



**5280 Associates**

WEALTH MANAGEMENT

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# COMPREHENSIVE FINANCIAL PLANNING

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An independent practice of



**THRIVENT**  
**FINANCIAL®**

MEET OUR TEAM AT  
**5280 ASSOCIATES**  
WEALTH MANAGEMENT

*Where financial planning gets exciting.*

Advisory Team



**Chad Aaberg**, FIC • Owner and Senior Wealth Advisor

**Specialties:** Financial planning, retirement planning, investment advice, and corporate executive wealth management.

**Interests:** Spending time with family, watching football, listening to sports radio and exercising.

**303-730-1951 x205** • chad.aaberg@thrivent.com



**Nate Wangerin**, FIC • Owner and Senior Wealth Advisor

**Specialties:** Retirement planning and estate analysis.

**Interests:** Enjoys watching his kids play soccer, lacrosse and other youth sports and spending time running, camping, hiking and skiing in Colorado's outdoors.

**303-730-1951 x204** • nathan.wangerin@thrivent.com



**Scott Huelskamp**, CFP®, FIC • Owner and Senior Wealth Advisor

**Specialties:** Financial planning for families, retirement planning, and estate analysis.

**Interests:** Enjoys time with family, continuing to play golf after pro years, skiing and camping.

**303-730-1951 x203** • scott.huelskamp@thrivent.com

Financial Planning and Investment Management Team



**Ted Kouba**, MBA • Director of Financial Planning & Investment Operations

**Specialties:** Financial planning, portfolio analysis and allocation, and Social Security.

**Interests:** Biking, skiing and scuba diving with his wife and three children.

**303-730-1951 x206** • theodore.kouba@thrivent.com



**Patrick O'Brien** • Client Service Coordinator for Financial Planning

**Contact for:** Financial plan data and document gathering.

**Interests:** Enjoys spending time with his dog, hiking 14ers, exercising, listening to podcasts and watching sports.

**303-730-1951 x214** • patrick.obrien@thrivent.com

## Client Service Team



**Joel Wood** · Client Relationship Manager

**Contact for:** General service requests and trade requests.

**Interests:** Spending time with his wife and new daughter, traveling nationally and internationally, reading all kinds of books, learning new things, hiking and camping in beautiful Colorado.

**303-730-1951, ext. 213** · joel.wood@thrivent.com



**Ann Harbin** · Client Relationship Coordinator and Executive Assistant

**Contact for:** General information and scheduling.

**Interests:** Theatre, reading, singing and exploring Colorado with her new husband after moving here recently from New York City.

**303-730-1951, ext. 200** · ann.harbin@thrivent.com

## Client Engagement Team



**Beth Nickodemus** · Director of Marketing

**Contact for:** Event information, event registration and community outreach.

**Interests:** Traveling, hiking and going on family adventures with her husband, two sons, and dog, Hank.

**303-730-1951, ext. 207** · elizabeth.nickodemus@thrivent.com



**Bethany Crosby** · Marketing Coordinator

**Contact for:** Thrivent Choice® and Thrivent Action Teams.

**Interests:** Singing, running and spending time hiking and exploring Colorado.

**303-730-1951, ext. 208** · bethany.crosby@thrivent.com

# COMPREHENSIVE FINANCIAL PLANNING

When you're planning your financial future, you want to make sure you're putting your money in the right places and investing wisely. We offer multiple advice options customized to your specific needs and goals.



<sup>1</sup>For more specific information and fees, see Initial Analysis section on page 5.

<sup>2</sup>For more specific information and fees, see Ongoing Financial Advice section on page 6.

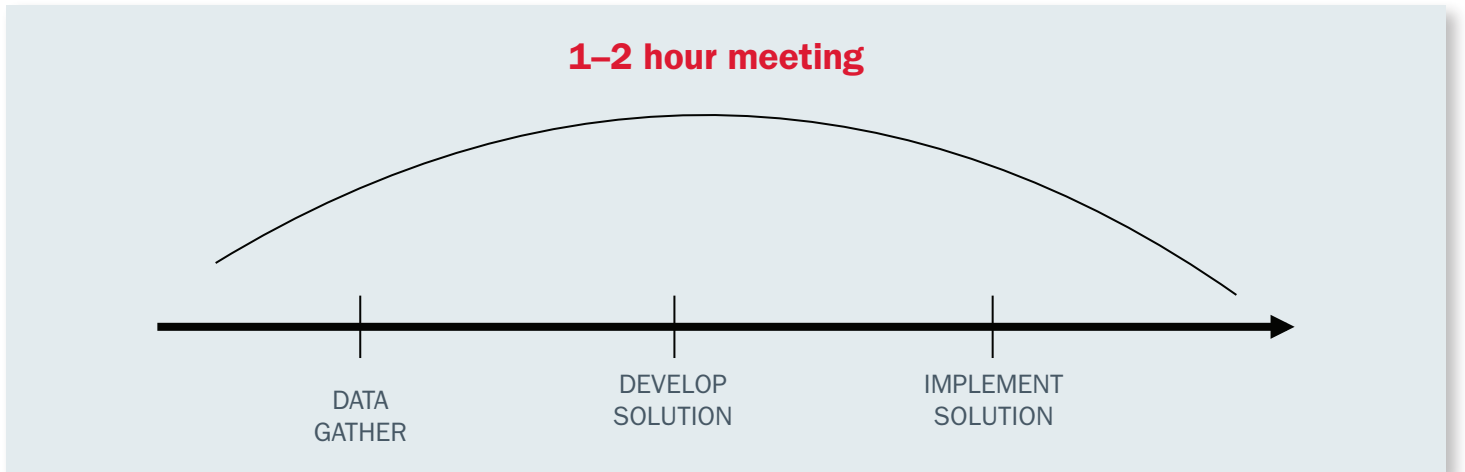
<sup>3</sup>For more specific information and fees, see Investment Management Services chart on page 7.

<sup>4</sup>For more specific information, see Protection Services chart on page 7.

**OR**

## SPECIFIC INVESTMENT OR INSURANCE NEED

If you have a specific investment or insurance solution you would like to implement, we will have a 1-2 hour consultation at no charge. We will gather your information and implement the solution during this meeting.



# INITIAL ANALYSIS: FINANCIAL PLANNING

We conduct an analysis of your financial situation for a flat fee. Below you will find our service levels with ranges of fees; the exact fee will be determined based on your plan complexity.

Financial Planning Service			
	Complexity		
	Basic	Moderate	Advanced
<b>Financial Position, Insurance Portfolio and Basic Estate Review</b>	•	•	•
<b>Goal Funding Analysis</b>			
Retirement, college education, debt management and major purchase.	High level and directional	Specific and detailed	Tailored and Comprehensive
<b>Retirement Income Planning</b>			
Determine sustainable spending as market changes		•	•
Making Social Security and pension decisions		•	•
Breakdown of assets between safe and growth		•	•
Determining when to harvest gains from growth assets		•	•
<b>Investment Portfolio Analysis</b>			
Recommended aggregate target allocation	•	•	•
Employer retirement plan decisions	•	•	•
Detailed analysis of existing portfolio holdings		•	•
Ongoing portfolio adjustments as markets change		•	•
<b>Ongoing Tax Modeling and Analysis</b>			
Determining right mix of asset types (401(k), Roth IRA, etc.)	•	•	•
Analysis of your tax bracket (e.g., Roth IRA conversions)		•	•
Analysis of impact to Social Security and Medicare		•	•
Ongoing coordination with tax advisor		•	•
<b>Generosity Discussions</b>			
Partner together to support and develop your generosity goals	•	•	•
Develop tax efficient charitable planning strategies		•	•
Quantify the abundance that may exist within your plan		•	•
<b>Advanced Estate Planning</b>			
Ongoing coordination with attorney		•	•
Maximizing assets for legacy planning			•
Analyzing assets in your estate (e.g., ownership considerations)			•
<b>Equity Compensation Analysis</b>			
Stock option and restricted stock tracking			•
Determining ideal timing of exercise and/or sale			•
<b>Small Business Planning</b>			
Employee benefits (401(k), life and long-term care insurance)			•
Risk management			•
Business succession planning			•
Initial Flat Fee	\$500 – \$1,200	\$1,000 – \$3,600	\$3,000 – \$10,000
Ongoing Annual Fee	\$500 – \$1,200	\$1,000 – \$3,600	\$3,000 – \$10,000
Written Recommendations	High level and directional	Specific and detailed	Tailored and Comprehensive
Meetings Per Year	1 - 2	2 - 4	2 - 4
Initial Analysis Time Spent	5 - 10 hours	10 - 20 hours	20+ hours

# ONGOING FINANCIAL ADVICE

We maintain and fine tune your financial plan by meeting regularly (typically twice per year) and completing critical tasks with you through our comprehensive checklist.

Basic and Moderate Complexity	Meeting 1		Meeting 2	
Advanced Complexity	Meeting 1	Meeting 2	Meeting 3	Meeting 4
<p><b>Topics</b></p>	<ul style="list-style-type: none"> <li>• Goals &amp; Accountability</li> <li>• Review Progress Towards Your Goals</li> <li>• Net Worth &amp; Cash Flow Review</li> <li>• Define Generosity Goals for the Year</li> </ul>	<ul style="list-style-type: none"> <li>• In-Depth Goal Discussion</li> <li>• Retirement Planning</li> <li>• Education Planning</li> <li>• Protection Planning</li> </ul>	<ul style="list-style-type: none"> <li>• Investment Planning</li> <li>• Asset Allocation</li> <li>• Re-balance</li> <li>• Review Risk Tolerance</li> </ul>	<ul style="list-style-type: none"> <li>• Tax and Year End Planning</li> <li>• Tax Analysis</li> <li>• Prep with Accountant</li> <li>• Gifting Opportunities</li> <li>• Tax-Efficient Wealth Transfer</li> <li>• Employee Benefit Review</li> </ul>
<b>Ongoing Conversations</b>				
<p>What is most important to you right now?</p> <p>How much should you save? Where do you save it? How do you invest it?</p> <p>What makes you anxious about money?</p> <p>How have your financial circumstances and goals changed?</p> <p>How do you leave a legacy to family and charity in the most tax efficient way possible?</p> <p>What are things we can keep you accountable to?</p>				
<p><b>Ongoing Annual Fee</b></p>	<p>The fee for the first year will match your initial planning fee, then we will revisit the fee in year two and adjust based on your needs.</p>			

# IMPLEMENTING YOUR PLAN – WE CAN HELP!

5280 Associates offers a number of options available to you depending on your individual situation.

Investment Management Services					
	Thrivent Mutual Funds	Shepherd and Genesis	Advisor	Select	Separately Managed Accounts
<b>Discretionary Asset Management</b>	•	•	•		•
<b>Non-Discretionary Asset Management</b>			•	•	
<b>Asset Management Team</b>	Thrivent Mutual Funds	Vanguard & BlackRock	5280 Associates	Thrivent Investment Management	Institutional Managers
<b>Access to:</b>					
No-load and load-waived mutual funds	•		•	•	•
Exchange-traded funds (ETFs)		•	•		•
Individual stocks and bonds			•		•
<b>Asset Allocation Rebalancing</b>	Automatic	Automatic	With or without Authorization	Automatic	Automatic
<b>Minimum Investment</b>	\$2000 or \$50/month	Shepherd: \$50,000 Genesis: \$100,000	\$100,000	\$100,000	\$100,000
<b>Annual Asset Under Management Fees:</b>	Service Fee	Advisory Fee	Advisory Fee	Advisory Fee	Advisory Fee
Less than \$50,000	0.85%	N/A	N/A	N/A	N/A
\$50,000	0.70%	1.20%	N/A	N/A	N/A
\$100,000	N/A	1.00%	1.25%	1.50%	2.20%
\$250,000	N/A	0.90%	1.05%	1.30%	2.00%
\$500,000	N/A	0.80%	1.00%	1.25%	1.90%
\$1,000,000	N/A	0.70%	0.90%	1.10%	1.75%
\$3,000,000	N/A	0.60%	0.80%	1.00%	1.65%
\$5,000,000	N/A	0.50%	0.75%	0.90%	1.55%
\$10,000,000	N/A	0.50%	0.70%	0.80%	1.50%

Protection Services			
	Life Insurance	Disability Income Insurance and Long-Term Care Insurance	Fixed and Variable Annuities
Initial Guidance	Coverage Selection Application Underwriting	Coverage Selection Application Underwriting	Product Selection Income Strategies
Account Maintenance and Product Service	Claims Beneficiary changes Billing Changes Withdrawals	Claims Billing Changes	Allocation changes Beneficiary changes Deposits Withdrawals
Annual Account Review	As needed	As needed	As needed
Fees	*Commission-based costs	*Commission-based costs	*Commission-based costs

\*Fees are incorporated into client premium payment.

Review the product contract or prospectus; or, if you have a brokerage or managed account, see the fee schedule you received when you established the account for specific information about fees and expenses. For detailed information about fees and charges for investment advisory services, review the applicable managed account ADV brochure.

## Resources

### General Office Contact Information

5280 Associates • 501 S. Cherry St., Ste. 490, 80246

**5280associates@thrivent.com • 303-730-1951, ext. 200 • office fax # 720-596-4340**

Thrivent.com

Visit Thrivent.com to view account information.

 **5280 Associates—Thrivent Financial**



5280 Associates is an independent practice of Thrivent Financial.

Not all team members may be appropriately licensed to provide all products and services or licensed to do business in all states.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP® and CERTIFIED FINANCIAL PLANNER™ in the U.S.

Thrivent and its financial 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. Securities and investment advisory services offered through Thrivent Investment Management Inc., 625 Fourth Ave. S., Mpls., MN 55415. A registered investment adviser, member FINRA and SIPC, and a subsidiary of Thrivent. Licensed agent/producer of Thrivent. Registered representative of Thrivent Investment Management, Inc. Advisory services available through investment adviser representatives only. [Thrivent.com/disclosures](http://Thrivent.com/disclosures).

Thrivent Choice® charitable grant program engages Thrivent members and Thrivent Member Networks in providing grants that support charitable activities, furthering Thrivent's mission and its purposes under state law.

Thrivent Financial and its respective associates and employees have general knowledge of the Social Security tenets; however, they do not have the professional expertise for a complete discussion of the details of your specific situation. For additional information, contact your local Social Security Administration office.

The financial planning service is an investment advisory service and is designed for you and a Thrivent Financial professional to periodically review your personal financial position holistically and to plan strategies tailored to help you reach your financial goals. Significant changes to your financial situation or objectives may necessitate changes to charges and fees. Please review the Thrivent Financial Planning Service ADV Disclosure Brochure, Service Agreement, and/or the Thrivent Managed Accounts Disclosure Brochure, and/or Thrivent product brochures for a full description of services offered, including fees, commissions, and expenses

Thrivent Financial Planning Service, solution-based service, and managed account investment services are three distinct services available to investors. Your financial planning fee will vary based on your personal financial situation, your Thrivent Financial representative's practice fee schedule, and other factors including:

- The scope of the service you will receive.
- The complexity of your financial situation and related analysis.
- Your financial professional's and team's time involved working on your financial situation.
- The experience level and credentials of your financial professional.