

# Thrivent Member Network

NORTHWEST • PACIFIC CASCADE • PACIFIC SIERRA • SOUTHWEST

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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 our region, scan this QR code with your phone camera or [click here](#).



## Perspective Shift

Everyone's story of why they took on debt, aren't saving, or got behind in their finances is different.

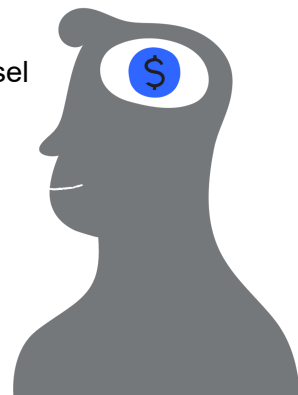
Doing well with money isn't necessarily about what you know. It's about how you behave. And behavior is hard to teach, even to really smart people.

Investing, personal finance, and business decisions are typically taught as a math-based field, where data and formulas tell us exactly what to do.

But in the real world people don't make financial decisions on a spreadsheet. Money decisions are made at the dinner table or in a meeting room where personal history, pride, emotions, and the influence of marketing and social pressures are all in the mix.

On July 25th you can learn from award-winning author Morgan Housel as he shares stories exploring the strange ways people think about money and teaches us how to make better sense of one of life's most important topics.

[Learn more and RSVP.](#)



## Investing in your future

Investing is an essential part of life. We invest our time to pursue our dreams, we invest our hearts with those we love, we invest in education for our personal growth, and so on.

No matter what the investment is, your decisions should reflect your unique goals and values. When it comes to finances, there is no one-size-fits-all playbook for investing.

Whether you're growing your family, business, or retirement plan, a bit of forward thinking can go a long way.

### Why is diversification of investments important?

Diversification is the practice of spreading your assets among numerous investments to help you manage risk, reduce volatility and build a reliable foundation for reaching your long-term financial goals.

### How do I invest in a volatile stock market?

1. Don't make emotional decisions.
2. Assess (or reassess) your risk tolerance.
3. Diversify your portfolio.
4. Use the dollar-cost averaging method.
5. Avoid using investments for emergencies.
6. Rebalance your portfolio.



### A diversified portfolio has exposure to a variety of investments, often based on:

#### Asset allocation

the proportion of stocks versus bonds and other assets in your portfolio.

#### Size

companies that are large, small and everything in between.

#### Sectors

industries such as technology, transportation and consumer goods.

#### Regions

companies and governments inside and outside of the United States.

#### Bond term

debt instruments that last for a relatively long and short time.

#### Credit quality

bond issuers that you perceive as more or less secure.

### Next steps:

- Attend “Don't Worry, Retire Happy”, on August 1st to learn how to invest for the retirement of your dreams. [Learn more & RSVP.](#)
- Consider partnering with a financial advisor who has experience designing diversified portfolios aligned with your needs.



## Tax refund on the way?

Options to consider before spending your tax refund:

- Pay off your debt
- Build your emergency savings
- Contribute to your retirement account
- Invest in your short-term needs
- Start a college fund for your kids
- Donate to charity
- Do something fun

Discover how to be tax efficient all year long by joining us August 8th for a “Savvy Tax Strategies” educational webinar. [Learn more & RSVP.](#)

# #LiveGenerously

## Thrivent celebrates 1 million Thrivent Action Teams!

Since the program launched in 2014, our collective impact includes 9.6 million volunteers, 93 million volunteer hours and \$1 billion raised to benefit communities.

### Dog Rescue in Phoenix, Arizona

Thrivent member, Erin C., used her Thrivent Action Team to support Arizona Chihuahua Rescue. She encouraged friends and family to donate toys, food, harnesses, collars, leashes, beds, and training pads.

### Wine to Water in Spokane, Washington

Financial advisors and local leaders gathered Thrivent clients to build water filters for Wine to Water, an organization providing sustainable water solutions to communities around the world.



Use your Thrivent member benefits to #LiveGenerously in your community. Visit the [website](#) or scan the QR code.



## Lead Where You Are

The Global Leadership Summit | Aug 3-4, 2023

Your leadership matters! No matter what title or position you have, you have influence. This year we are excited to partner again with the Global Leadership Summit. Experience two days of transformative teaching, art, and storytelling—all designed to help you push your boundaries and maximize your influence to create a better world.

Visit the [GLS website](#) or scan the QR code to search for a local host site or register to watch online. Use discount code S23Thrivent



## 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! Visit the [Money Canvas website](#) or scan the QR code to learn more and book a session.

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## Upcoming Events

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Enjoy these virtual events from the comfort of your home. For event details and registration information, scan the QR code or visit: [bit.ly/summer-23-news](https://bit.ly/summer-23-news)



### July 25 - The Psychology of Money

Learn from award-winning author Morgan Housel as he explores the strange ways people think about money and teaches us how to make better sense of one of life's most important topics.



### August 1 - Don't Worry, Retire Happy

Learn 7 steps to achieve a more secure retirement filled with confidence and meaning.



### August 8 - Savvy Tax Strategies

Learn how to avoid common mistakes when it comes to your investment portfolio, health care, and estate strategies.



### August 15 - Financial Procrastination: Why it Happens and How to Get Moving

Learn from psychologist and family wealth consultant, Dr. Moira Somers, why we procrastinate, how small steps can bring about big change, and three strategies for getting things done.

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## Resources

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- Perspective Shift: <https://www.morganhousel.com/>
- Investing in your future: <https://bit.ly/why-diversification> & <https://bit.ly/market-volatility-invest>
- Tax refund on the way: <https://bit.ly/w2d-tax-refunds> & <https://bit.ly/tax-efficient>
- Build a healthier relationship with money: <https://bit.ly/wagMoneyCanvas> & <https://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](https://www.thrivent.com) or by calling 1-800-847-4836.



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