

Thrivent Member Network

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Your Local Thrivent Member Network

is your connection to special Thrivent client programs and resources that can help you create impact in your communities and improve the lives of others.

We are proud to serve over 230,000 clients across Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, and Washington.

We are part of Thrivent, a membership-owned, holistic financial services organization committed to providing financial advice, investments, insurance, banking, and generosity programs. Thrivent exists to help people achieve financial clarity and make the most of all they've been given.

To find the latest resources and events happening in your region, scan the QR code with your phone camera or [click here](#).



Your Best Second Half

We often hear of midlife as a time of crisis. It may manifest as an impulsive big purchase, such as a flashy car, fancy gadget, or other potentially risky financial behaviors.

You may be experiencing a time of midlife transition. Perhaps your children have moved out and you are an empty nester, or you have hit the glass ceiling in a career you have been working towards your whole adult life, or you are feeling stagnant or stuck.

“ **The biggest mistake successful men and women do at midlife, when they're on a quest for renewal, is that they jump to the solution too quickly.** ”

- Lloyd Reeb, Halftime Institute™ -

Your midlife doesn't have to be a crisis. In fact, the second half of your life has the potential to be better than the first.

Pause to take stock, look ahead and dream of a second half of meaning, joy and greater intimacy with those you love. Identify personal milestones and accomplishments thus far. Redefine the term "significance" and what it means to you.

Join us October 24th for 'Your Best Second Half' to discover how your second half can be more creative and productive. [Learn more and RSVP.](#)

Retirement Readiness

Only 40% of Americans have 'very much' or 'somewhat' been able to achieve the retirement planning goals they have set for themselves.*

How much should we be saving for retirement throughout our lives? These helpful guidelines show how much to save at different stages.

In your 30s

- Have one year's salary invested in a retirement account.
- Maximize what you can in your employer-sponsored retirement plan or IRA.
- Establish an emergency fund.
- Make a plan to pay off debts.

In your 40s

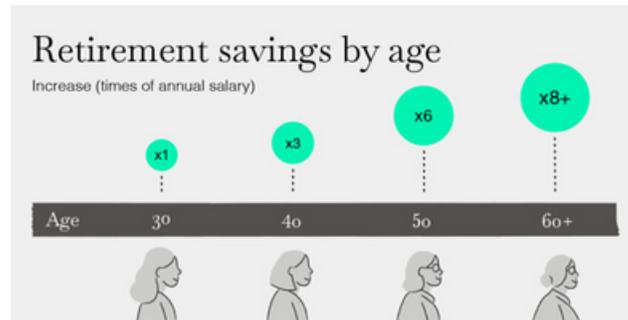
- Have 3x your annual salary invested.
- Envision your dream retirement.
- Increase retirement savings account contributions each year, even if it's only by 2%.
- Pay off remaining debt.

In your 50s

- Have 6x your annual salary saved.
- Plan what you want to do in retirement to paint a picture of your future income needs.
- Anticipate what Social Security will provide.
- Review the tax impact of your retirement accounts.

In your 60s

- 8x your annual income saved.
- Review your savings goals and consider the timing for your retirement.
- Adjust investment strategy for near-term liquidity.
- Take advantage of catch-up contributions to potentially lower your taxable income.



Keep focus on your long-term goals.

It can be difficult to prioritize saving for retirement in your 30s, however, getting ahead can make a huge difference when utilizing the power of compound interest.

Knowing you have a big-picture plan can help you resist the temptation to spend unnecessarily. If, for example, you have it in your mind that you're saving to buy a house, you'll probably stop yourself from spending your sudden income increase on a vacation.

Keep your eye on the prize and remember what's important to you.

Next step:

Attend 'Are You a Constrained Investor?', on Nov. 7th to learn how to make the most of your retirement income by exploring the market's growth potential and risks. [Learn more and RSVP.](#)



Charitable Gifting & Taxes

Learn how to achieve your charitable goals, create a donor-advised fund to provide support to your favorite charities and causes, and be strategic in your giving for maximum charitable support and potential tax deductions. Join us Nov. 2nd for a "Maximize Your Giving" educational webinar with Thrivent Charitable Impact & Investing®. [Learn more and RSVP.](#)

*According to the article, "The Ultimate Guide to Retirement Savings By Age" on Thrivent.com - March 15, 2023

#LiveGenerously

Hawaii Disaster Response

Thanks to the outpouring of generosity from our Thrivent members and friends, \$450K+ in donations matched by Thrivent for an additional \$225K has been sent to Maui Humane Society, Emmanuel Church of Kahului, Convoy of Hope, and Lutheran Disaster Response - all Thrivent Choice organizations actively helping those in need from the devastating Hawaii fires.

Biking for a Cause

The York 38 Special is more than a great bike ride - it's a fundraiser for the all-volunteer York Fire & Rescue near Helena, Montana. Thrivent volunteers helped support the race by providing refreshments and cheerful support to participants. The event raised over \$20K for York Fire & Rescue to purchase needed equipment and supplies.



Use your Thrivent member benefits to #LiveGenerously in your community. [Click here](#) or scan the QR code to get started.

Save the Date Giving Tuesday | Nov. 28, 2023

On this nationally recognized day of giving, Thrivent will match \$1 for every \$2 donated to featured organizations through our designated giving platform. Join us in support of four local chapters of Reading Partners, a nonprofit with a mission to help children become lifelong readers by empowering communities to provide individualized instruction with measurable results.



Build a healthier relationship with money

Let's face it. Managing money is hard. Bills stack up, and temptation to spend is all around us. Sticking to a budget — or even creating one — can feel overwhelming.

Money Canvas is a free one-on-one online money coaching service from Thrivent that helps you see your money in a new way and build better saving habits in a judgement-free zone.

“Feelings of insecurity, lack of knowledge and procrastination are some of the biggest things that hold us back from making healthy money decisions,” says Heidi Renteria, a coach with Thrivent’s Money Canvas program.

“Often we know what we need to do,” Renteria says. “We have the answers within us. We just don’t get around to or know how to incorporate them into our lives.”

Build your confidence and take action today!

Scan the QR code or [click here](#) to learn more and book a session.



Upcoming Events



Enjoy these virtual events from the comfort of your home. For event details and registration information, scan the QR code or visit: bit.ly/tmn-fall-news-23 No products will be sold.



October 24 - Your Best Second Half

Discover how to create greater meaning, joy and impact in your life, with Lloyd Reeb of the Halftime Institute™.



November 02 – Maximize Your Giving

Discover how to make the most of your charitable gifts while being tax efficient.



November 07 – Are You a Constrained Investor? (And Why It's Important to Know)

Learn how to make the most of your retirement income by exploring the market's growth potential and risks.



November 14 - Navigating Awkward Financial Conversations

Learn how to initiate money conversations with loved ones, including friends, parents, adult children and partners.

Resources

- Your Best Second Half: <https://halftimeinstitute.org/team/speakers/lloyd-reeb/>
- Retirement Readiness: <https://bit.ly/44uBVpc>
- Charitable Gifting & Taxes: <https://www.thriventcharitable.com/>
- Build a healthier relationship with money: bit.ly/wagMoneyCanvas & bit.ly/money-habits-tips

Stay Connected

To receive the most up to date information on events, activities, and communication, update or add your email address by logging on to your Thrivent account at Thrivent.com or by calling 1-800-847-4836.



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