

Thrivent Member Network – Northland Region

# 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: [thriventfinancial.com/member-network/northland](https://thriventfinancial.com/member-network/northland) or at: [facebook.com/Northland.Thrivent](https://facebook.com/Northland.Thrivent).

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### Ready to give back? The choice is yours



Through Thrivent Choice®, you can contribute to organizations and causes you care about—and influence how Thrivent distributes some of its charitable funding.

Each day, organizations across the country are doing incredible things to strengthen communities and change lives. Clients can support that important work by directing Choice Dollars® to any of more than 40,000 enrolled churches and nonprofit organizations.

- By directing Choice Dollars, eligible clients with membership recommend where Thrivent distributes a portion of its charitable funding.
- Clients become eligible to direct Choice Dollars based on their insurance premiums and contract values.

### Share your recommendation

Thrivent clients with membership can nominate churches and nonprofit organizations for enrollment in the program. Once enrolled, the organization is included in the online Thrivent Choice® catalog and can:

- Receive online personal donations through Thrivent's online giving platform. Thrivent pays the processing fees\* so that 100% of the donation goes to the organization.
- Be supported by Thrivent Action Teams.
- Receive Choice Dollars® grant funding.

Learn more by visiting [thrivent.com/choice](https://thrivent.com/choice).

### Live Generously® T-shirt vote results

The winning design is Heart of Generosity. Thank you for helping us choose the 2023 Live Generously® T-shirt design.

T-shirts are available to individuals who lead or participate in a Thrivent Action Team. Clients who apply for a Thrivent Action Team on or after Jan. 1, 2023, will receive black T-shirts with the new design.

The Live Generously T-shirt is a representation of our clients' generosity in action. Clients and volunteers earn a T-shirt by leading or participating in fun and unique Thrivent volunteer projects. When you see a Live Generously T-shirt, we hope you are reminded of the impact we make when we all give back together.

Thrivent's generosity programs make it easy to give of yourself and live a more meaningful life. If you're a Thrivent client with membership, you can apply to lead your own Thrivent Action Team today by visiting [thrivent.com/actionteams](https://thrivent.com/actionteams).



## Make a difference in your community, with your community

### Thrivent Action Teams

Supporting your community is easy with Thrivent Action Teams. Apply to lead a group in a fundraiser, educational event or service activity. Then, gather a team of volunteers to make an impact together. Thrivent provides a customized kit of resources to get you started. Your team provides the passion to bring it to life.

### Thrivent Action Team ideas

#### Holiday care packages for our military

You and your team collect wet wipes, books, journals, snacks, water mixes and packing materials. Then use the seed money for postage to send the packages to our troops. Visit Operation Gratitude ([operationgratitude.com](http://operationgratitude.com)) for more ideas on how to get involved.

#### Christmas Eve worship kit

Provide a candlelight service at home for those participating in the service online. In the kit include battery operated candles, song book or print hymns and scripture. Use seed money for postage and boxes for the kit.

#### Christmas themed scavenger hunt kit

Create kits for carloads to participate in a scavenger hunt. Create a list of decorations to find in your community, gather snacks, Christmas music and car decorations and make a kit to send to family and friends.

#### Fresh Christmas arrangements

Use the seed money to order supplies, put together arrangements and deliver to those in a nursing home to brighten their holiday season.

#### Winter weather blessing bags

Use the seed money to start collecting hand warmers, gloves, soap and scarves and share these blessing bags with delivery drivers who come to your front porch, construction workers or first responders who are working out in the cold weather.

#### Appreciation kits for daycare or healthcare workers

Use the seed money to start building kits with snacks, coffee and cookies. You and your team create handwritten thank you notes to include in the kits.



#### Holidays in a box

Create care packages for college students who are not able to come home for the holidays. Use the seed money to provide snacks and holiday decorations.

#### New Year, New You

Use the seed money to print meal planners, recipes and goal setting planners. Purchase party favors to celebrate your team participating in the New Year New You challenge, and celebrate the challenge kick off on New Year's Eve.

For more information or to apply for your Thrivent Action Team, please visit [Thrivent.com/ActionTeams](http://Thrivent.com/ActionTeams).

## Long-term financial planning: 4 ideas for 2023

### 1. Contribute consistently to your retirement fund



Commit to regular contributions to your retirement fund. With the way compound interest works, even a small increase in your monthly contributions can lead to thousands of dollars more in your account when you need it down the line. And if it's an option, make sure to take advantage of any employer match your company provides—it's essentially free money in your pocket to use later.

### 2. Pay down your mortgage and other debts



Consider pushing an extra \$100 or \$200 or whatever you can afford toward your principal balance each month. It's a practice that can end up cutting several years off the length of your loan or saving you thousands of dollars in interest. Some lenders charge for paying back your mortgage early. Check with your mortgage provider to review your contract terms on any prepayment

penalties. Talking with a financial advisor can help you formulate clear, personalized goals and the best ways to be wiser about your debt.

### 3. Build an emergency fund



Most experts will tell you to save between three to six months of income in this fund. To make sure it's there when you need it, make this important resource a line item of your budget. Contribute to your emergency fund monthly—just like your utilities and cell phone bill—via automatic transfers, if your bank allows.

### 4. Save for your child's or grandchild's education



No matter how old your children (or grandchildren) are, consider saving for their college expenses now. Look into 529 educational savings plans, popular investment accounts designed specifically for qualified educational expenses of the account's beneficiary (a child or future student).

Once you've selected a plan, set up regular contributions that fit your budget, and challenge yourself to save a semester's worth of tuition in 2023.

### Mindful choices help future you

But here's a tip about long-term financial planning: Pay attention to these goals today, thoughtfully choosing to put your money toward what you truly value in life, and you'll be able to stay on track with your goals and feel confident about the financial path to your future.

If you're ready to get started setting your financial New Year's resolutions, you may want to talk with a Thrivent financial advisor for guidance. Use our locator to find someone near you.

Refer to the Thrivent Investment Management Inc. Form CRS Relationship Summary for more information about us; our relationships and services; fees, costs, conflicts, and standard of conduct; disciplinary history; and additional information. Available upon request from your financial advisor or professional and on [Thrivent.com/disclosures](http://Thrivent.com/disclosures).

# 2022 Calendar of Events

For additional events, details or to RSVP, visit our website [thriventfinancial.com/member-network/northland](http://thriventfinancial.com/member-network/northland) or email [NorthlandTMN@thrivent.com](mailto:NorthlandTMN@thrivent.com).

## September

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### 13 21st Century Medicare

Medicare can be great when you do what's right for you.

During this webinar, Emily Gang will cover things that you can do to both help yourself and your loved ones to prepare for Medicare. She will also discuss where and when to start the application process along with important tips once on Medicare to save money.

**Online webinar:**

12:30-1:30 p.m. CT,  
11:30 a.m. - 12:30 p.m. MT, and  
7-8 p.m. CT, 6-7 p.m. MT

Register [here](#).



### 20 Believe It with Jamie Kern Lima

Imagine overcoming the things holding you back, breaking through the barrier of self-doubt and fully becoming the person you were born to be!

In *Believe IT*, Jamie Kern Lima, founder of IT Cosmetics, shares the wild but true story of how a once struggling waitress turned her against-the-grain idea into an international bestselling sensation, eventually selling the company for over a billion dollars and becoming the first female CEO of a brand in L'Oréal's 100+ year history.

Faced with self-doubt, body-doubt, God-doubt, down to her last few dollars, and told "No one is going to buy makeup from someone who has your body," Jamie reveals what really went down, how she almost didn't make it, how she learned to trust herself, and the powerful lessons you, too, can use to go from underestimated to unstoppable.

**Online webinar, on demand for 24 hours**

Register [here](#).

### 27 Will taxes affect your retirement?

It's critical to have a solid understanding of the tax status of investments to make informed decisions and avoid paying more than the fair share. In this webinar, you will learn:

1. How future tax changes may create the potential for higher taxes.
2. Ways to create tax-free retirement income.
3. How Social Security is taxed.
4. How to work efficiently within current tax brackets.

**Online webinar:** 7-8 p.m. CT,  
6-7 p.m. MT

Register [here](#).

## October

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### 11 Savvy tax strategies

Learn how to avoid common mistakes when it comes to your investment portfolio, health care and estate strategies. The Savvy Tax Strategies workshop provides answers to critical tax questions you must answer before retirement. Explore how to help dodge the Social Security "tax trap" and learn more about the recently passed SECURE Act.

**Online webinar:** 12-1 p.m. CT,  
11 a.m. - 12 p.m. MT, and 7-8 p.m. CT,  
6-7 p.m. MT

Register [here](#).

### Where there's a will there's a way

Estate planning isn't about how much you have but how you manage what you have. How will you leave a legacy? How can you ensure decisions about your assets are carried out?

Join Michelle Singletary, Washington Post personal finance columnist, to learn why it's important to have a will and estate plan—whatever your age, wherever you are in your financial journey.

**October 18, 2022:** 7-8 p.m. CT,  
6-7 p.m. MT

**October 20, 2022:** 12:30-1:30 p.m. CT,  
11:30 a.m. - 12:30 p.m. MT

**Online webinar**

Register [here](#).

## November

### 22 Stop fighting on the way to the funeral home

It happens, far too often in agriculture. Promises are spoken and broken, facts are assumed, habits are hardened ... and before we know it, we've got family fighting on the way to the funeral home.

It's time we learn from the mistakes of others and work for positive results. This insightful and fun-filled presentation highlights the mistakes families make that break up their businesses. We will discuss in-laws and out-laws, money expectations, daily communications and important meetings.

From conversations to contracts, from assumptions to clarification, from complaints to celebrations, we will open eyes and save fighting on the way to the funeral home.

**Online webinar:** 12-1 p.m. CT, 11 a.m. - 12 p.m. MST, and 7-8 p.m. CT, 6-7 p.m. MT

Register [here](#).

### 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](http://thrivent.com) or calling 800-847-4836.

Thrivent is a membership-owned fraternal organization, as well as a holistic financial services organization, providing financial advice, investments, insurance, banking and generosity programs to help people make the most of all they've been given.



Advice | Investments | Insurance | Banking | Generosity

No products will be sold. For additional disclosures, see [Thrivent.com/social](http://Thrivent.com/social).

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

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

Thrivent is the marketing name for Thrivent Financial for Lutherans. Insurance products issued by Thrivent. Not available in all states. Licensed agent/producer of Thrivent. [Thrivent.com/disclosures](http://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](http://Thrivent.com) or FINRA's BrokerCheck for more information about our financial advisors.

\* Thrivent will pay up to \$300,000 in online processing fees per calendar year for personal donations made through Thrivent's online giving platform.

The Thrivent Choice® charitable grant program engages Thrivent members 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](http://thrivent.com/thriventchoice).

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. 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.

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