

SUMMER 2025

# thrivent<sup>®</sup> magazine

Alieyyah and Hal McKinley  
Thrivent clients



## Let's talk about money

How to have better financial conversations with your partner



Helpful tips for  
a smoother  
homebuying process

18 thrifty ways  
to celebrate  
summer

Time for a mid-year  
financial checkup?  
We'll show you how

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**On the cover**  
Thrivent clients Alieyyah and Hal McKinley, photographed at home in Fairfax, Virginia

PHOTO BY MATTHEW RAKOLA

Let your light shine before others, so that they may see your good works and give glory to your Father in Heaven.

—Matthew 5:16



## Honoring our legacy, embracing our future

**WE BEGAN OVER A CENTURY AGO** when neighbors came together to support each other. This spirit of community and mutual support has defined our organization and members, inspiring us to serve others with generosity, faith and kindness.

Over the past 120+ years, we have remained committed to our purpose of empowering lives of service and faith. We also recognize the need to broaden Thrivent's reach and expand in communities across the United States. We're the financial service industry's best kept secret, and there's a new generation that deserves to know who Thrivent is and how we can help them on their financial journeys.

Throughout this issue of our magazine, you'll see the next chapter in Thrivent's story through our newly refreshed brand. From modern colors and fonts to authentic photos, we're thrilled with how we're sharing Thrivent in a differentiated, warm and inviting way. All of it highlights what makes us different: expert financial advice meets a spirit of generosity.

This is more than a new look, however; it's about telling our story more boldly and reaching future Thrivent members. We want to connect with more people, like you, who are inspired by service and faith. By building on our strengths and guiding the next generation, we can keep positively impacting those we serve.

We're thrilled that as we continue to evolve and grow, our brand is changing with us—while still reflecting the values that have guided Thrivent for over a century. We are proud to share this journey with you and look forward to continuing to deepen our impact, together.

“We want to connect with more people, like you, who are inspired by service and faith.”

—Terry Rasmussen

President and CEO

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# Inspired



“I knew I was staying alive for something.”

Surviving two tragedies helped Paul Templer get a new perspective on life.

READ PAUL'S STORY ON PAGE 10.

## Connect with us

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WEB EXCLUSIVE



**Your retirement planning checklist**

Retirement planning can feel overwhelming, especially if it's still decades away. No matter when you plan to retire, our online checklist can help you build the post-work life you want. You'll find:

- Basic retirement questions
- Guidance on how much to save
- Retirement risks to anticipate
- And more

➔ [thrivent.com/checklist](https://thrivent.com/checklist) or scan the QR code:



THE BIG NUMBER

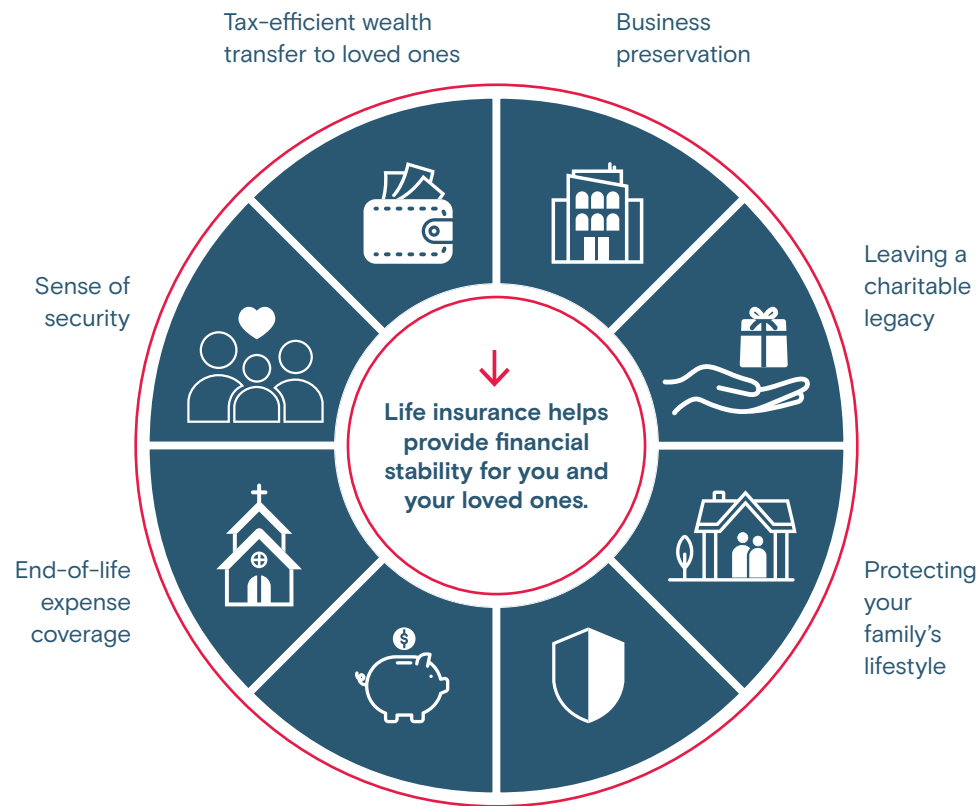
**4M**

In 2025, more than 4 million Americans will turn 65—that's about 11,000 people a day!

Source: Retirement Income Institute, January 2024

THE BREAKDOWN

# 8 reasons to consider buying life insurance



Access to cash through loans or withdrawals from the policy's cash value

Life insurance riders for support during times of disability, terminal illness and other situations

**+ More online**

Would you like to learn more about how life insurance works and the types of life insurance available to you? Find these insights and more at [thrivent.com/insurance/life-insurance](https://thrivent.com/insurance/life-insurance).

See footnotes 7, 8, 9 and 10 in "Important information" on page 32.

DEFINING FINANCE

**APR**

Did you know that APR, which stands for annual percentage rate, isn't the same as an interest rate? The APR shows you the percentage of your principal, including interest and fees, that you will pay on a loan or earn from an investment. Before you sign up for a loan or credit card, the lender must disclose the APR to you. This is a consistent baseline that you can use to compare similar financial products.

CLIENT WISDOM

*"We talk about the long game, about how to save for retirement. Do we buy the dream house today or stay in what we can afford? How do we focus on being content in this season of life in preparation for the next?"*

—Alleeyah McKinley, Thrivent client

➔ Read our full cover story on page 12.

4 OF THE BEST

**National parks**

Whatever your interest, one of the United States' 63 national parks will fit the bill.



If you like CYCLING

**Acadia National Park, Maine**

Acadia National Park is a blend of ocean vistas, woodlands, mountains and lakes. The park's 45 miles of historic carriage roads—closed to motorized vehicles—offer bikers a safe way to explore the park's natural features on two wheels.



If you like STARGAZING

**Crater Lake National Park, Oregon**

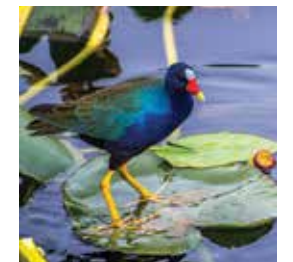
Crater Lake National Park sits atop the Cascade Mountain Range and features a caldera filled with pristine blue water. High elevation and low light pollution make this park ideal for gazing at celestial objects.



If you like GEOLOGY

**Grand Canyon National Park, Arizona**

Two billion years of Earth's geological history is on display at Grand Canyon National Park. The Rim-to-Rim trail takes hikers down to the canyon floor with sweeping views of the sculpted landforms along the way.



If you like BIRD-WATCHING

**Everglades National Park, Florida**

Everglades National Park is the largest subtropical wetland in North America and supports more than 300 species of birds. Canoe in Nine Mile Pond among the waders or stake out a spot on land to watch osprey and other birds of prey overhead.

—Morgan Halaska



# A cool and tangy treat to share

These refreshing bars combine a sweet and salty pretzel crust with a zesty key lime filling. They're perfect for serving at your next summer gathering.

↓  
If whole key limes aren't available at your local grocery store, you often can find key lime juice in the juice aisle.

## Frozen key lime pie bars

Prep time: 20 minutes  
Start to finish: 3 hours, 20 minutes  
Makes: 16 servings

### Crust:

- 1 cup finely crushed graham cracker crumbs (about 8 crackers)
- ¾ cup pretzel twists, crushed into fine crumbs
- 6 Tbsp. butter, melted

### Filling:

- 1 ½ cups heavy whipping cream
- ¼ cup powdered sugar
- 1 package (8 oz.) cream cheese, softened
- 1 can (14 oz.) sweetened condensed milk
- ½ cup key lime juice
- 3 Tbsp. finely grated lime zest, plus more for garnish

1. Line a 9x9-inch baking pan with parchment paper. In a medium bowl, mix graham cracker crumbs, pretzel crumbs and butter. Press in bottom of prepared baking pan.
2. In a large, chilled bowl, beat whipping cream with electric mixer until soft peaks form. Add powdered sugar, beat to stiff peaks and set aside.
3. In another large bowl, beat cream cheese with electric mixer on medium speed until smooth. Add condensed milk, key lime juice and lime zest until well blended. Gently fold in sweetened whipped cream.
4. Spoon key lime mixture over graham cracker crust and spread evenly. Cover and freeze at least 3 hours, until set, or up to one week.
5. Remove from freezer and let stand 5 minutes to soften slightly before cutting and serving. To serve, cut bars into 4 rows by 4 rows for 16 bars. Garnish with additional lime zest or key lime medallions, if desired.

## ASK THE ADVISORS

### What does financial freedom look like?



“Financial freedom means having the ability to live out your life’s purpose with your money. When we treat money as a tool and practice good stewardship of our financial resources, it becomes easier to realize the freedom that money can provide.”

—Brian Brooks, wealth advisor, Vista Point Wealth Advisors, Scottsdale, Arizona

“For me, financial freedom means you work because you *want* to, not because you *have* to. Also, since you’ve been a faithful steward of the resources God entrusted to you, you’re able to abundantly reflect the generosity poured out on you to those around you.”

—Michael Pyon, financial advisor, Virtual Advice Team



“Having grown up in a large, impoverished family, feeling financially free was a goal that eluded me for much of my adult life. Only when I learned to lean on God and trust his providence for me did I learn to let go of my financial fears and embrace financial freedom. As I get closer to retirement, financial freedom means having enough guaranteed income to take care of my needs.”

—Luanne Gregory, financial advisor, Batesville, Arkansas

See footnotes 3 and 6 in “Important information” on page 32.



# Sketching luminosity

**GOLDEN LIGHT FROM THE RISING SUN** breaks through billowing clouds from night's turbulent storm. Solid and steadfast, Christ miraculously strides upon the surface of rippling waves. This story is told in the Gospels of Matthew, Mark and John. Christ's disciples cross the Sea of Galilee in a boat ahead of their teacher, who stays behind to pray. By morning, they are amazed to see him gliding toward them. Here, Christ meditates calmly while the faraway boat is a tiny sketch on the horizon, emphasizing the solitary nature of his burden amid this wonder.

Artist Pierre Roche used color for its capacity to convey emotional and spiritual importance. In this luminous scene, the sun's warm hues glow around Christ, offering a sense of hope.

Pierre Roche  
(Pierre-Henry-Ferdinand Massignon)  
French, 1855–1922  
*Le Christ marchant sur la mer*  
(Christ Walking on the Sea),  
c. 1900  
Pencil and watercolor

→ Joanna Reiling Lindell is vice president of Audience & Experiential Engagement at Thrivent and chief curator of the Thrivent Art Collection.

## + On view now

Our Minneapolis gallery is currently featuring *Wonder: The Experience of Awe Through Art*.

Learn more at [thriventcollection.com](http://thriventcollection.com).



Rembrandt van Rijn, *Abraham Entertaining the Angels*, 1656. Etching and drypoint.



Darren Waterston, *Drift no. 3*, 2022. Watercolor and gouache on rag paper. © Courtesy of the artist and DC Moore Gallery, New York.



### 1. Youth group helps California church

Big Timber, Montana

The Big Timber Lutheran Church youth group raised \$4,000 for St. Mark's Episcopal Church in Altadena, California, which was destroyed in the California wildfires earlier this year. A Thrivent Action Team with the youth group prepared a fund-raising baked chicken dinner. The group also served the dinner and cleaned up afterward.

### 2. Joining Hands in Food Ministry

Leesburg, Florida

Members from neighboring Gloria Dei Lutheran and First Presbyterian churches gather monthly to distribute food to the community. They partnered to form Joining Hands in Food Ministry. Each month, a Thrivent Action Team supports the food distribution efforts. In a single month, the group may distribute over 11,000 pounds of food.

# Helping nationwide

From Montana to Florida, Thrivent clients are lending a hand through cooking classes, fundraising and more.



### 3. Teaching kids to cook

St. Louis, Missouri

Thrivent clients Susan Burgdorf and Stacey Bush teamed up to provide two sessions of cooking classes after school for children at Our Savior Lutheran School. The 40 children have made and enjoyed foods such as pizza, monkey bread and pigs in a blanket. The Thrivent Action Team they hosted purchased items to use year-to-year and also food items for each week.



### 4. Solar lights for Ukraine

Beaver Bay, Minnesota

Thirty-eight people from area churches assembled 100 solar light kits to be delivered to Ukraine. Thrivent client Dave Nonnemacher, whose nonprofit New Horizon Foundations-USA delivers the kits, shared stories of the kits' impact. Greg Hanson, a Thrivent financial consultant, led a Thrivent Action Team to provide refreshments.

# Silver linings

Thrivent client Paul Templer's hopeful outlook on life was shaped by two devastating experiences.

By Donna Hein



**PAUL TEMPLER** was born and raised in Zimbabwe, served in the British military, and then started a career in the safari industry. While leading a canoe safari, he had what he calls “a really bad day at the office” and found himself in the throat of a hippopotamus, ultimately losing his left arm. Later, he survived the death of his child.

Those experiences have set Paul, a Thrivent client who now lives in Chicago, on a worldwide course to help others.

## How did the hippo attack shape your outlook?

Before the attack in 1996, I was living life full throttle as a safari guide and adventurer, exploring uncharted territories. The actual attack was pretty ferocious; I was a mess, with something like 38 major bite wounds

on my body. I didn't know a human body could feel as much pain as I was in. But I also knew I was staying alive for something, and I didn't know what it was. It has driven everyone who knows and loves me a little crazy ever since, because I believe anything's possible.

## What was your mindset during your recovery?

I felt sorry for myself; I couldn't see how I was going to live. I never lost my faith, but I was angry. On a particularly bad day, my surgeon reminded me that “You are the sum of your choices. You're exactly who, what and where you choose to be in life.” I heard him, but it wasn't until later that I understood. During the early stages of recovery, my best friend was alcohol. I'm 25 years sober now.

↘ “My surgeon reminded me that ‘You are the sum of your choices. You're exactly who, what and where you choose to be in life.’”

—Paul Templer

## Your daughter Erin died in 2020 after 15 years of health challenges. How did you find the strength to keep pushing forward?

I was devastated. But I have learned you can't be grateful and grumpy

at the same time. So, I would think about what I was grateful for about Erin, her love and the joyful moments we shared. Doing this helped me be able to show up to take care of myself and my family.

## You are running an ultramarathon —155 miles—this month in Mongolia. What inspires you?

I think about the words from Psalm 121: “I lift up my eyes toward the hills, from whence cometh my help. My help cometh from the Lord, who made heaven and earth.” I lean into it and run. There's something about this extreme ultramarathon experience: It doesn't matter who you are and what you've got. It's you and God.

## Your run is a fundraiser for your foundation, the Templer Foundation. What does it mean to you?

It's all about the kids who benefit. Our nonprofit strives to take care of the vulnerable and suffering people, especially children, in our world. But the run, in a way, also keeps Erin alive. I love the fact that good has come out of Erin's struggles and passing. Her life continues to shine.

## + More online



Learn more about Paul Templer, here with his wife, Rebecca Simons-Templer, in the extended version of this article. Find it at [thrivent.com/templer](https://thrivent.com/templer).

## LOOKING BACK

# Pages of history

Much of Thrivent's Bible collection came from an Icelandic immigrant.

By Lauren Gaines



Pictured, top to bottom: Icelandic Bible, 1644; Dakota-English Hymnal, 1884; Pocket Bible, Philadelphia, 1839

**IN MANY CHRISTIAN FAMILIES**, especially in previous generations, a large, ornate family Bible was a treasured heirloom. These Bibles often contained handwritten records of births, marriages and deaths, serving as both a religious text and a family archive.

Thrivent, too, owns a collection of historic Bibles and other religious texts. They may not contain family histories, but they are a true treasure trove.

Many of the pieces in our archives were collected by Gunnar B. Bjornson, an Icelandic immigrant and former Minnesota state senator. Bjornson, who published the *Minneota Mascot* newspaper in Minneota, Minnesota, acquired many of his historic Bibles from Icelandic settlements in Canada. His estate donated his collection of 200 books to Lutheran Brotherhood's Martin Luther Library in 1957.

The collection includes Bibles printed as early as the 16th century and features a variety of languages—primarily German, English and the Scandinavian languages. At the time of donation, the president of the Chicago Bible Society noted the presence of several rare and valuable volumes. These include copies of the first complete Bibles printed in Iceland, dating from 1584, 1644 and 1728, as well as the Isaiah Thomas Bible, the first English Bible printed in New England in 1791.

Other novelties in the collection include a Scottish Gaelic Bible printed in Edinburgh in 1881, an extremely small Bible printed in Philadelphia in 1839 and a Dakota-English hymnal printed in 1884.

These historic volumes are a testament to the vitality of Christian faith, and Thrivent is honored to preserve them for future generations.

→ Lauren Gaines is Thrivent's corporate historian and archives manager.

# Managing money— together

How to talk with your partner about finances at any stage of your relationship.

**HAVE YOU EVER GONE THROUGH A MAZE,** traversing through those unexpected twists and turns that can make you wonder if you'll ever find your way out?

Talking about money with your partner, whether you've been together a few years or decades, may feel a little bit like walking through a maze. You may find yourself feeling a little lost or frustrated as you navigate family history, differences in saving and spending habits, and perhaps even mismatched financial goals.

"It's a challenge that's unique to each couple," says William Leach, Thrivent financial advisor in Lebanon, New Jersey. "Oftentimes, how money was discussed or modeled when you were growing up plays a key role. It can

BY  
DONNA  
HEIN  
•  
PHOTO  
BY  
MATTHEW  
RAKOLA

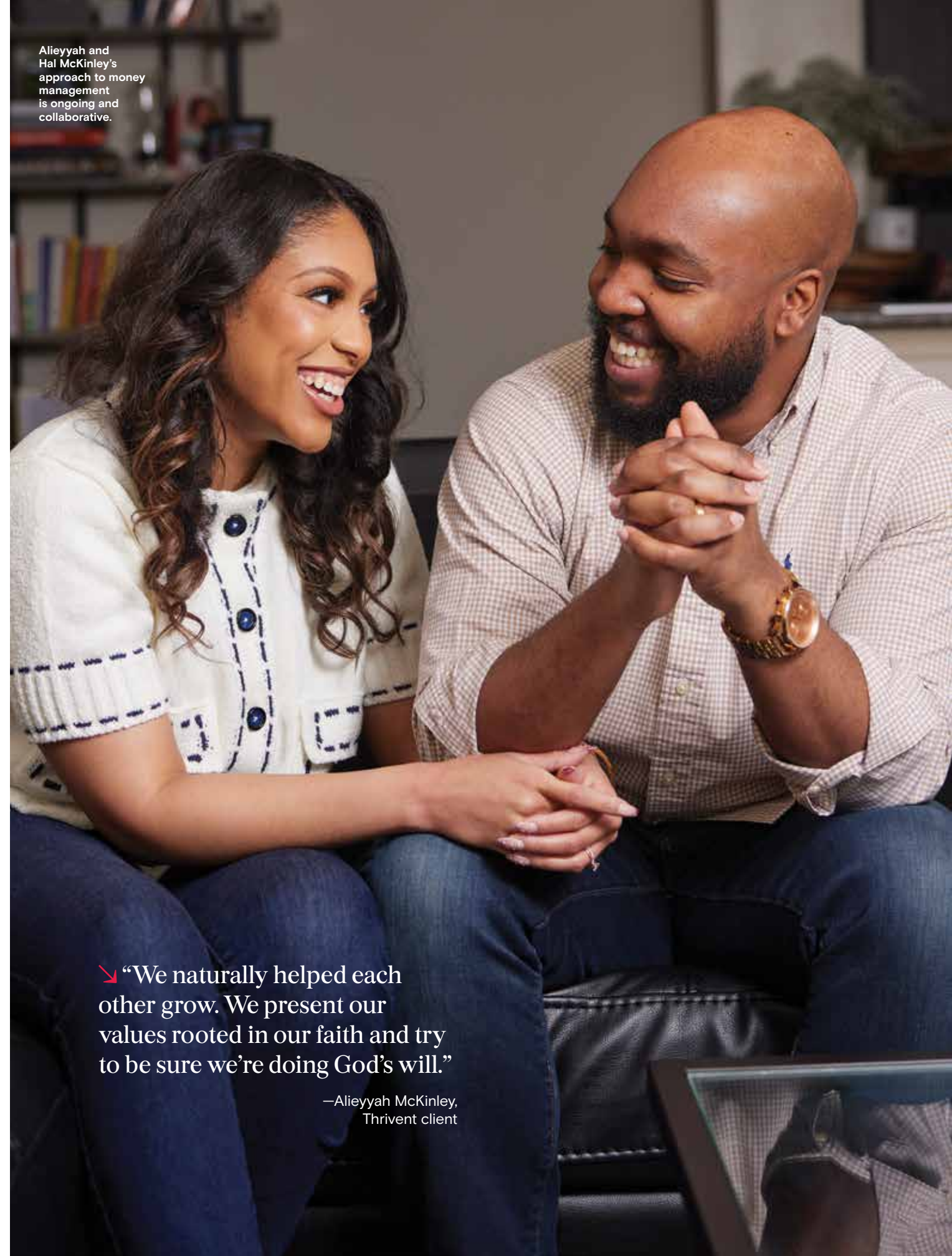
be a sensitive topic, but it's also crucial that couples get on the same page."

The best way to get through the financial maze—no matter the stage of your relationship—is open communication. When you align your financial values, plans and goals, you create a clear path forward—one that brings confidence, clarity and a stronger sense of partnership.

## **The early years: Building a foundation**

For Hal and Alieyyah McKinley of Fairfax, Virginia, money management is an ongoing and collaborative effort. The couple met at Hampton University 10 years ago, and after graduation, they dated long distance before getting married in 2021.

Alieyyah and Hal McKinley's approach to money management is ongoing and collaborative.



▶ "We naturally helped each other grow. We present our values rooted in our faith and try to be sure we're doing God's will."

—Alieyyah McKinley,  
Thrivent client

Their money conversations started before they got married. Hal is a self-proclaimed money nerd, so he and Alieyyah talked often about their philosophy of money and their expectations and goals in life. “We talked about faith, finances and what our household would look like,” Hal says.

While both brought student debt from their bachelor’s and master’s degrees into the marriage, the couple learned early on to navigate as a team, given that each person came into the marriage with their own individual contributions.

“It could have been an issue,” Alieyyah says “But the way we navigate as a team, it’s all hands on deck.”

Alieyyah appreciates how she and Hal educate and balance each other out. She credits their early money conversations with helping her save. “We naturally helped each other grow,” she says. “We present our values rooted in our faith and try to be sure we’re doing God’s will.”

Last year, the couple chose to focus on delayed gratification as they explored how to wisely use their money. Hal points to Matthew 6:19-21 and the couple’s desire to store up their treasures in Heaven. “We don’t want to spend money on the frivolous,” Hal says.

The couple meets at least once a quarter to talk through their short- and long-term goals. They each have personal bank accounts in addition to their joint account. They keep a spreadsheet to track their fixed expenses and make projections on variable expenses.

Alieyyah is more visual, so it’s not uncommon for the couple to pull out a white board to draw a plan as they talk.

And they try to be transparent. “If the credit card spikes up, neither of us has an issue asking the other about what it’s for,” Hal says.

The McKinleys, who are in their early 30s, also look to the future. “We talk about the long game, about how to save for retirement,” Alieyyah says. “Do we buy the dream house today or stay in what we can afford? How do we focus on being content in this season of life in preparation for the next?”

Early in their marriage, the McKinleys had a grease fire in their condo. They were displaced for months. “There was so much uncertainty,” Alieyyah says. “It was the unknown of how that would impact us financially.”

Gratefully, they had insurance to help

with the financial aspects. But they also knew they had to stay rooted in their faith and with each other, Alieyyah says, building the other up and ensuring they always felt loved. It became a time of growth for the couple—with each other, in their faith and in their greater community of family and friends.

“Mistakes often teach us better lessons,” Hal says. “There will be ups and downs along the journey, but we’re still on the same team.”

#### 5 MONEY TIPS FROM THE MCKINLEYS:

1. Create a financial strategy together. Meet regularly to discuss goals, challenges and victories.
2. Ask questions, and don’t make assumptions.
3. Listen to the other, not to respond but to seek to understand. Be ready to compromise.
4. Focus on saving more and spending less; protect your assets.
5. Always remember that you’re a team.

#### Navigating decades together: Evolving financial conversations

Since they retired in 2023, Dave and Cindy Allen’s money conversations tend to be about their plans in

retirement rather than how much they need to save. Gone are the days of saving for a home, college for their four children, and planning for retirement. Now, they’re thinking about their hobbies and travel, especially to see their grandchildren on the West Coast.

The Allens admit that they rarely talked about money. Cindy, with help

↘ “Don’t put money ahead of everything else. Our relationship is more important than money.”

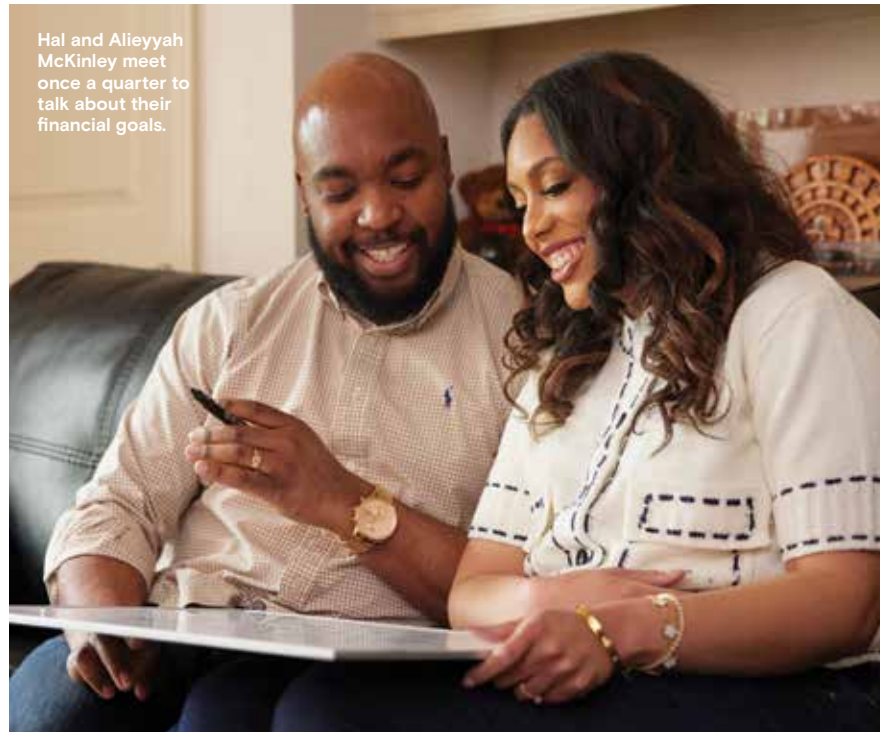
—Dave Allen, Thrivent client

from Dave in different seasons of their life together, balanced the checkbook and monitored the couple’s income and expenses. They didn’t have a budget, but they agreed on how their money should be used.

“We just naturally didn’t spend money on things that weren’t necessary or reasonable,” Cindy says.

The Allens, college sweethearts, have been married 46 years. They met at the University of Kansas in 1977 and married the following year, just before Dave started his junior year. With college debts and needing to balance payments for insurance and monthly household expenses, Cindy put her own education on hold (she later earned her bachelor’s degree) and worked full-time at a local hospital.

Dave’s jobs took them across the country multiple times. They raised four



Hal and Alieyyah McKinley meet once a quarter to talk about their financial goals.

## Actionable advice: One step at a time

Whether you’re early in your marriage like the McKinleys or have decades of marriage under your belt like the Allens, here are some ideas from Thrivent experts to help you through financial conversations.

- **Talk about your financial past** and then decide to learn together on your financial journey, says Kay Blunck, Advice Services consultant at Thrivent. “There may be some hiccups along the way, but ultimately, you’ll figure it out.”
- **Align on your values.** If you both have the view that your money is actually God’s money and you need to be good stewards of it, that allows you to have a guided conversation of how to make decisions with it, says Eric Funk, Thrivent financial advisor in Rochester, Minnesota.
- **Avoid “financial infidelity.”** “Don’t keep money or expenses from each other,” says William Leach, Thrivent financial advisor in Lebanon, New Jersey. “You may choose not to pool your money as a couple, but you should talk about all the income and expenses of your household.”
- **Always be honest** with each other when budgeting, Blunck says. If you can’t afford to spend extra for an item, don’t say you can.
- **Discuss how to pay** down debt as soon as possible. Then you can focus on saving for the future. “This buys you opportunities and choices,” Funk says.
- **Focus on your goals**—yours, mine and ours—including the short term, intermediate and long term. “Determine your goals and how you are willing to support each other,” Leach says. “Strive for balance; it may not exist, but you can get close.”
- **Create a bucket list**—those things you want to accomplish together. “Then, put a photograph of one of those dreams in front of you,” Blunck says. “Have conversations about it, which can make it easier to not spend today on things you want but don’t need.”
- **Talk about sacrifices** you’re willing to make for each other. “I have interests my wife doesn’t, and it takes an investment from our household,” Leach says. “I need her buy-in to say ‘you can use our money for that.’ And that works for her interests as well.”
- **Work with a financial advisor.** “It can be more comfortable to have hard conversations with an unbiased third party in the room,” Funk says.

children and helped them all with college expenses. “We always put as much money as we could afford or allow into our retirement accounts,” Dave says. “We were responsible in that we socked money away regularly, didn’t spend extravagantly and have pretty simple expectations.”

There have been times when unexpected expenses have popped up, causing them to dip into their home equity line of credit. “We pay it back as quickly as we can,” Dave says, noting that in those moments, they tighten their financial belts and move forward.

Cindy and Dave maintained joint financial accounts most of their marriage. The only exceptions were a business account Cindy had for her embroidery business and a hobby account for each of them. They would decide how much to put into the hobby accounts, and that was “free” money for each of them, Cindy says. “It’s always been a partnership for us; we never had a tug of war between his money or my money.”

In their early 50s, with retirement on their minds, Cindy says their money conversations started in earnest. They reached out to Thrivent Financial Advisor Eric Funk for advice. They wanted to be sure they had a

plan in place that would enable them to live the life they wanted together.

“I don’t recommend that people wait until they’re ready to retire to talk to someone,” Cindy says.

Dave’s best advice: “Don’t put money ahead of everything else. Our relationship is more important than money. Our faith in God is more important than money. Don’t ever let concern over finances impact your relationship.” •

#### 5 MONEY TIPS FROM THE ALLENS

1. Combine your incomes and expenses as a family unit.
2. Allow each person to have their own pot of money for hobbies and interests.
3. Financial contributions to the family should never affect one’s value in the family.
4. Show patience and love to your partner; that’s more important than money.
5. Start working with a financial advisor earlier in life.

*Donna Hein is the senior editor of Thrivent Magazine.*



## Financial conversation starters

### FOR NEWER COUPLES

- How did your family discuss money when you were growing up? How did that influence how you approach money now?
- How do you track your finances?
- Where do you see us financially in five years? In 10 years?
- Name one thing you’d love to spend more money on and one you’d like to cut back on.
- How should we divide financial tasks like paying bills and managing accounts?
- How should we approach saving for milestones, such as buying a home, starting a family or planning for retirement?
- How can we support each other’s financial goals?
- If we disagree on a financial decision, how should we work through it?

### FOR LONG-TERM COUPLES

- What’s one thing we’ve done well as a couple when it comes to money?
- What’s one financial lesson you’ve learned since we’ve been together?
- Are you happy with how we manage our finances? Why or why not?
- What’s an area of our financial life we could improve?
- What financial goal should we prioritize over the next five years?
- What future expenses should we be planning for?
- Do you think our spending habits still align with our values as a couple?
- Is there anything about our finances we should talk about more?



At this stage of their lives, Cindy and Dave Allen’s money conversations are about retirement rather than savings.

### + Let’s get started

Want to feel more confident navigating money together? A Thrivent financial advisor can help you and your partner stay on the same page, plan for what’s ahead and turn shared goals into real progress. It’s easy. Simply reach out to your advisor, whose name is listed on the back page of this magazine. If you don’t have an advisor, find one at [local.thrivent.com](http://local.thrivent.com) or contact our Virtual Advice Team at [thrivent.com/virtualadvice](http://thrivent.com/virtualadvice).

# 18

## fun (and affordable) ways to make the most of summer

BY JULIE KENDRICK

The sweetest moments of summer don't have to be expensive ones. Even if you've put pricey vacation plans on hold while you're working toward other financial goals, you still can find plenty of affordable, interesting things to do close to home. Here are some suggestions to get you started.



## Explore the great outdoors

### 1. GO BACKYARD CAMPING & STARGAZING

When was the last time you really hung out in your yard? You might be surprised at all the natural beauty you can observe. Pick a warm, clear night and pitch your tent for an overnight experience filled with singing songs, telling stories and doing some stargazing—all in your very own backyard. (If you have a fire pit, don't forget the s'mores!)

### 2. BEGIN BIRD-WATCHING

If you're the type of person who likes to check things off a list, bird-watching may be a great summer activity for you. Find an online guide to the most common birds in your area, then spend some time each week quietly observing them in your local trees, shrubs and bodies of water. If you need some guidance, look for free bird-watching apps that identify birds by their looks, songs or even wing sounds.

### 3. EXPLORE A NATIONAL PARK

You're probably closer to a national park than you think. More than 300 million visitors take a trip to one or more of the 63 U.S. national parks each year, from Alaska's Gates of the Arctic National Park and Preserve to Florida's Dry Tortugas National Park. The National Park Service offers free days to enter national parks throughout the year, and children under 15 usually are admitted free. (Check out a few suggestions based on your personal interests on page 5!)

### 4. HAVE A HAMMOCK DAY

When you really need to relax this summer, try a hammock. Buy or borrow a lightweight hammock (maybe check your local Buy Nothing or similar group) and then explore all the local places you can take it. Just attach your hammock between two trees and enjoy a perfect summer afternoon reading a book, taking a nap or gazing at the clouds.

## Move your body

### 5. GO GEOCACHING

Download the free, official Geocaching app, choose your cache and participate in the world's largest treasure hunt. Don't forget to bring a pen so you can sign the logbook inside the geocache. You may even find a small "treasure" to keep.

### 6. HIKE WITH A PURPOSE

A walk outdoors can become a living classroom that teaches you to identify plants, insects, birds and other living things. Use the free iNaturalist app to access live image recognition from a catalog of millions of crowdsourced nature observations.

### 7. GO FOR MINI GOLF

Mini golf is usually much cheaper than greens fees at your local golf course—and it can be more family- and group-friendly, too. Check out your area for courses that incorporate the work of local artists, sculptures, natural water features and more.

## Try something new

### 8. EXPERIENCE SOME ART

Fine art can be restorative, challenging and inspirational. Many art museums offer free or discounted admission on certain days of the week. Take advantage and plan a visit on one of those days, taking photos of your favorite pieces of art as you wander the galleries. Bonus: It's a perfect air-conditioned activity for sweltering summer days!

### 9. ENJOY BASEBALL ON A BUDGET

For a sporty evening under the stars, check out a minor league baseball team near you. Often much less expensive than attending a major league game, a night with the farm club is sure to include catchy promotions, silly mascots and plenty of lighthearted fun.

### 10. TAKE A LITERARY WALK

Get the free Little Free Library app on your phone, then select a new neighborhood to explore while checking these community-maintained libraries off your list. You'll find plenty of ready-to-read choices, all for free, and you can give your own previously read or unwanted books a new home, too.



## Connect with others

### 11. HAVE A "DO GOOD DAY"

How many ways can you brighten spaces and help those around you? Get a group of friends or family members together and write letters or pay visits to senior citizens, pick up trash in parks, or volunteer to walk neighbors' dogs.

### 12. ORGANIZE A CLOTHING SWAP

Ask friends to bring over clothing and accessories they are ready to part with. You'll connect over sharing the stories of when and why you bought something while trying on some new outfits. The best part? Everyone will head home with a little bit of free wardrobe-brightening. For you bookworms, host a book swap instead and walk away with your next summer read!

### 13. STRATEGIZE DURING GAME NIGHT

Whether you're settling in with a classic like Scrabble or trying your hand at more modern games like Wingspan or Just One, a game night is a thrifty way to have fun, get competitive and enjoy the company of friends and family. Create your own "leaderboard" to track top players—and consider offering a small prize for the night's MVP.

## Enhance your summer by leading a Thrivent Action Team

If you'd like to help neighbors in need this summer, consider leading a Thrivent Action Team.

"We give our members the tools, seed money and support they need to lead a fundraiser, service activity or educational event to drive impact in their communities," says Emily Hendren, director of member engagement strategies at Thrivent.

Some summer projects members have led include distributing lunch bags to school-age children, creating summer activity bags for local organizations serving kids in foster care, and starting reading challenges with donated books and materials.

To apply for a Thrivent Action Team, you must be a Thrivent client with membership. Complete an application with your idea, and once approved, Thrivent will send a kit to support your project. Then, rally your team to bring the community project to life.

"Thrivent Action Teams are a great activity for the whole family, especially over summer break," Hendren says. "There's something special about passing on the value of generosity to others."

Visit [thrivent.com/actionteam](https://thrivent.com/actionteam) to get started.

See footnote 6 in "Important information" on page 32.

## Make family memories

### 14. CREATE A FAMILY TREE

Do some research, talk to older relatives and begin to learn more about your own ancestry. Write down all the stories that emerge and you'll have a new family keepsake of cherished memories, too. This is an activity you can enjoy delving into on your own or with elementary to teenage kids so you can all learn more about your family history together.

### 16. BUILD A BLANKET FORT

You're never too old to recreate the best parts of your own childhood summers. So, on the next rainy day, pull down the couch cushions, set up some blanket coverings and enjoy a cozy afternoon—with or without kids—in your new creation.



### 15. VISIT A PETTING ZOO

Get up close and personal with some animals by taking a trip to a petting zoo. Besides getting to interact with the animals, many petting zoos offer the opportunity to feed them, too. It's a novel experience that both kids and adults will love.



WE ASKED, YOU ANSWERED

## What are your summer plans?

Participating in the local 5k or 10k trail race for a local or national charity.

—Jerry L. Butler

Zoo pass and state park pass. They both get us close to nature, and we have fun making mini trips.

—Diana Taylor

Visiting my grandkids at the cabin enjoying the sun, and wonderful rides on the pontoon on the lake listening to the loons.

—Karen Berg

Hanging out with friends on our rafts, just chilling, talking, doing absolutely nothing but soaking up sun and laughs. The best thing about this is it's an ageless thing to do. The friends I had in my teens still do this with me, and we sure aren't even close to that age anymore. Some are grandparents now!

—Kaitlin's Heart for Heroes

A state park sticker is a small price to pay for unlimited visits to beautiful places of nature. Most of them offer hiking, swimming, camping and other activities and events.

—Leslie Mader

Joining the community pool so we can do water aerobics every day!

—Suzann Lombard

Sitting on my front porch drinking iced tea with my friends.

—Rosemary Sinniger

## Raise some revenue

### 17. HOST A YARD SALE

If you missed spring cleaning this year, set your sights on a summer clear out and yard sale. Your house will be less cluttered, and you might even make a tidy profit, too. If you don't have a whole garage-full to get rid of, join forces with some neighbors and make an event of it.

### 18. REFRESH YOUR NEIGHBORS WITH A LEMONADE STAND

Do your kids want a way to earn a bit of spending money? Set them up with a supervised stand in your neighborhood and see how much they can earn on a warm summer afternoon. •

*Julie Kendrick is a writer in Minnesota.*

Whether you're a first-time or experienced homebuyer, these tips can help you successfully navigate the homebuying process.

# Homebuying tips for any stage of life

BY TAYLOR HUGO | PHOTO BY KIRSTEN BROWN

**BETWEEN LOW INVENTORY AND HIGHER INTEREST RATES**, the housing market has been challenging for first-time and experienced homebuyers alike. There are signs of improvement, however: The National Association of Realtors is predicting stronger home sales and a larger inventory of available homes in 2025.

Make sure you're ready to strike when your dream home hits the market with these tips from a Thrivent financial advisor and a Thrivent Bank mortgage loan officer on how to successfully navigate the homebuying process.

## If you're a first-time homebuyer...

### Create a budget that takes all costs into account

When you're trying to determine the price of a home you can afford, it's not advisable to simply go with what your financial institution says you'll qualify for.

"It's more important to make sure the monthly mortgage payment fits within your cash flow budget when you consider all your other financial goals," says Jeremy Seldon, Residential Real Estate lending manager for Thrivent Bank. "You don't want to be house poor." Remember to account for other expenses, too—both

one-time and ongoing—including your down payment, closing costs, home insurance, taxes, utility bills, an emergency reserve for home repairs and, potentially, private mortgage insurance (PMI).

### Get used to making a larger monthly payment

Once you have a rough idea of what your monthly mortgage payment may be, start putting that money aside in a separate account.

"If you're used to paying \$1,800 a month for rent but

Sydney Pfothenauer purchased her first home in late 2024, with guidance and support from her mortgage loan officer.

→ Turn the page to read more about her story.



## If you're a first-time homebuyer... (continued)

your mortgage payment will be \$3,200, take that extra \$1,400 and put it in savings," says Lori Nackers, Thrivent Bank's senior mortgage loan officer. "Get used to making that extra payment to avoid payment shock."

Plus, tucking that money into savings each month can help bolster your down payment fund or emergency savings until you buy.

### Build your team

For first-time homebuyers who aren't familiar with the process, it's crucial to have a trusted real estate agent and mortgage lender on your side.

"You want to have a professional who does this every day to help you make the best deal possible," says Thrivent Financial Associate Derick Ritenour, who also suggests involving your financial advisor. "We're more than willing to work with your [agent] and your mortgage team to make sure we're all in lockstep with your overall financial plan."

### Get a preapproval letter

A preapproval letter is a document from a mortgage lender that demonstrates you've been conditionally approved for a home loan based on the lender's review of your finances. This is different from a prequalification letter, which is an estimate of what you might be able to borrow based on financial information you provide to a lender. While a preapproval letter isn't legally required, it may give you an advantage over other buyers when making an offer on a house.

### Make a strong offer

A strong offer is necessary to compete with other buyers in this housing market. "That sometimes means offering more than asking price, or waiving contingencies like inspections," Seldon says.

Tread with caution here and keep a cool head, so you don't end up with a house that you can't afford or that might need costly repairs.

### Take advantage of home loan programs

It's a misconception that you need a 20% down payment to purchase a home. According to the National Association of Realtors, the median down payment for first-time homebuyers was 9% in 2024. However, home loan programs from the Federal Housing Administration and U.S. Department of Veterans Affairs, for example,

can get you in a home for as little as 0% to 3.5% down if you qualify. Even without special programs, most buyers with solid credit can qualify for a conventional mortgage loan with a minimum down payment of between 3% and 5%.

## Starting homeownership on the right foot

Like many new college graduates, Sydney Pfothauer moved home after graduation in 2020 to save money. After taking two years to pay off student loans and put a down payment on a new car, she took another two years to work and save up enough for a 20% down payment, ensuring she wouldn't have to carry private mortgage insurance.

Pfothauer spent a year casually looking at homes in Appleton, Wisconsin, her hometown, before finding her perfect fit: a new build in a new development, which she moved into last December.

"I ended up getting to pick which lot and which floorplan I wanted for my house, and a few other things along the way," Pfothauer says. "And I knew I'd have less stress going that route versus having to put in offer after offer after offer [on an existing home]."

Her mortgage loan officer, Lori Nackers, made everything go smoothly—from keeping the timeline on track to ensuring Pfothauer completed a mandatory first-time homebuyer course that better prepared her for homeownership.

Pfothauer's family was also a source of emotional support. "When I would work with Sydney," Nackers says, "[her] mom was usually there to guide her. At the closing, [her] mom and dad were there. Not everybody has the luxury of that family support. I thought that was amazing."



Photo by Kirsten Brown

## If you're an experienced homebuyer...

### Ask yourself: Does this move make sense?

Think about it not just from a financial standpoint but from a lifestyle standpoint.

If you're downsizing, Ritenour suggests asking yourself questions like: Are we selling a bunch of stuff or getting a storage unit? Will we be able to age in the new home? Will we have space for visiting children and grandchildren?

The same thought process applies if you're upsizing or purchasing a second property. "Is it more important to save that extra income for traveling? Do you really need two homes? What is the priority?" adds Nackers.

### Get the timing right

Simultaneously selling your current home and purchasing a new home is the biggest challenge for existing homeowners. If it's not possible to close on both on the same day, "you may need to buy before you sell," Seldon says. "This can be tougher to qualify [for], but it is a stronger offer to buy not contingent on any sale. It will also afford you more time to move into the new home and may give you some time to make minor improvements to the new home before you are working around all your belongings."

He notes that homeowners can use products like a home equity line of credit to access the equity in their current home for the down payment on their new home. You could also include a home sale contingency that states your offer to purchase a new home is dependent on the sale of your existing home, but that can be risky in today's competitive housing market.

### Consult with your team of home professionals

Whether you're thinking about upsizing, downsizing or purchasing a second property, check in with your mortgage lender and financial advisor to discuss what you can afford, what your new monthly payments may be and to make sure the move fits with your overall financial goals.

### Pick the right loan product

The 30-year fixed-rate mortgage is the most common mortgage loan option, but depending on your financial situation and stage in life,

Ken and Nancy Wilken relocated to a different state in retirement. Both finding their new dream home and selling their existing home happened faster than they expected—but their mortgage loan officer helped them navigate the process.

→ Read more of their story on the following page.



### + HOW MUCH HOUSE CAN YOU AFFORD?

Thrivent Bank mortgage loan officers are ready to help you calculate the amount you can spend on a home while keeping your other financial goals in mind. Contact us at 866-226-5225 or visit [access.thriventbank.com](https://access.thriventbank.com).

## If you're an experienced homebuyer... (continued)

there could be other products to consider.

For example, if you're only planning to be in your new home for a couple years, an adjustable-rate mortgage may be more advantageous than a fixed-rate mortgage, depending on the interest rate environment. Or "instead of pursuing a 30-year fixed-rate mortgage, you could pursue a 15-year fixed-rate mortgage," Seldon says. "It's going to carry a higher monthly payment, but the interest rate is going to be lower because the duration of the loan is shorter."

### Adjust your mindset

If you bought or refinanced your current home around the pandemic, you may have a hard time letting go of your 3% interest rate.

"Those rates we saw three, four, five years ago don't exist right now, so if you really want to move, you're going to have to accept that your interest rate may be higher," Seldon says. "But if you look at interest rates now compared with where interest

rates have been historically, it's still a great rate."

Whether you're a first-time or experienced homebuyer, your Thrivent financial advisor can help you prepare to buy your dream home while still keeping sight of your overall financial plan. It just takes a clear head, a solid budget and good advice from your financial team. •

*Taylor Hugo is a writer in Colorado.*

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Thrivent Credit Union merged into Thrivent Bank on June 1, 2025. The loans discussed became loans of the bank at the time of the merger.

Deposit and lending services are offered by Thrivent Bank, a Utah-chartered industrial bank, Member FDIC. Insurance, securities, investment advisory and trust and investment management accounts and services offered by Thrivent, the marketing name for Thrivent Financial for Lutherans, or its affiliates are not deposits or obligations of Thrivent Bank, are not guaranteed by Thrivent Bank, are not insured by the FDIC, and involve investment risk, including possible loss of the principal amount invested.

Also see footnotes 1, 3 and 4 in "Important information" on page 32.



## It's never too late to follow your dreams

For longtime southern California resident Ken Wilken, relocating to a different state was a lifelong dream. But it wasn't until retirement—and a trip to visit his dad in Oregon—that the 67-year-old and his wife, Nancy, realized where they were meant to be.

After falling in love with a 1,400-square-foot home on a quarter acre in Roseburg, Oregon, they made the move in July 2024.

"I walk the dog or walk up and down the street for exercise, and I'm constantly waving to everybody that goes by," says Wilken of his new neighborhood. "You go to the store to get some groceries, and you end up visiting for 20 minutes with somebody you've never met. It's just an easier way of life; it's a little slower."

The home selling and homebuying process, however, moved fast. A friend in California hosted an open house and secured a buyer for them—all before the couple even made it back from their home-shopping trip to Oregon. Both homes closed within days of each other, and the Wilkens had five days to pack up 28 years of their lives and start their new adventure.

Their senior mortgage loan officer, Julie Contreras, walked them through every step of the process. "She was such a lifesaver," Wilken says. "She helped us out so much."

According to Wilken, Contreras told him to just give her the names and the numbers of the people he was dealing with. She would deal with them directly, do what

needed to be done, and keep him informed along the way if she should need anything additional from him.

"She took a load off our shoulders, because we already had enough stuff going on," Wilken says. "It worked out really great."



# Noteworthy



“This ruby-throated hummingbird is a magnificent reminder of how God provides for us.”

—John Thomas, Thrivent client, whose photo was featured in the 2025 Thrivent calendar

**LEARN HOW TO GET YOUR 2026 THRIVENT CALENDAR ON PAGE 29.**

# Making sense of facts vs. feelings



**ASSET MANAGERS SPEND A LOT OF TIME** looking at economic data, which fall into two main types: hard data and soft data. Hard data include measurable facts, like the number of people employed, economic growth and inflation. Soft data focus on how people feel and what they say they plan to do.

So far in 2025, these two types of data are telling a mixed story. On the hard data side, the economy looks fairly solid. Job reports for March and April were slightly better than expected. Inflation cooled a bit in the first quarter, though it's still above the Federal Reserve's 2% target. That suggests the Fed is making slow progress on its dual mandate to keep prices stable and maintain strong employment.

But soft data surveys paint a more cautious picture. Consumer sentiment in April dropped sharply, hitting a level similar to the depths of the COVID pandemic or the financial crisis of 2008-09. Many Americans are worried about jobs, income, rising prices and the impact of new tariffs. Since consumer spending drives the majority of the economy, these worries could become a self-fulfilling prophecy if people start cutting back.

As we warned in our last column, markets also have been volatile, with sharp ups and downs through April

and May. That's a big change from the steady, rising markets of 2024.

In uncertain times, investors have a desire to move their money into investments with less volatility, and we've seen a flight to money market funds. It's true that these funds offer stability and currently benefit from high interest rates. But if the Fed cuts rates—as markets expect it will several times this year—returns on these funds will fall.

Other good options to consider include investment-grade corporate bonds and municipal bonds, which offer attractive yields in today's higher-rate environment and carry less risk than stocks.

We understand that volatility can be unsettling and even disheartening. In times like this, it's especially wise to talk to your financial advisor.

They can help you understand how current conditions may affect your portfolio and help you stay aligned with your long-term goals.

We remain grateful for the trust you place in us and the opportunity to serve you.

→ David Royal is executive vice president and chief financial & investment officer at Thrivent.

→ **“In times like this, it's especially wise to talk to your financial advisor.”**

—David Royal

All information and representations herein are as of 5/5/2025, unless otherwise noted.

Concepts presented are intended for educational purposes. This information should not be considered investment advice or a recommendation of any particular security, strategy, or product.

Investing involves risk, including the possible loss of principal.

Also see footnote 1 in “Important information” on page 32.



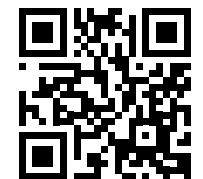
## Worried about market volatility?

Stay current on what the latest economic trends may mean for you by joining the livestream of Thrivent's next Market & Economic Update on Tuesday, July 15, at 11:30 a.m. CT.

Our investment leaders will share their insights and guidance to help you navigate the markets in today's economy.

Visit [thrivent.com/marketupdate](https://thrivent.com/marketupdate) or scan the QR code below to register to attend and/or receive the recording. You also can access recordings from previous events.

No products will be sold.



## How to get a 2026 Thrivent calendar

Each year, Thrivent creates a calendar featuring beautiful photos and inspiring reflections submitted by you, our members. The theme for the 2026 calendar is “Moments of Grace,” and photos will illustrate the simple, grace-filled gifts woven into each day.

We've made it easy for you to receive a copy. Here's how:

- If you received a calendar last year, we'll automatically send you one this year.
- If you're a new Thrivent client with membership or haven't ordered a calendar since 2022, simply visit [thrivent.com/calendar](https://thrivent.com/calendar) and complete the order form by July 31, 2025.
- If you received a calendar last year but don't want the 2026 or future calendars, you may opt out and unsubscribe at [thrivent.com/calendar](https://thrivent.com/calendar).

Each client with membership can receive one calendar at no cost.

## Webinar: How do you envision retirement?

While there are many answers to that question, the key is to dare to discover what's right for you. Anticipating the milestones you face—as early as age 50 and continuing into your 70s—will help you prepare for them.

Join an exclusive conversation with Heather Schreiber as she presents “Key Milestones on Your Journey to an Empowered Retirement” on Aug. 19 and 20. Schreiber will

share expert advice on ways to save more, reduce taxes and make the most of Social Security.

Register to attend the event and/or receive the recording at [thrivent.com/financial-education-events](https://thrivent.com/financial-education-events).

No products will be sold. Speaker is not affiliated with Thrivent. Views are their own.



## Thrivent again ranked among Barron's Best Fund Families

Thrivent Mutual Funds was ranked among Barron's Best Fund Families of 2024 with a ranking of ninth out of 48 fund families based on one-year return on an asset-weighted basis.

Thrivent placed fifth out of 46 funds for the five-year performance period and seventh out of 46 funds for the 10-year performance period. Ratings are based on performance for the 1-, 5- and 10-year periods, ending Dec. 31, 2024.

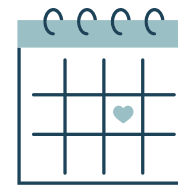
"The success of our mutual funds is driven by our long-term investment philosophy, rigorous processes, and the talent and expertise of our entire investments team," says David Royal, Thrivent's chief financial & investment officer. "We're excited to build on our proven track record of delivering exceptional investment performance for our clients."

Source: Barron's, Best Fund Families of 2024, February 27, 2025.

Past performance is not necessarily indicative of future results.

Thrivent Distributors, LLC, a registered broker-dealer and member FINRA, is the distributor for Thrivent Mutual Funds. Asset management services are provided by Thrivent Asset Management, LLC, an SEC-registered investment adviser. Thrivent Distributors, LLC, and Thrivent Asset Management, LLC, are subsidiaries of Thrivent, the marketing name for Thrivent Financial for Lutherans.

**Investing involves risks, including the possible loss of principal. The prospectus and summary prospectus contain more complete information on the investment objectives, risks, charges and expenses of the fund, and other information, which investors should read and consider carefully before investing. Prospectuses and summary prospectuses are available at [thriventfunds.com](http://thriventfunds.com) or by calling 800-521-5308.**



## Find out about Thrivent events near you

Thrivent Member Networks are led by members for members just like you. They provide opportunities for you to:

- Meet others in your community by attending a social gathering or event featuring an inspiring speaker.
- Spread generosity by hosting a Thrivent Action Team or exploring charitable giving options.
- Grow healthy financial habits by attending a financial workshop or webinar on topics ranging from tax strategies to college planning.

Find your Thrivent Member Network to see what's happening near you. Go to [thrivent.com/tmn](http://thrivent.com/tmn) and enter your ZIP code by the map. Click on "Get to know your community."

# Your mid-year financial check-up

With half the year behind us, it's a great time to take stock of your finances. Here's a checklist to help guide you.

- 1 REVIEW YOUR BUDGET**  
Evaluate your saving and spending categories. Cut unnecessary spending. Set up separate savings or money market accounts for upcoming life changes or major expenses that could affect your budget. Cancel any unused subscriptions.
- 2 ASSESS YOUR DEBT AND CREDIT HEALTH**  
Take a closer look at your debt balances and adjust repayment strategies if needed. If you have high-interest debt, make extra payments or consider refinancing or consolidating. Download your free annual credit report at [annualcreditreport.com](http://annualcreditreport.com) and check for errors.
- 3 CHECK ON YOUR RETIREMENT PLAN AND INVESTMENTS**  
Make sure retirement contributions are in line with your long-term goals. Increase them if you can, with a goal of contributing at least 15% of your current income. Review your investment portfolio's performance. Meet with your financial advisor to rebalance or adjust risk tolerance if needed.
- 4 REVIEW YOUR INSURANCE COVERAGE**  
Ensure your home, auto, health, life and disability insurance policies are adequate for your needs, and adjust coverage if not. Look for discounts to lower your costs. Update beneficiaries if needed.
- 5 CREATE OR UPDATE ESTATE PLANS**  
Review your wills, trusts and power of attorney to make sure they reflect your wishes. Make sure all beneficiaries are accurate. If you don't have these documents, it's time to create them.
- 6 REVIEW YOUR GIVING STRATEGY**  
Plan your year-end giving or set up recurring donations, and explore tax-efficient ways to give back. Lead a Thrivent Action Team, direct Choice Dollars® if eligible or make a personal donation through Thrivent's online giving platform.
- 7 REACH OUT TO YOUR FINANCIAL ADVISOR**  
Set up a meeting with your Thrivent financial advisor (or find one at [local.thrivent.com](http://local.thrivent.com)) to review your financial health, make changes if needed, and stay on track with your goals.

See footnotes 1, 2, 3, 7 and 8 in "Important information" on page 32.



## Thrivent continues legacy as one of the World's Most Ethical Companies®

Thrivent has once again received the World's Most Ethical Companies recognition by Ethisphere, a global leader in defining and advancing the standards of ethical business practices. Thrivent has been recognized since 2012 and is one of only six honorees in the financial services industry this year.

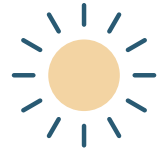
"Being recognized as one of the World's Most Ethical Companies is a testament to Thrivent's integrity, transparency and best-in-class ethics practices," says Terry Rasmussen, Thrivent's president and CEO. "Our strong ethical culture is the foundation of the trust our workforce, financial advisors and clients place in us, enabling us to make a positive impact in our communities."

Overall, 136 honorees were recognized as one of the World's Most Ethical Companies, spanning 19 countries and 44 industries.

"World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC. For details, visit [worldsmoethicalcompanies.com](http://worldsmoethicalcompanies.com).

## Table topics

Use these questions to spark mealtime conversations with family and friends.



**What is something you could do this summer that would make a difference in the life of someone else?**



**What do you find most challenging about managing your personal finances?**



**When inviting someone into your home, what are your favorite ways to demonstrate hospitality?**

## Important information for you to know

<sup>1</sup>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., 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. [Thrivent.com/disclosures](http://Thrivent.com/disclosures).

<sup>2</sup>Thrivent provides advice and guidance through its Financial Planning Framework that generally includes a review and analysis of a client's financial situation. A client may choose to further their planning engagement with Thrivent through its Dedicated Planning Services (an investment advisory service) that results in written recommendations for a fee.

<sup>3</sup>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](http://thrivent.com) or FINRA's BrokerCheck for more information about our financial advisors.

<sup>4</sup>The client's experience may or may not be the same as other clients and does not indicate future performance or success.

<sup>5</sup>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. Membership benefits are reviewed and evaluated regularly. 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 never purchase or keep insurance or annuity products to be eligible for nonguaranteed membership benefits. You should only purchase and keep insurance and annuity products that best meet the financial security needs of you and your family. Consider the cost, features, and benefits of specific insurance and/or annuity products.

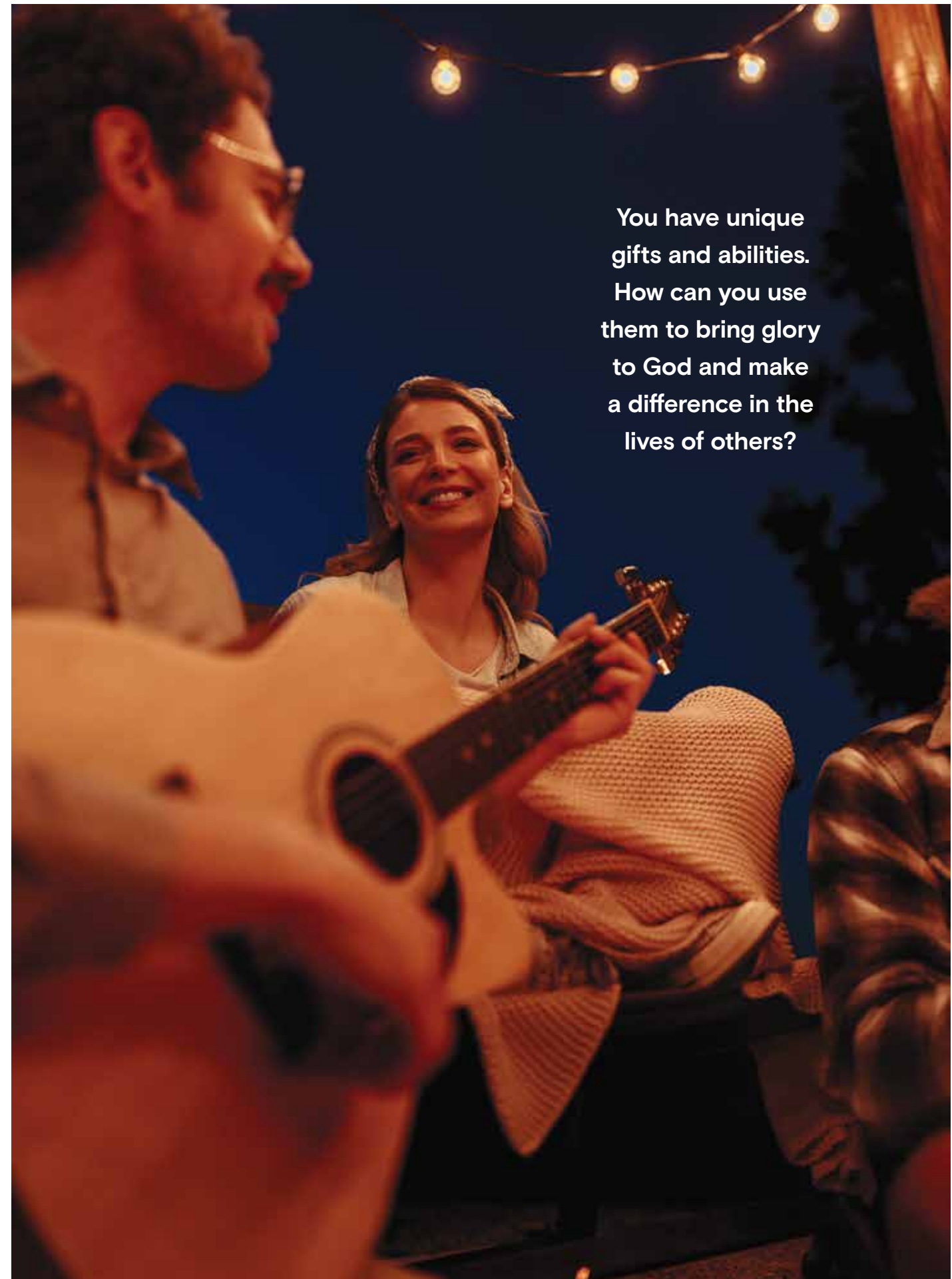
<sup>6</sup>The Virtual Advice Team is a team of licensed financial advisors and professionals available to assist you during designated business hours. Our team offers a full variety of products and services. If you prefer to meet with a local financial advisor or professional, our team can connect you with someone in your area. Whether you work with the Virtual Advice Team, or with a local Thrivent financial advisor or professional, there will generally be no difference in the fees and expenses you will incur.

<sup>7</sup>Thrivent and its financial advisors and professionals do not provide legal, accounting or tax advice. Consult your attorney or tax professional.

<sup>8</sup>If requested, a licensed insurance agent/producer may contact you and financial solutions, including insurance may be solicited.

<sup>9</sup>Riders are optional and available for an additional cost.

<sup>10</sup>Contracts have exclusions, limitations and terms under which the benefits may be reduced, or the contract may be discontinued. For costs and complete details of coverage, contact your licensed insurance agent/producer.



**You have unique gifts and abilities. How can you use them to bring glory to God and make a difference in the lives of others?**

# Navigate financial changes with confidence. ❤️



Life is unpredictable—but with proactive planning, you can navigate the ups and downs with confidence. Whether it's market changes, career transitions or surprise expenses, we can build a flexible plan that helps protect your future.



Take control of your financial future and contact a financial advisor today. Scan the QR code or visit [thrivent.com/plan](https://www.thrivent.com/plan) to discover how you can prepare for life's surprises.



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Thrivent and its financial advisors and professionals do not provide legal, accounting or tax advice. Consult your attorney or tax professional. Securities and investment advisory services offered through Thrivent Investment Management Inc., a registered investment adviser, member FINRA and SIPC, and a subsidiary of Thrivent, the marketing name for Thrivent Financial for Lutherans. [Thrivent.com/disclosures](https://www.thrivent.com/disclosures). Thrivent provides advice and guidance through its financial planning framework that generally includes a review and analysis of a client's financial situation. A client may choose to further their planning engagement with Thrivent through its dedicated planning services (an investment advisory service) that results in written recommendations for a fee.