

Thrivent Member Network

Quarterly Newsletter

SPRING 2023

Thrivent Quarterly

Your Thrivent Member Networks of the Northwest, Pacific Cascade, Pacific Sierra and Southwest are 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 that is 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](#):



Preparing for Uncertainty and the Unexpected



Have you recently been knocked off course due to something unexpected happening? It may be the loss of a job or the ending of a relationship. Health challenges often cause disruption in our lives and things do not always go as planned. Although, with the right attitude and a toolkit of skills, you can face uncertainty and the unexpected head on and persevere through most situations; oftentimes, coming out the other side stronger and more confident.

One of the skills you should have in your toolkit is the ability to develop and execute short and long-term financial plans, creating an increased sense of security and decreased uncertainty about your financial welfare and future. If developing or revisiting your financial plan is one of your 2023 resolutions, it is not too late to act. In that financial plan, consider addressing the following:

 <p>Consistently save for retirement</p>	 <p>Pay down your debt</p>	 <p>Build an emergency fund</p>	 <p>Set your financial goals & priorities</p>
--	--	---	---

No matter how prepared you are, setbacks happen. Join us for an informative and inspiring webinar about navigating life's obstacles and coming out the other side more empowered. Keynote speaker Valorie Burton, as regularly seen on the TODAY Show, CNN, and Dr. Oz, will share how to bounce back from a setback on April 25th. *(See page four for details).*

Retire Fearlessly



Whether you are 30, 50, 70, or beyond, are you worried about having enough money in retirement to live the life you planned? You are not alone. Many Americans are uncertain about their retirement readiness.

Seventy three percent of working adults start thinking about retirement in their thirties and wonder how much and when they should start saving. Understanding compound

interest can be a game changer and it is never too late to start saving (read more about the benefits of compound interest here <https://bit.ly/interestcomp>. *Continued on page 2).*

Americans have mixed feelings about retirement

Confident



Retirees **57%**
Non-Retirees **43%**

Anxious



Retirees **19%**
Non-Retirees **41%**

Overwhelmed



Retirees **14%**
Non-Retirees **34%**

You may never feel totally ready but creating a comprehensive plan can increase clarity about what is most important to you, help identify the possibilities, set goals, and understand risks. Read more here about the six actionable steps you can take to boost your retirement readiness <http://bit.ly/readyyret>. Working with a Thrivent financial advisor can help establish key takeaways to be proactive in your planning.

- **Set goals:** only 40% of people feel like they have “very much” or “somewhat” been able to achieve their set retirement planning goals.
- **Aim high:** it is better to overestimate your basic living expenses than to not plan enough.
- **Protect against pitfalls:** take into consideration everything from taxes and market changes to your health and longevity.

Interested in learning more? Join us May 2nd for “Understanding Annuities and Social Security” and May 16th for “5 Keys to Retire Fearlessly”. (See page four for details).

Easter is a Time for Reflection and Renewal



JC Hurtado-Prater
Thrivent Member Network
Board Chair

“ Victor Hugo, the French playwright, novelist, and statesman, once wrote these words about Easter: “Dawn and resurrection are synonymous. The reappearance of the light is the same as the survival of the soul.” What a beautiful quote that signifies what we find so special about this time of year with the celebration of Spring and observance of Holy Week and Easter. In recent months and years, each one of us has been impacted by the global pandemic and other tragic events around the world. Sadly, we have seen the loss of life, health, jobs, marriages, finances, the deterioration of mental health and so much more. It would be easy, even expected, to remain discouraged. Yet, we must remember the familiar saying, “It is always darkest before dawn.” My prayer for you and your family is that this Spring and Easter season will bring a long season of health, wealth, love, and happiness; that you will experience a deep renewal that will set the stage for an exciting and prosperous 2023.

As always, our dedicated Thrivent financial advisors, engagement team members, staff and board members stand ready to serve you in every way we can. ”

Are you looking for ways to live generously this Easter season? It is not too late to apply for your Action Team in preparation for Easter activities. Go here for more information and to apply <https://bit.ly/ThriventActionTeams2022>.



Additional resources:

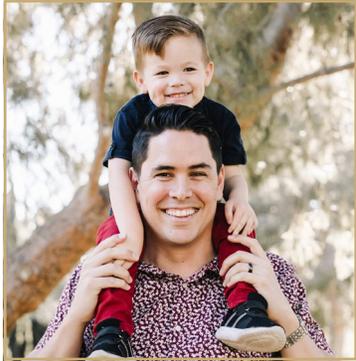
Easter Egg Hunts with a Twist <https://bit.ly/ATeehunt>

Looking for socially distanced Action Team Ideas? <https://bit.ly/actionsdTAT>

Don't forget to designate your Thrivent Choice Dollars® before March 31st here <https://bit.ly/TChoiceArticle>.

Meet a Leader

We are excited to introduce you to two leaders in the West Advisor Group. This is a terrific way to meet those who are leading the charge in specific geographic regions and hear about the things that matter most to them.



Sean Little, Market Director, Southern California

Hey Southern California! Meet your Market Director, Sean Little, who has been with Thrivent for over 6 years. Sean's one big goal for 2023 is to grow the Southern California team with successful financial advisors who want to make

a difference in their communities and in people's lives. Sean has been married to his beautiful wife, Jessica, for 6 years. They have two young boys, James (4) and Noah (3). Sean enjoys family time with his boys and wife, cooking, spending time with friends, New England Patriot football, golf, all things sci-fi and fantasy, and being involved in the autistic support networks available in Orange County to support his son James, who is autistic.

Thrivent is growing astronomically in the Southern California. If you are interested in more information about becoming a financial advisor in SoCal, please reach out to sean.little@thrivent.com.

Chad Masche, Market Developer, Western Washington

Meet Chad Masche, a Market Developer in Western Washington, specifically the Whatcom, Skagit, Snohomish, and King Counties. Chad has been with Thrivent for over 15 years, and in the financial industry for 25 years. Chad's big goal for 2023 is to hire two new financial advisors within the counties he supports. Chad is married to Elizabeth, who works in the medical device industry, and they will celebrate their 17th wedding anniversary this year. They have two daughters, ages 10 and 12, with a lot of running around, from Irish Dance lessons to volleyball games, and tennis lessons. The Masche family enjoys multiple camping trips each year and loves spending as much time outside as possible no matter the weather. They moved from Minnesota to Washington in 2014 to be closer to family in the Pacific Northwest. Chad and his daughters are devoted and damaged Minnesota sports fans by choice... although the Seattle Kraken are now a local team they cheer for, except when they play the MN Wild. Go Gophers; Win Twins; Howl Wolves; and Skol Vikings!

If you are interested in more information about becoming a financial advisor in Western Washington, please reach out to chad.masche@thrivent.com.



Generosity Across the Thrivent Member Networks

The West Advisor Group Thrivent Member Network board members volunteered at Thrive International in Spokane in January, packing hygiene kits, organizing storage closets, and setting up fun blocks for the kiddos.



Thrivent Financial Advisor Brian Brooks in Scottsdale, Arizona hosted a volunteer event in partnership with Feed My Starving Children, where volunteers packed food for those in need, learned about where the food will be sent, and how it will help the community.



Financial Advisors and Engagement Leaders Hosting Events

In conjunction with the TMN webinar on February 7th "Retirement & Estate Strategies", engagement leaders and financial advisors in Moses Lake, WA and Folsom, CA invited clients and guests to "watch parties" to view the webinar together, enjoy food and fellowship, and learn about Thrivent's impact in our communities.



2023 Calendar of Events

Enjoy these virtual events from the comfort of your home.



For event details and registration information, scan the QR code or visit: <https://bit.ly/spring-news-23>.

April

25 Bounce Back from a Setback



Has the unexpected knocked you off course? Learn the tools you need to be resilient in the face of setbacks, now and in the future. Join Valorie Burton, CEO of the Coaching and Positive Psychology Institute, author, and life strategist, for this uplifting program that will help you navigate life's obstacles.

After the keynote program, Thrivent members and friends are invited to stay on for our Annual Celebration of Membership to hear important updates from Thrivent leadership, regional stories, and more.

May

02 Understanding Annuities & Social Security



Wondering how to navigate retirement and live your best life? Join nationally recognized financial speaker Robin Mueller to gain valuable insights on the impact of annuities and Social Security to help you live a more content, confident, and generous life.

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

09 Business Continuation Planning



Are you a business owner or thinking of becoming one? Join Steve Parrish, Co-Director of the American College Center for Retirement Income at The American College of Financial Services, to gain valuable insights about establishing, preserving, and protecting your business assets.

16 Five Keys to Retiring Fearlessly



Are you curious about what you need to know before you retire? Whether retirement is down the road or around the corner, there are five keys you can use to unlock the secrets of retiring with confidence.

Resources

Preparing for Uncertainty and the Unexpected

<https://bit.ly/ltfinplan>

Retire Fearlessly

<https://bit.ly/readyret>

<https://bit.ly/interestcomp>

Easter is a Time for Reflection and Renewal

<https://bit.ly/ATeehunt>

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](https://www.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](https://www.thrivent.com) or FINRA's BrokerCheck for more information about our financial advisors. Thrivent financial advisors and professionals have general knowledge of the Social Security tenets. For complete details on your situation, contact the Social Security Administration.

No products will be sold. Valorie Burton, Robin Mueller, and Steve Parrish are not affiliated with or endorsed by Thrivent. The views expressed in these presentations are their own and not necessarily those of Thrivent or its affiliates. The material presented has been obtained from sources we believe to be reliable and is current.

Thrivent and its financial advisors and professionals do not provide legal, accounting, or tax advice. Consult your attorney or tax professional. For additional disclosures, visit [Thrivent.com/social](https://www.thrivent.com/social).

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 your Thrivent account at [Thrivent.com](https://www.thrivent.com) or by calling 1-800-847-4836.



Advice | Investments | Insurance | Banking | Generosity

About Thrivent

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.

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 non-guaranteed membership benefits.