

Thrivent Member Network

NORTHWEST • PACIFIC CASCADE • PACIFIC SIERRA • SOUTHWEST

WINTER 2024 • QUARTERLY NEWSLETTER • ISSUE 24



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 217,000 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](#).



Planning with Purpose

Purpose can be defined as an abiding intention to achieve a long-term goal that is both personally meaningful and makes a positive mark on the world.



Our purpose is the 'why' behind the work we're meant to do. Here at Thrivent, everything we create, and every moment we dedicate to you, is guided by our belief that humanity thrives when people make the most of all they've been given.

So, what does it mean to plan with purpose? Each of us has our own unique set of values and goals, and a need to protect what we cherish most. No one can predict the future, but you can be prepared for any of life's unknowns with careful planning.

We invite you to join us January 23 for 'All It Takes Is a Goal' to discover how to accomplish your goals as easily as you can dream them. [Learn more and RSVP](#).

No products will be sold.

Income for Life

Depending upon your long-term retirement goals, financial situation and investment strategy, annuities could be a good fit for you.

There are pros and cons of annuities like many other retirement income plans. Some key upsides to consider:

- The option for lifetime guaranteed income.
- The potential for tax-deferred growth.
- They offer a death benefit with guarantees.

Work with your financial advisor and tax professional to determine how to maximize your tax strategy with annuities.

Join us Feb. 20 and 21 for 'Understanding Annuities & Social Security' to gain valuable insights on the impact of annuities and Social Security to help you live a more content, confident, and generous life. [Learn More & RSVP](#). No products will be sold. thrivent.com/disclosures

Gifting to Grandchildren

Holidays, birthdays, and graduations are all traditional times to gift money to family. Gifting money to grandchildren can be a wonderful way to support their future. Here are a few things to consider:

- 1 Determine the purpose of the gift, such as to:
 - Fund education
 - Support their hobbies
 - Provide for their future
- 2 Consult with your Thrivent Financial Advisor or tax professional to understand the tax implications of gifting money to grandchildren. It is important to be aware of any gift tax limits.
- 3 Establishing a trust or custodial account for gifting money to grandchildren ensures that the funds are managed responsibly and used for the intended purpose.
- 4 Have a conversation with your child and their spouse. They will be most familiar with your grandchildren's behavior and level of responsibility.
- 5 Grandchildren who have recently entered the workforce could benefit from [Money Canvas](#), Thrivent's free personalized coaching program that focuses on budgeting, saving and spending.



Make your gift a learning opportunity for your grandchildren. Sliding a check into a card isn't the only option you have. A little creativity can make learning about money fun for kids of all ages, and your gift a memorable one. With your gift, consider including a game about money such Monopoly or The Game of Life, or including a book about financial responsibility.



Time spent together, playing games, reading, or planning for the future is the real gift. The love and support of grandparents is priceless.

Gifting money to grandchildren can be a meaningful way to support their future and careful planning is essential.

Setting clear goals, understanding tax implications, establishing trusts, and promoting financial responsibility are all crucial factors to consider. By following these considerations, you can ensure that your financial gifts have a positive and lasting impact on your grandchildren's lives.

Next step:

Attend 'Retirement & Estate Strategies', on Feb. 6 to learn how to create a meaningful estate plan and legacy. [Learn more and RSVP.](#)

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Year-Round Tax Efficiency

Five tax-efficient strategies to include in your retirement plan:

- Leverage the Roth IRA advantage.
- Open a spousal IRA.
- Consider tax-exempt municipal bonds.
- Maintain a permanent life insurance policy as an asset.
- Consider tax-efficient options for charitable giving such as charitable remainder trusts, charitable gift annuities, and qualified charitable distributions.

Join us for "Rethinking Retirement Tax Planning" on Feb. 13th to learn what tax laws could mean for pre-retirees and retirees now and in the future.

#LiveGenerously

Daffodil Planting in Old Town Silverdale, WA

Thrivent members Ken and Gay McCray gathered 90 volunteers for a city beautification project. It began with a Thrivent Action Team and door-to-door requests for donations for daffodils. They built a coalition with business owners, city planners and the parks department. Groups of volunteers – including a church youth group, city commissioner, fire department, plumbing company, the Central Kitsap HS track team and others planted 4,500 daffodil donated bulbs. Old Town Silverdale will be in beautiful bloom in April because of their efforts.



Give Thanks, Give Together

Thank you for joining us in support of four local chapters of Reading Partners. Together, we were able to make a financial impact for this nonprofit with a mission to help children become lifelong readers by empowering communities to provide individualized instruction with measurable results.



Don't miss the opportunity to spread joy to a cause you cherish! Thrivent members have access to a wealth of resources and programs.



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



New Year, Same Budget?

Does your bank account need a fresh start? Make a New Year's resolution to build healthier money habits and boost your savings in 2024.

Learn to spend less and save more, without sacrificing what you love.

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."

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: www.tmn-westgroup-events.com/
No products will be sold. See thrivent.com/social for additional disclosures.



January 23 – All It Takes Is a Goal

Discover how to effectively set goals, make measurable progress, avoid the chaos zone and live in the potential zone.



February 6 – Retirement & Estate Strategies

Learn how to protect your retirement income, prepare for market ups and downs, and create a meaningful estate plan and legacy.



February 13 – Rethinking Retirement Tax Planning

Learn what tax laws could mean for pre-retirees and retirees now and in the future.



February 20 & 21 – Understanding Annuities & Social Security

Gain valuable insights on the impact of annuities and Social Security to help you live a more content, confident, and generous life.

Resources

- Planning with Purpose: <https://greatergood.berkeley.edu/topic/purpose/definition#>
- Income for Life: <https://bit.ly/thriventannuities>
- Gifting to Grandchildren: <https://bit.ly/gifting2grandchildren>
- Year-Round Tax Efficiency: <https://bit.ly/5taxstrategies> | <https://bit.ly/tax-efficient>
- 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.



Advice | Investments | Insurance | Banking | Generosity

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