demand assistance from Care Managers
- Automated tools that take care of tasks on your behalf
- Probate and estate settlement guidance resources
- Emotional support and guidance for dealing with grief

Access your complimentary account [here](#) or call **720-807-2777** to connect with Empathy’s Care Team.



Stay connected

To receive the most up-to-date information on events, activities and communication, please update or add your email address by logging on to thrivent.com or calling 800-847-4836.



ADVICE + INVESTMENTS + INSURANCE + BANKING + GENEROSITY

No products will be sold at these events.

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

Member benefits and programs are not guaranteed contractual benefits. The interpretation of the provisions of these benefits and programs is at the sole discretion of Thrivent. Membership benefits are reviewed and evaluated regularly. Thrivent reserves the right to change, modify, discontinue, or refuse to provide any of the membership benefits or any part of them, at any time.

The Thrivent Choice® charitable grant program engages Thrivent clients with membership and Thrivent Member Networks in providing grants that support charitable activities, furthering Thrivent's mission and its purposes under state law. All grant decisions, including grant recipients and amounts, are made at the sole discretion of Thrivent. Directing Choice Dollars® is subject to the program's terms and conditions available at thrivent.com/thriventchoice.

You should never purchase or keep insurance or annuity products to be eligible for nonguaranteed membership benefits. You should only purchase and keep insurance and annuity products that best meet the financial security needs of you and your family. Consider the cost, features, and benefits of specific insurance and/or annuity products.

Thrivent provides advice and guidance through its Financial Planning Framework that generally includes a review and analysis of a client's financial situation. A client may choose to further their planning engagement with Thrivent through its Dedicated Planning Services (an investment advisory service) that results in written recommendations for a fee.

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

Insurance products, securities and investment advisory services are provided by appropriately appointed and licensed financial advisors and professionals. Only individuals who are financial advisors are credentialed to provide investment advisory services. Visit Thrivent.com or FINRA's BrokerCheck for more information about our financial advisors.