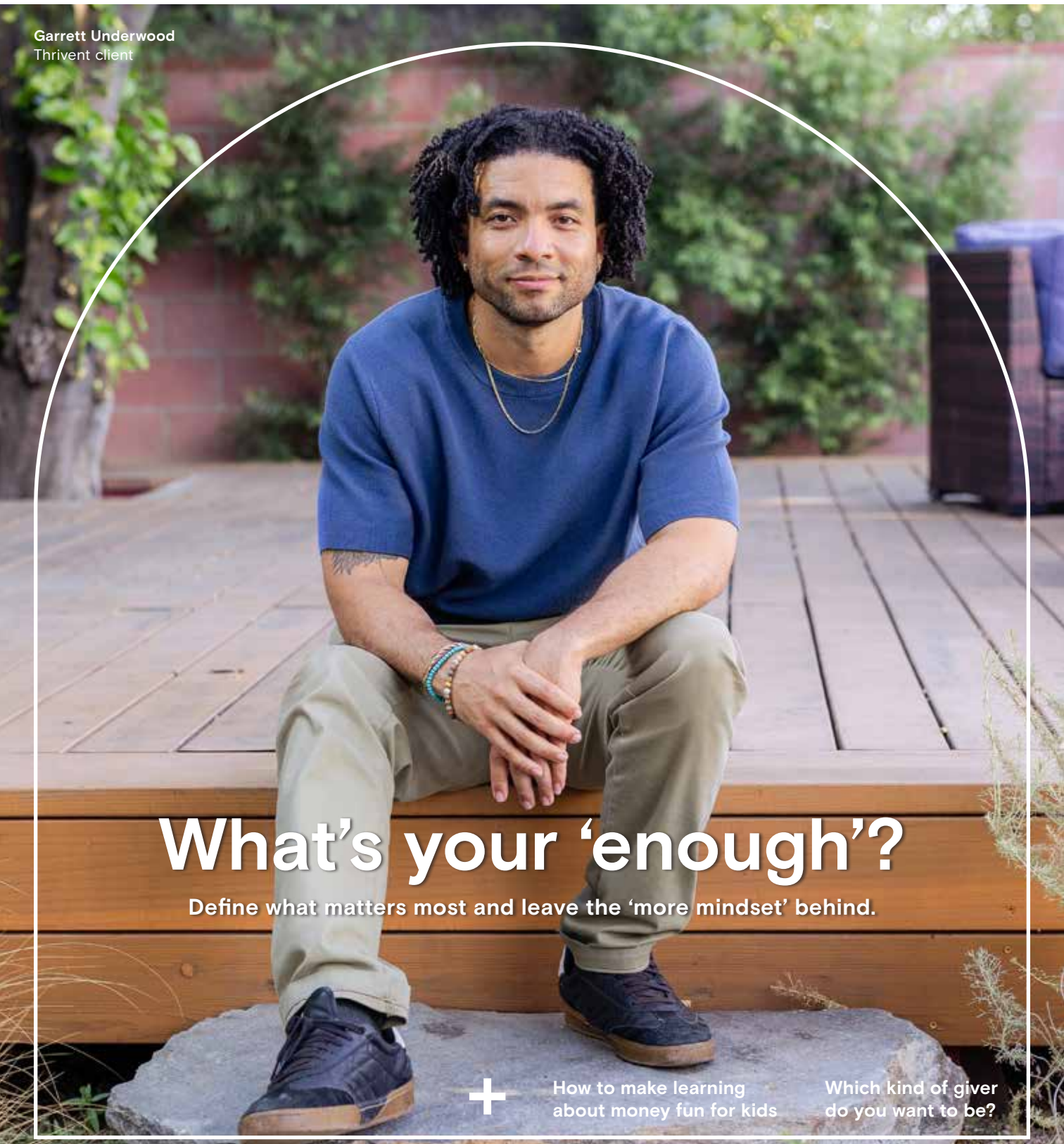
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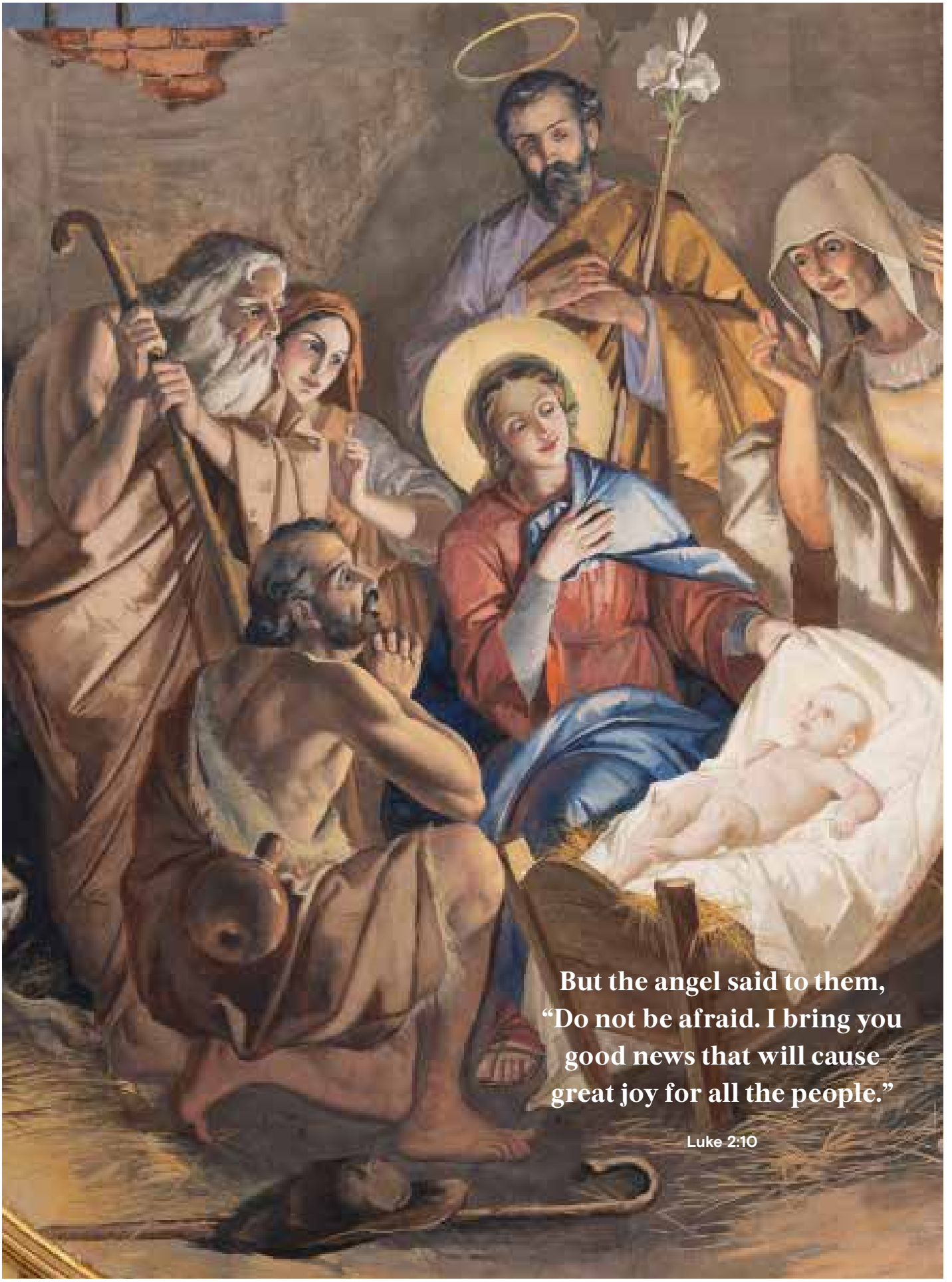
Garrett Underwood
Thrivent client

What's your 'enough'?

Define what matters most and leave the 'more mindset' behind.

+ How to make learning about money fun for kids

Which kind of giver do you want to be?



Unknown Artist. The Fresco of Nativity-Adoration of Shepherds, 19th century. Chiesa di Santa Agata, Bergamo, Italy. / Getty images. New International Version®, NIV® Copyright ©1973, 1978, 1984, 2011 by Biblica, Inc.® Used by permission. All rights reserved worldwide.

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On the cover
Thrivent client Garrett Underwood from Los Angeles

PHOTO BY RACHEL STELTER

BY TERRY RASMUSSEN



The gift of enough

The Christmas story begins with a reminder that abundance and blessing aren't always the same thing. Jesus came into this world in humble circumstances, without wealth or security. Yet, his birth brought gifts far greater than material abundance: hope, grace, salvation and the promise of God's unfailing love.

Today, this is especially meaningful during a season that's often defined by more. More gatherings. More expectations. More things competing for our attention. Christmas itself is a gift that encourages us to step back, recognize what God has already placed in our hands and give thanks for those blessings.

That truth has a way of quieting the noise around us. A meaningful life isn't only about having more. It's also about recognizing what God has given to us and stewarding it faithfully.

Providing for our families, planning for the future and pursuing meaningful dreams are all part of that stewardship. When we have a clearer sense of what "enough" looks like, we can make those decisions with greater intention and purpose.

Of course, "enough" will look different for each of us. For some, it means knowing loved ones are cared for. For others, it means having the freedom to give generously or strengthen the communities we call home.

In this issue of *Thrivent Magazine*, you'll find stories and ideas centered on that theme, from charitable planning and generosity to helping children develop healthy money habits. Together, they reinforce an important truth: money is a tool, not a goal or a measure of our worth.

As you celebrate Christmas and look ahead to a new year, I encourage you to reflect on what truly makes your life full. My hope is that you'll find renewed appreciation for the blessings you've been given and fresh inspiration for how you can use them in service of what matters most.

Merry Christmas, and blessings to you and your loved ones this holiday season.



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Thrivent (ISSN 1539-0128) is the official publication of Thrivent Financial for Lutherans, Appleton, WI 54919-0001/ Minneapolis, MN 55415-1624, a fraternal benefit society. It is published quarterly by the society.

Periodical postage paid at Appleton, Wisconsin, and additional mailing offices. POSTMASTER: Send address changes to *Thrivent Magazine*, Thrivent Financial for Lutherans, 4321 N. Ballard Road, Appleton, WI 54919-0001. Phone: 800-847-4836.
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Inspired.



"Butter Bean lady" Jeani Goodwin at the Butter Beans store's latest event in August.

Turning beans into friendships

Thrivent client Jeani Goodwin of Athens, Georgia, started a program at a senior living community that rewards human connection with butter beans that can be exchanged for goods.

READ MORE IN CLIENT SPOTLIGHT ON PAGE 10.

Photo by Sara Wooten

DID YOU KNOW?



The end-of-year giving rush

About 36% of charitable giving in 2025 happened in the fourth quarter, and December alone accounted for about 18% of all giving for the year, as people looked to make a difference before the end of the year.

But generosity doesn't have to wait for a deadline. Planned giving throughout the year can help you support the causes you care about when needs arise—not just when the calendar says it's time.

Find tips for creating your giving plan on page 12.

Source: institute.blackbaud.com/resources/2025-trends-in-giving

THE BIG NUMBER



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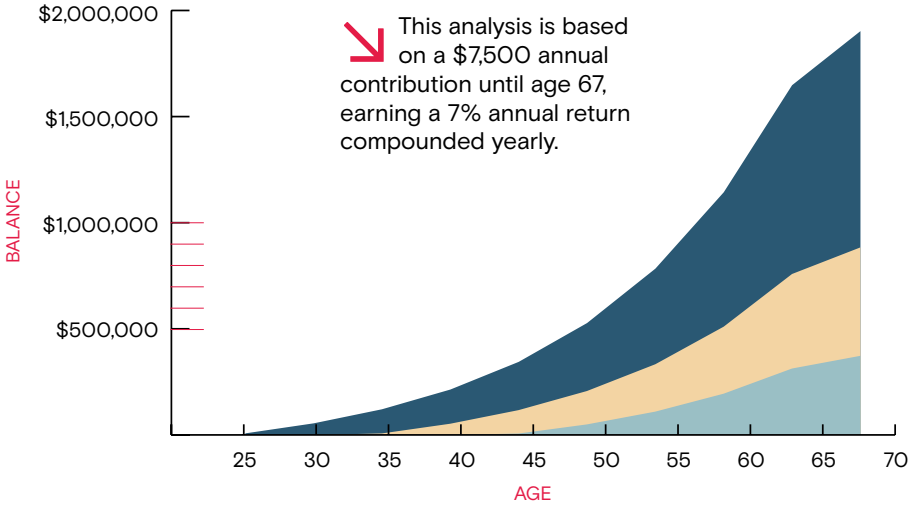
The number of candy canes sold in America each year. 90% of these are bought between Thanksgiving and Christmas.

Source: EBSCO

THE BREAKDOWN

The power of compound interest

Does it make a difference when you start investing or saving for retirement? Thanks to a little thing called compound interest, the answer is a resounding YES. Below, you can see how the same annual contribution can grow into very different outcomes based on one factor: when you start investing.



$228K
Amount of compound interest earned when you start investing at age 45

$644K
Amount of compound interest earned when you start investing at age 35

$1.54M
Amount of compound interest earned when you start investing at age 25

+ Every year matters. Make this one count.

A Thrivent financial advisor can help you build an investment strategy that considers how compound growth can impact your financial goals. Find one near you at **local.thrivent.com**.

Investing involves risk, including the possible loss of principal.

This analysis is for educational purposes only. Actual investment results will vary. Consult a financial or tax advisor for guidance specific to your situation.

Also see footnote 7 in "Important information" on page 32.

CLIENT WISDOM

“Everything is easier with a plan. If you don’t have a plan, you have tunnel vision. But with a plan, you can see the big picture, and it allows you to be more generous, as well as take care of your own finances and needs.”

—Skip Holley, Thrivent client

→ Read more on page 12.

DEFINING FINANCE

Liquid assets

Liquid assets are things you own that can be easily and quickly converted to cash. Examples include the cash in your wallet; money in checking, savings and money market accounts; and some securities, such as stocks, exchange-traded funds (ETFs) and short-term bonds. Your home, on the other hand, is considered an illiquid asset. It could take months from when you decide to sell to when a buyer closes on the home and the funds are available in your bank account.

4 OF THE BEST

Surprising ways to use up FSA dollars

Make the most of your remaining flexible spending account (FSA) dollars before they expire at the end of the year,* with these unexpected, everyday products.



Skincare and sunscreen

Some skincare products are FSA eligible, including sunscreen, many eczema creams, and some over-the-counter acne products such as cleansers and pimple patches. Some light therapy devices that help reduce acne, scarring and muscle pain are also FSA eligible.



At-home testing

Get a clearer picture of your health with at-home health test kits, testing anything from hormones and thyroid health to cholesterol levels, heart health and more. Health-only genetic testing kits are also FSA eligible and might tell you if you’re predisposed to developing certain health conditions.



Wearable health and fitness trackers

Some wearable health and fitness trackers—particularly those with built-in diagnostic features like blood oxygen or heart rhythm monitoring—are FSA eligible and can help you monitor wellness metrics in real time to support long-term health goals.



Sleep aids and devices

Everyone needs adequate sleep to thrive. If you find yourself struggling, items like nasal strips, sleep aids, pain-relieving eye masks, humidifiers and CPAP machines are FSA eligible and can support more consistent, restorative sleep.

—Bella Norcross

*Some plans allow a certain amount of money to roll over into the next plan year. Speak to your plan administrator about rollovers.

See footnote 7 in “Important information” on page 32.

A sweet treat ready to gift

Want to give a thoughtful gift that doesn't add to the clutter? Consider something like a classic baking mix, made a little extra special with an indulgent brownie recipe. This mix is layered up and ready to gift. Just add eggs and butter!



Have a sweet tooth?
For an even more indulgent brownie, drizzle cooled brownies with melted chocolate or jarred chocolate sauce.

Want to give something extra?
Using a ribbon, tie a wooden spoon or mini spatula to the jar for a ready-to-give kit. Or, forgo the utensil and tie on a meaningful Christmas tree ornament instead!

Photo and recipe by Kristen Olson • Food styling by Sara Bartus



Rocky road brownie-in-a-jar mix

Prep: 20 min. • Start to finish: 1 hr. 30 min.
Makes: 4 gifts (One pan of brownies each)

Rocky road brownie gifting jars

This is the total amount of ingredients you need to make 4 quart-sized giftable glass jars.

5 cups granulated sugar
2 ⅔ cups unsweetened cocoa powder
4 cups all-purpose flour
1 tsp. baking soda
½ tsp. salt
12 oz. semisweet chocolate chips
2 cups roughly chopped peanuts
2 cups mini marshmallows

To assemble the jars:

For each jar, measure out the following ingredient amounts, pressing gently between layers so everything fits. Seal and store at room temperature for up to 1 month.

1 ¼ cups granulated sugar
⅔ cup unsweetened cocoa powder
1 cup all-purpose flour
¼ tsp. baking soda
⅛ tsp. salt
3 oz. semisweet chocolate chips
½ cup roughly chopped peanuts
½ cup mini marshmallows

When gifting, add a label or recipe card with these baking instructions:

To bake the rocky road brownies:

1 jar of dry ingredients
2 eggs
12 Tbsp. butter, melted (1 ½ sticks)

Directions

1. Heat oven to 325°F. Grease an 8x8x2-inch pan or line with parchment paper so it overhangs the edges; spray parchment with cooking spray.
2. Empty the entire jar of dry ingredients into a large bowl. Add 2 eggs and 12 Tbsp. melted butter; mix well.
3. Spread batter in prepared pan.
4. Bake 32 to 38 min., until a toothpick inserted near the center comes out with a few moist crumbs attached.
5. Cool brownies in pan on a wire rack. Cut into bars 4 rows by 4 rows for 16 brownies.

What's one financial move people should consider making before year-end?



"One important year-end move is reviewing both your retirement contributions and tax strategy. Workers may want to maximize contributions to IRAs and workplace retirement plans, which have higher limits in 2026. Retirees can project taxable income and explore opportunities for tax-efficient withdrawals, capital gains planning or portfolio rebalancing before year-end."

—Scott Barth, financial advisor
Capstone Financial Group, Madison, Wisconsin



"Time is your most valuable asset. Take time before the end of the year to write down what you value and/or what you are most looking forward to doing in retirement, whether that's soon or still a way off. Then, speak to your financial advisor about how to develop a plan in the coming year to help make those things come to life. Whether it is developing a savings plan, distribution plan or an estate plan, it should be centered around your passions and purpose."

—Brandon Pedersen, financial advisor
Midwest Group, Waterloo, Iowa



"Take time to meet with your financial advisor before the end of the year and work with them on creating a solid foundation to your financial plan before anything else. We want to see our clients succeed, and the way we support that is by building from a strong foundation."

—Sydney McKie, financial advisor
Virtual Advice Team

See footnotes 1, 2, 3, 6 and 7 in "Important information" on page 32.

Pure adoration

SOMETIMES WHAT IS MOST IMPORTANT in our lives is right before us, unseen. The unfinished nature of this engraving shifts our perception of this well-known moment. Gentle, illuminated faces gaze on the Christ child. Their tender expressions are remarkably realistic and animated. Light emanates from the candle, casting a soft glow upon this doting audience. Mary's quiet pride and the shepherds' joyful delight are vividly portrayed.

We cannot see the admired Christ child, but we have no doubt he is the object of their devotion.



> ↘ "Its unfinished state beautifully heightens the emotion, offering a glimpse into the artist's mind and highlighting the printmaker's [artistic] gift."

This artwork, made by virtuoso engraver Hendrik Goltzius, remained unfinished. Artists often return to projects over time, but Goltzius never completed this project. Despite that, it has become an iconic artwork, thematically captivating and an example of exceptional technical mastery of engraving. Its unfinished state beautifully heightens the emotion, offering a glimpse into the artist's mind and highlighting the printmaker's gift of creating meticulous line and form from blank space.

Because the child is not visible, our hearts focus on pure adoration for Christ. We are offered an opportunity to ponder the ties of familial love, the awe new parents feel and the astonishing wonder of the shepherds, come to adore the Child.

All of this is wrapped up in the expression of faith in this child, born to Mary: the Messiah, the Son of God. That is more than enough. •

Hendrik Goltzius,
(Dutch, 1558-1617)
The Adoration of the Shepherds,
1598-1600
Engraving
Thrivent Art Collection

→ Joanna Reiling Lindell is vice president of Partnerships and Community Relations at Thrivent and chief curator of the Thrivent Art Collection.



Turning passion into purpose

Clients are using Thrivent Action Teams to help nonprofits meet needs and build stronger communities.







1. Making pizza, making friends
Midlothian, Virginia

Young adults with autism gathered to make personalized pizzas and build friendships at an event hosted by the Autism Society of Central Virginia (ASCV). Violet Martin and her son, Joe, led a Thrivent Action Team that provided cooking tools, ingredients and volunteers for the inaugural "Cooking and Conversations" program. Led by Jon Greene, ASCV's director of Teen and Adult Programs, the event focuses on helping those with autism build life skills and foster social connections. Violet, who has a family member with autism, has supported multiple ASCV events through Thrivent Action Teams.

2. Packing hope and joy
Willits, California

Christmas came early at St. John Lutheran, where members spent the summer gathering items for Operation Christmas Child, a ministry of Samaritan's Purse. Nancy Bliese led a Thrivent Action Team that collected toys, hygiene products, accessories and school supplies from late May through August. The effort culminated in a "Pack a Box" party, where church members packed 100 boxes while enjoying a potluck and ice cream social. Proceeds from a bake sale, along with Thrivent Action Team seed money, helped cover shipping costs.

3. Building beds and hope
Charlotte, North Carolina

When Christ Lutheran Church partnered with Sleep in Heavenly Peace to provide free beds for local children in need, Robin LaFollette led a Thrivent Action Team with her Bible study group to collect sheets for each bed. Church members raised funds for materials, including mattresses, and hosted build days to cut, sand and assemble the beds, while the church's quilting group created handmade quilts. Under the leadership of Chris Barkoukis, since Aug. 10, 2025, Christ Lutheran has delivered 203 beds to children in the Charlotte community.

See footnote 5 in "Important information" on page 32.

Meet the ‘Butter Bean lady’

Jeani Goodwin has built a thriving senior community rooted in compassion, connection and neighbors helping neighbors. By Donna Hein



Thrivent client Jeani Goodwin helps a senior living community’s residents build friendships one butter bean at a time.

RETIRED EDUCATOR JEANI GOODWIN, of Athens, Georgia, spent her career serving students—as teacher, counselor and principal. In retirement, she’s helping older adults build friendships and support one another, one butter bean at a time.

After learning a dozen years ago how deeply loneliness affects older adults, Jeani launched her Butter Beans ministry program at Talmage Terrace/Lanier Gardens in Athens. It’s a senior living community located near her church, Holy Cross Lutheran Church. And it’s where she’s affectionately known as the “Butter Bean lady.”

What is the Butter Beans ministry?
It’s a place where people can put into practice the message of the kingdom of God. We have gatherings where we talk about compassion, helping those in need, taking care of ourselves and that everyone is our neighbor. And then we encourage participation in activities that help us to live out those values. We have about 60–65 people who participate.

How does it work?
Residents earn “butter beans” by joining in activities, taking care of themselves and helping each other. Every month they fill out a sheet describing what they've done. I, along with volunteers, track their butter beans, and four times a year they get to spend them in a store we set up with donated and purchased items.

What kinds of activities earn butter beans?
There are lots of ways. Residents can earn them for exercise, walking, reading, attending concerts or lectures, participating in prayer groups, volunteering or leading activities. I figure out how many butter beans they get for the activities, but it’s very subjective. However, when they take care of another person, I’m very generous with butter beans.

Why is it important to reward helping others?
They need each other. We have residents who help care for pets when someone is in the hospital, drive

Photo by Sara Wooten

neighbors to the doctor or to shop, or simply spend time with someone who's hurting. Those acts of kindness create a stronger community and remind people they're not alone.

Do you use actual butter beans?
We did when we started! We quickly discovered counting real butter beans was not the easiest system. Now I have a volunteer who puts everything into the computer.

What are some of the most popular items in the Butter Beans store?
The practical things are often the most popular. Residents love good-quality toilet paper, facial tissues, bedding and household items. They also enjoy greeting cards, stamps, puzzles, clothing, snacks, health and beauty products, coupons, gift cards and our jewelry section. Every woman loves her bling!

How have Thrivent Action Teams helped make this possible?
My pastor at Holy Cross told me about Thrivent Action Teams, so Thrivent really helped get us started. The Thrivent Action Team cause cards gave me a way to begin buying supplies and building the program.

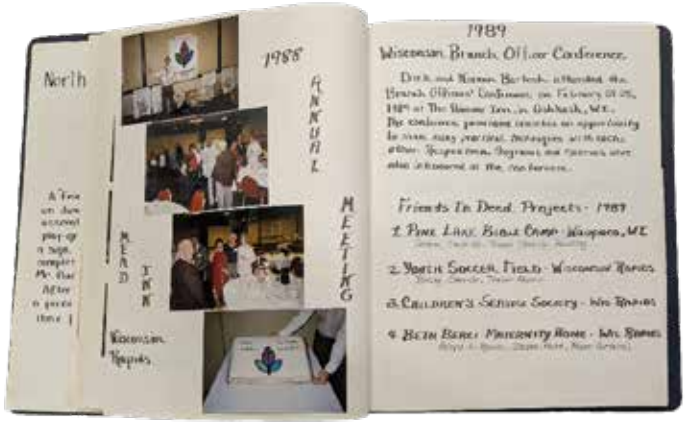
What role do volunteers play?
We couldn't do this without them. About 28 volunteers help set up, take down, work the store and support the events. Many come from our church, and they thoroughly enjoy building relationships with the residents. Some of the residents also help out; we call them our "butter beaners." We also have a lot that donate items to the store.

What changes have you seen in residents since the program began?
People seem to have a better sense of caring for each other. They pay attention to who might need help and how they can step in. I've watched residents celebrate birthdays, care for one another during difficult times and create friendships. They don't need butter beans to do those things anymore; they've learned we're here to help each other. •

See footnote 5 in "Important information" on page 32.

Branch scrapbooks share impact

By Lauren Gaines



IN THE 1980S, Lutheran Brotherhood (LB), a Thrivent predecessor, encouraged branch leaders to create scrapbooks documenting their activities. These scrapbooks contain photographs, invitations, event announcements, newspaper clippings and thank-you notes from the people and organizations served by LB branches. Often, multiple people contributed to a branch scrapbook over the years, evidenced by changing handwriting and documentation styles.

Branches across the country compiled these scrapbooks, and many of them made their way into the Thrivent Corporate Archives in Appleton, Wisconsin, to be preserved.

These scrapbooks provide tangible evidence of the impact LB members had on their local communities. They document the breadth of interests and causes that branches took on and the unique needs of each region. And they capture individuals and events that might not have otherwise made it into the historical record. A house fire. Medical equipment a family couldn't afford. A missing wheelchair ramp. A summer camp short on funds. The scrapbooks show that LB branches responded to whatever their community needed most.

Members always have been at the center of Thrivent's business, and our lodge system has enabled members to engage with each other and support their communities throughout our history. This powerful network has changed over the years, but our core idea of connecting people and communities never has.

LB's branch scrapbooks highlight the difference everyday people can make when they show up for one another. They're a reminder of Thrivent's enduring commitment to generous living. •

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



Mary and Eric Beene wanted to do more charitable giving, but it felt out of reach until they put together a plan with their Thrivent financial advisor.



You don't need significant wealth to be generous. You just need a plan. Here's how to give spontaneously, strategically and for generations to come.

BY DONNA HEIN • PHOTO BY KATIE MONROE

Give now, give smart, give beyond

GIVING FEELS GOOD. Whether it's buying cookies when someone knocks on your door, putting a few extra dollars in the offering plate or supporting a friend doing a fundraising 10K, it's natural to say yes.

"But if you tally up all your spontaneous giving throughout the course of a year, those $5 to $10 donations could add up to $100, $500 or more," says Vann Doubleday, Thrivent financial consultant with Coastal Financial Consultants in Savannah, Georgia. "What if you had that money back again and could be more intentional with your giving? Would you do it?"

> "Legacy for me is looking at the world through the eyes of abundance. We do not believe in a God who is stingy. There are ways to give of money, time and energy that are appropriate for where you are in your life and world."
>
> —Mary Beene, Thrivent client

Eric and Mary Beene did exactly that. The Windsor, California, couple always has been generous, frequently giving more in hands-on time than money. In their 23-year marriage, the budget often was lean, and they simply did the best they could with what they had. "I always felt like I wanted to be able to give more," Mary says. "My dream was to be able to give a $1,000 gift." With an intentional plan, her dream and the couple's desire to give more has come true.

Likewise, Skip and Charity Holley are lifelong givers of time and

money. Married 47 years, the Mount Sterling, Kentucky, couple made tithing their first priority from day one. "We lived paycheck to paycheck, and normally it didn't last paycheck to paycheck," Skip says. "But we made it a point to give the church 10%, no matter how little we had. We really believe God has blessed us." Today, the couple isn't just writing checks, they're asking how they can use what they've been entrusted with to create the greatest impact.

These clients highlight an important aspect of generosity: You don't need significant wealth to be a giver. It's about aligning your dollars with your values and taking action. Whether you want to be a spontaneous, intentional or legacy giver, or a combination of all three, it's possible. Find out how you can craft a plan that will help you become a more purposeful giver.

Give now

Spontaneous giving is likely the most recognizable form of giving we do. After all, who hasn't written out a check, donated to a GoFundMe when a natural disaster hits the news or thrown a few bucks into a donation jar at a store?

"When we do spontaneous or impulsive giving, it's like there's something pulling at our heartstrings, and we want to meet that need immediately," says Brittany Lawson, Thrivent wealth advisor with Inspired Wealth Advisors in Lexington, Kentucky. "So, having assets earmarked for that spontaneous giving is important."

How do we do that? Start by defining your giving budget for the year. How much do you plan to give to your church, nonprofits or other needs? Then, from that amount, you can earmark a specific percentage that can go toward spontaneous needs, Lawson says.

Then, find the right place to stash that cash you've designated. One popular option is to use an envelope system, which is physical cash set aside in an envelope designated for giving.

Another option is to use your bank's features to set aside generosity funds—like Thrivent Money™ with Savings Pockets™ from Thrivent Bank. Create a pocket to set aside your generosity funds and grow it with automatic transfers.

"And if you have money in a generosity account, give it," Doubleday says. "You've given yourself permission to be generous with it."

A third option is to establish a donor-advised fund (DAF) through Thrivent Charitable to hold dollars for giving—both spontaneous and planned. It's free to start one (see sidebar on page 17). A consideration is that the dollars in a DAF must go to an IRS-qualified, 501(c)(3) public charity.

"We love our donor-advised fund," Skip says. "You don't have

Skip and Charity Holley find huge value in their donor-advised fund, set up through Thrivent Charitable.

Put your generosity in motion

Explore these avenues, available through Thrivent, that can help create and support your generosity plans.

Thrivent financial advisors: Get personalized guidance on creating a generosity plan. Contact your financial advisor or find one near you. **Local.thrivent.com**

Money Canvas®: Enjoy three free virtual sessions with a financial coach who can help you better visualize your budget, including generosity. **Thrivent.com/moneycanvas**

Thrivent Charitable: Simplify your giving while supporting the causes you cherish and creating positive change in the world. **Thriventcharitable.com**

Thrivent Action Teams: Make a meaningful impact in your community by leading a fundraiser, service project or educational event. **Thrivent.com/actionteam**

Thrivent Choice®: Make a financial impact by directing Thrivent Choice Dollars® to the causes and nonprofits you care about. **Thrivent.com/choice**

Habitat for Humanity partnership: Partner with families around the world in need of decent, safe and affordable housing. **Thrivent.com/habitat**

Thrivent Bank: Discover a banking experience that brings together everyday spending and goal-based saving opportunities, with Thrivent Money™ and Savings Pockets™. **Thriventbank.com**


“Because that money’s already set aside in the [donor-advised] fund, we feel like we can be more intentional about where and when we donate.”
—Charity Holley, Thrivent client

to think about writing a check every month. You just set it up, and it happens automatically. And if something comes up that you want to donate to, you can go in there and create a grant to send money to it."

Eric and Mary Beene were both Presbyterian pastors when they started their donor-advised fund. They didn't have much money and didn't believe they were in a position to give this way when Doubleday, their Thrivent financial advisor, first raised the idea.

"Finding out that you can start [a donor-advised fund] with nothing, or very little, and build from there was hugely encouraging," Eric says. "It opened up a new way of giving for us."

> "If you have money in a generosity account, give it. You've given yourself permission to be generous with it."
>
> —Vann Doubleday, Thrivent financial consultant

Give smart

Once giving becomes intentional, the next question is how to make it go further. And, according to Lawson, that's where strategy makes a bigger difference than the amount of money.

"Strategic giving may mean I know that I'm going to give regularly, a dedicated amount, to my favorite organizations," Lawson says. "But I still may be writing checks, and that may not be the most tax-efficient."

The following options can help you give intentionally and tax-efficiently. Be sure to speak with your financial and tax professionals on what may work best for your situation.

- **Gifts of appreciated stock:** Instead of selling the stock and gifting the value, gift the stock, Doubleday recommends. Selling first means you pay the capital gains tax; gifting it directly means the full value goes to the cause, and it can be tax-free to you.
- **Charitable bunching:** This strategy involves combining multiple years of planned donations into a single tax year. By doing this, you may surpass the standard deduction threshold to itemize deductions for that year. You would then take the standard deduction in alternate years.
- **Non-itemized charitable deduction:** Beginning in 2026, taxpayers who take the standard deduction may still be eligible for a federal charitable deduction for qualifying cash gifts to public charities. Married couples filing jointly may deduct up to $2,000, while most other filers may deduct up to $1,000, even if they do not itemize deductions. You'll want to talk with your tax professional about this; donor-advised funds do not qualify.
- **Qualified charitable distributions (QCDs):** Once you turn 70½, you can start making tax-free donations to charity directly from your IRA. QCDs can even satisfy required minimum distributions (RMDs), which you need to start taking at age 73 or 75, depending on the year you were born.
- **Donor-advised funds:** A DAF provides one receipt at tax time instead of multiple. It can hold appreciated assets, house charitable-stacking strategies and grow over time since the dollars are invested. While it carries fees, and contributions are irrevocable, a DAF can simplify your giving.

For Skip and Charity, the planning they've done has helped them realize they can be more generous than they thought. It was when they were converting some traditional IRA dollars to a Roth that they learned about the DAF as a tax strategy. "Plus, because that money's already set aside in the fund, we feel like we can be more intentional about where and when we donate," Charity says.

And with Skip being 70, he's planning to look more closely at QCDs. "Everything is easier with a plan," he says. "If you don't have a plan, you have tunnel vision. But with a plan, you can see the big picture, and it allows you to be more generous, as well as take care of your own finances and needs."

As Lawson, who works with the Holleys, says, "Planned giving doesn't have to be complicated; it's simply about putting purpose behind your dollars."

Give beyond

Legacy giving outlasts your own life. "We spend a lifetime accumulating our wealth, our stuff, our things," says Lawson. "And when we leave this earth, our money and

our things generally go to one of three places: to the people we love, to the causes we care about or to our favorite Uncle Sam."

Planning is even more essential right now. Cerulli Associates projects that $124 trillion in private wealth will change hands by 2048, with $18 trillion of it potentially going to charity*.

With some intentionality, you can reduce, or in some cases eliminate, the government from your plan. That starts with ensuring your beneficiaries are up to date on retirement accounts, life insurance policies and other assets.

"You can name a church, charity or donor-advised fund as a full or partial beneficiary," Doubleday says. "It's literally just a pen stroke and you can change your plan for free. It's the easiest low-hanging fruit of planning."

Those dollars to your favorite causes don't have to be in lump sums either, says Doubleday. Consider providing an income stream over multiple years instead. He recently helped a client who wanted to leave money to a funeral home. Instead of a one-time bequest, the funeral home will receive $5,000 a year until the money runs out.

"From the fundraising perspective, a gift over multiple seasons instead of a one-time gift provides more stability for the long-term," says Mary, who serves as a stewardship officer for the Western region of the Presbyterian Church (USA).

For the Beenes, legacy planning meant including their 19-year-old son Isaac as a co-advisor on the family's donor-advised fund. "This is part of what we're teaching Isaac and also giving to him to carry forward," Eric says. "This is part of our legacy; it will outlive us."

Eric and Mary started their DAF with minimal funds, but found it was a tax-efficient place to put some of the inheritances they later received from their parents. They have talked as a family about what the giving legacy means today and into the future.

"Legacy for me is looking at the world through the eyes of abundance," Mary says. "We do not believe in a God who is stingy. There are ways to give of money, time and energy that are appropriate for where you are in your life and world."

Just start

You don't need to be wealthy to have a giving plan—you just need to start. That might mean tithing before you're ready, like the Holleys did. It might mean setting a goal for the size of the gift you want to make later, like the Beenes.

Once you start, it can be tempting to watch that money grow. However, as Mary is quick to point out: "This is money that's set aside to give away. It doesn't need to grow; it needs to go out into the world to do the work."

No matter what your income level or kind of giver you want to be—spontaneous, intentional, legacy-minded or a combination of all three—there are tools to help you.

"Generosity is fun," Doubleday says. "It's a learned behavior, but it's also very addictive. It becomes an exciting part of your identity."

As Lawson puts it: "No one person can do everything. But everybody can do something. Together, we can change the world." •

Donna Hein is senior editor of Thrivent Magazine.

A donor-advised fund has no minimum to start

If you have a heart to give, whether your budget is small or big, consider a donor-advised fund (DAF) from Thrivent Charitable.

"You need $0 to open up a fund," says Karen Voracek, vice president of donor experience, marketing and strategy at Thrivent Charitable. "Then you just plan to add a recurring gift of $50 or $100, for example. Whatever fits in your budget."

If you itemize, you get the tax deduction in the year that you put the money into the DAF instead of when you disburse the funds because you're giving to a charity.

"Let's say you give $100 a month to your church," Voracek says. "If, instead, you put $150 in your donor-advised fund, the extra $50 is invested and can grow."

Then, when an opportunity arises that you feel called to give to, the money is there.

Learn more at **thriventcharitable.com**.

*Source: www.cerulli.com/press-releases/cerulli-anticipates-124-trillion-in-wealth-will-transfer-through-2048

Savings Pockets™ available with Thrivent Money™. Visit thriventbank.com for more information. Thrivent Bank, Member FDIC.

Also see footnotes 1, 2, 3, 4, 5, 7, 8 and 10 in "Important information" on page 32.

15 bright ideas for teaching kids about money

Teaching kids about money is an important part of parenting, but it doesn't have to be boring. With the right approach, financial education can be fun for kids of all ages.

BY TAYLOR HUGO

WHEN IT COMES TO KIDS AND FINANCES, don't wait until they have their first job to teach them how money works and the important role it will play in their lives. Early lessons on budgeting, spending, saving and investing can start as early as preschool and become more complex as kids age. The key to keeping them engaged is to make financial education fun and age appropriate.

"Money is a serious topic, but it probably shouldn't be taken so seriously," says Shannon Storch, a Thrivent market director and financial advisor in Frederick, Maryland. "Money is a tool … [but] kids are not going to learn about it if it's not fun. So, let's make money, or the experiences that we have with it, fun."

From board games and real-world experiences to books and virtual simulations, Storch and other Thrivent financial professionals offer tips and resources for parents to help make financial education fun for kids—no matter their age.

PRESCHOOL (ages 3-4)

For young kids, it's all about "keeping it light and interactive," says Bjorn Larson, director of financial education at Thrivent. "You're just starting with basic building blocks here. We're teaching them foundational concepts."

1. ENCOURAGE PRETEND PLAY. Make-believe shopping scenarios can introduce preschoolers to fundamental financial concepts, such as spending money in exchange for food, services and other items. Storch suggests setting up an ice cream shop or toy store and taking turns role-playing cashier and shopper with pretend dollar bills and coins.

2. DECORATE A PIGGY BANK. Piggy banks often represent a child's first lesson in saving money. Make it an experience they look forward to by having them customize their own piggy bank with stickers, paint and markers, and giving them coins to deposit.

3. TAKE THEM SHOPPING. When you grocery shop, seek out stores that have carts for young kids to push. "Give them that responsibility of filling up a cart and shopping on their own and seeing what impact that [has on] money," says Rebecca Wise,

Photo by Raw Pixel / iStock



a Thrivent financial associate in Boyertown, Pennsylvania.

4. READ AGE-APPROPRIATE BOOKS. Picture books help illustrate financial concepts in a fun way that's easy for young kids to understand. Wise suggests the book *Money, Money, Honey Bunny!* by Marilyn Sadler as a great starting point.

ELEMENTARY SCHOOL
(ages 5-11)

As your kids go through elementary school, demonstrate how money plays a role in your family's everyday life. "You can teach some of your family values through those early conversations," Larson says. "[Kids] definitely can start to see the tie between money and lifestyle and what's important to your family."

5. CONSIDER STARTING AN ALLOWANCE. An allowance empowers kids to start making their own money decisions. Some parents choose to give a weekly amount based on age, while others pay per chore or other goal, such as reading a certain number of books or getting good grades. "Show them how money can be a tool to try to do other good things in your life," Storch says.

6. CREATE THREE MONEY BUCKETS. Expand on the basic piggy bank concept by helping your children set up three separate "buckets"—share, save, spend—for their money. "By doing the three segments, it's more purposeful and there's more thought to it," Wise says.

7. LET THEM HANDLE CASH WHEN SHOPPING. "What's really tricky in today's economy is the fact that we use cards so often for everything," says Larson. It can be hard for kids to understand the exchange that happens when you tap or swipe. Instead, when your kids want to make a purchase, have them use physical cash. This will help them practice counting and make the concept of spending money more tangible.



8. TAKE PICTURES OF WISH-LIST ITEMS. When kids understand needs versus wants and practice delayed gratification, it can help instill healthy savings habits. Rather than purchasing a new toy for them in the moment, offer to take a picture of the item to add to a future birthday or Christmas wish list. Or help them break down how much allowance they'll need to save, and for how long, to buy it for themselves.

MIDDLE SCHOOL
(ages 11-14)

"Middle school–aged children start to want to understand how money can work for them," says Storch.

In these tween and early teen years, let your kids take on more financial responsibility and ownership by having them use their own money for some purchases.

9. ENCOURAGE AN ENTREPRENEURIAL SPIRIT. Starting a business touches on many financial concepts, from income and expenses to pricing and profit margins.

If your children express interest in an entrepreneurial venture, help them explore age-appropriate options like a lemonade or bakery stand, dog walking or babysitting.

10. CONSIDER A KID-FRIENDLY DEBIT CARD. As your children start to make their own money, think about getting them debit cards to help them practice budgeting and digital money management. Larson recommends a kid-friendly app that allows parents to assign chores, automate allowances, track kids' spending, set controls and more.

11. PLAY GAMES THAT TEACH FINANCIAL CONCEPTS. Board games like Monopoly, The Game of Life, The Price Is Right and Yahtzee help kids organize and

Photo by Pressmaster / iStock

sort numbers, start thinking about probabilities and have conversations with family about money, Storch says.

12. INTRODUCE THE POWER OF INVESTING. Together with your children, check out the Stock Market Game (**stockmarketgame.org**), where kids are challenged to maintain and grow a $100,000 virtual portfolio over a simulated three-year period.

"They can start to see the power of saving early and what that can turn into," Storch says.

> **"Money is a tool … [but] kids are not going to learn about it if it's not fun. So, let's make money, or the experiences that we have with it, fun."**
>
> —Shannon Storch, Thrivent financial advisor

HIGH SCHOOL

(ages 14–18)

Once your children are in high school, "you're more like a coach, in a sense, than somebody that's telling your kids what to do," Larson says. "You're hopefully seeing the growth of their knowledge and ownership, and they're already doing some of the things you've been talking about and thinking ahead."

13. GIVE YOUR KIDS SOME FINANCIAL AUTONOMY. At this stage, your teenagers might have their first part-time jobs. If you haven't already done so, help them open a bank account and talk to them about budgeting.

"You give your older kids, who are earning money now, freedom to buy more things," Larson says. "They're feeling more of the weight of the responsibility, and you're helping them navigate some of those challenges." While there might be some mistakes along the way, he notes, these are ideal teachable moments.

14. USE GAMES TO PRACTICE FINANCIAL DECISION-MAKING. To prepare your teens for the many financial decisions they will face once they leave home, you could consider having them play board games or online games that allow them to learn from their own choices. For example, Payback (**timeforpayback.com**) is a website that walks kids through different college scenarios and demonstrates how to graduate without a ton of student debt. Spent (**playspent.org**) is another financial education game that challenges players to survive on a low-income budget. The board game CASHFLOW, which could spark additional conversations when you play together, introduces players to investing, money management, cash flow and wealth-building concepts.

15. CHALLENGE THEM TO HIT A SAVINGS GOAL. Set your teenagers up for success in college and beyond by encouraging them to save through high school and teaching them about compound interest. "By the age of 18, see if they can save $10,000," suggests Storch. "If you're 14 years old, you've got four years to get there. That's $2,500 a year. That sounds like a lot of money, but could you babysit? Could you cut grass? Because $10,000 at age 18 could turn into more than $275,000 at 67, just through compounding interest, using an average 7% rate of return."

Teaching kids about money is a process, moving from simple activities when they're young to more complex responsibilities by the time they're in high school. But by building knowledge each year—and making it fun—you can help set your child up for a bright financial future. •

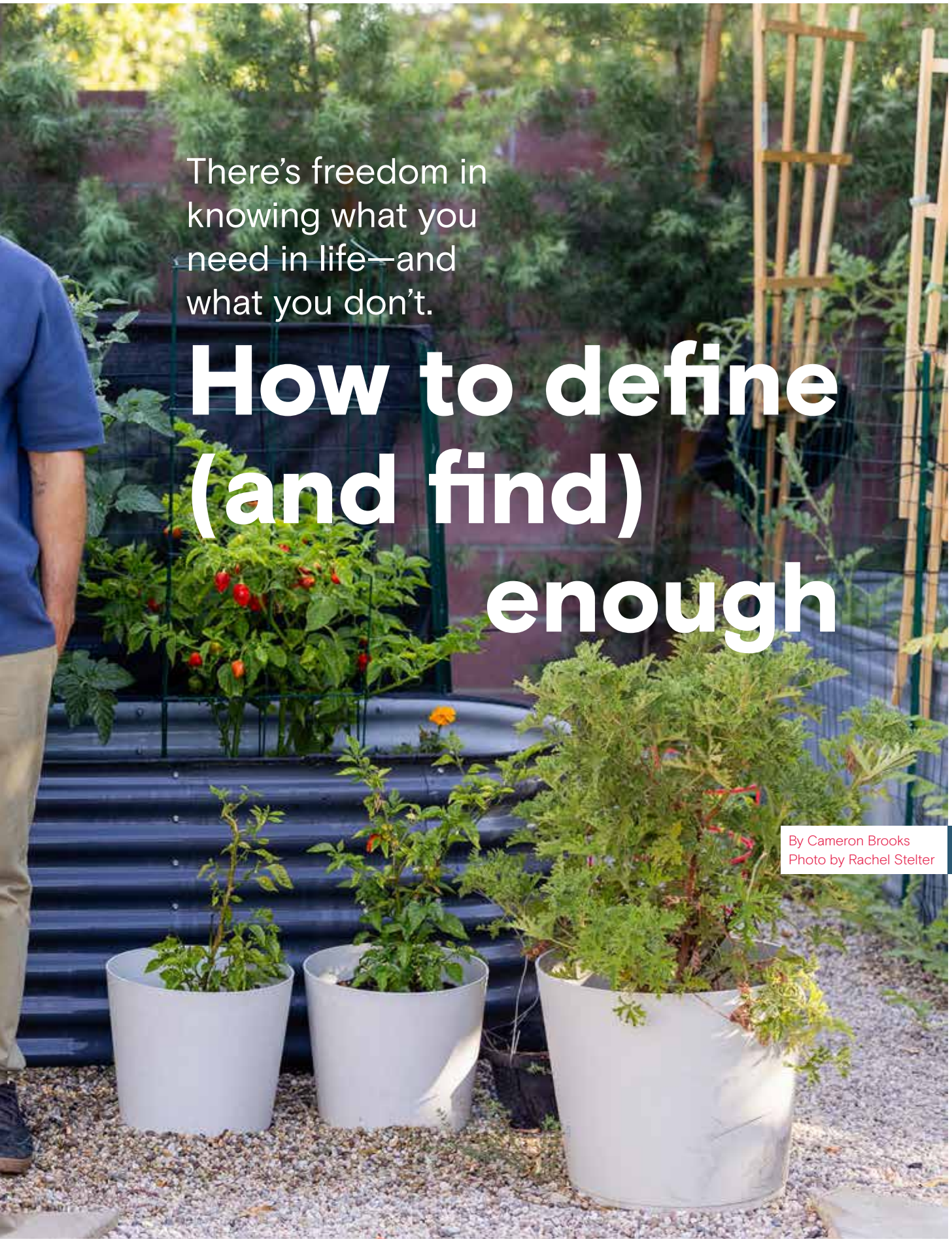
Taylor Hugo is a writer in Colorado.



Photo by ABCreative/ Adobe Stock



Thrivent client Garrett Underwood discovered he could live with less when he started a nonprofit geared toward supporting and empowering young adults through healing-centered housing solutions.



There's freedom in knowing what you need in life—and what you don't.

How to define (and find) enough

By Cameron Brooks
Photo by Rachel Stelter

WHEN IT COMES TO FINANCES, it's easy to assume more is better: more income, more savings, more investments. But this "more mindset" can also lead to more spending, lifestyle creep and living beyond one's means—not to mention the stress of trying to keep up with the Joneses.

It's worth pausing to consider exactly how much money you would need to feel like you have enough.

Defining "enough" is a personal question that concerns our deepest values and greatest aspirations. Read on to hear from Thrivent financial professionals on how to live with greater purpose no matter what your "enough" threshold is. We'll also meet some Thrivent clients who, through very different routes, have found clarity and contentment in their financial situations.

Putting money in its place

The first step toward defining "enough" in your own life is clarifying how money helps you achieve the life you want. This requires a bit of soul-searching in addition to financial know-how, which is why many people turn to a financial advisor for guidance.

> "'Enough' often begins as an abstract feeling. Our team's job is to help translate that feeling into something measurable."
>
> —Alexander Newby, Thrivent financial advisor

"'Enough' is personal," says Sara Juran, vice president of Advice and Planning Solutions at Thrivent. "It's ultimately tied to whatever goals you have."

Juran works to ensure Thrivent's financial planning services stay rooted in a client's goals and values, especially when it comes to building a long-term financial plan.

"A financial plan has to be personalized for the client to feel like they have enough," she says. This is why Thrivent's financial advisors are trained to get to know their clients on a personal level—their values and goals, not merely their account statements.

Juran notes that Thrivent's financial planning platform was designed to facilitate just these sorts of conversations. The proprietary digital tool integrates a client's stated values, goals, financial accounts and statements, action steps, and more into a single dashboard.

Taken together, all that data tends to tell a story, says Alexander Newby, a Thrivent financial advisor with Legacy Wealth Group in Las Vegas.

"'Enough' often begins as an abstract feeling," he says. "Our team's job is to help translate that feeling into something measurable. Eventually, 'enough' becomes more of a statement like: 'If we can safely and consistently generate $100,000 per year after taxes, maintain a reserve for healthcare, and leave a meaningful gift to our children and church, we have enough.'"

But our "enough thresholds" are rarely permanent. Rather, they shift over time.

"We've never met a client whose definition of enough stayed completely static for 30 years," Newby explains. "A person in their 40s may define enough as financial independence. In their 60s, enough may mean more family time or travel time. In their 70s, it may become about legacy, generosity or making sure they don't become a burden to others."

Defining "enough" empowers you to make financial decisions that fit your specific situation, not some ideal. Maybe a couple decides one partner will stay home with the kids for a season instead of earning two salaries. Maybe you work odd jobs on weekends to pay down student debt. Maybe a widower creates a charitable fund to support causes dear to his late wife.

Regardless of specifics, the goal, at each stage, is to define enough *for now*.

Reaching financial freedom

Greg Durivage, Thrivent wealth advisor with Pilot Wealth Advisors in Waterville, Ohio, suggests people without a clear sense of "enough" tend to fall into one of two camps. Some remain chronically uncertain about money. They're fearful of running out, so they feel guilt when spending any amount, or they spend as little as possible for the same reason—even if they have plenty.

"If you don't know where you sit in relation to your goals, whether you're on track or not, you can't confidently

(Continued on page 26)

Start your 'enough' conversation

It's a fitting time of year to define what "enough" means to you. Consider meeting with a Thrivent financial advisor to see how you can make the most of all you've been given. Visit **local.thrivent.com** to get started.

A sudden surplus


Rik Dawson

WHEN THE "BIG MONEY" CAME, Rik Dawson knew his life had changed for good. The video game startup he co-founded had become so successful that a larger company offered to purchase the business outright. Rik sold his shares, bought a house in Brazil and retired when he was 34.

All his financial needs were met in an instant, for life. After the initial shock settled, Rik remembers asking himself a question: "What is my responsibility?"

Having grown up in smaller cities across the Midwest, Rik was struck by the levels of homelessness in Santos, a city near São Paulo, where he settled in 2024. Walking the *favelas* (low-income neighborhoods) of Santos exposed Rik to the acute needs of the community: food, clean water, money for bills, steady work.

A father himself, Rik says he was particularly troubled when he met children in poverty. "They didn't do anything to be in that situation," he says. "Every kid has a right to food and shelter."

Rik had been working with Thrivent Financial Advisor Alexander Newby, a childhood friend, for a few years at this point. When the money came in, they sat down to discuss next steps.

"I explained my situation to Alex and his partner [Thrivent Financial Advisor Glenn Vallercamp]," Rik says. "The first thing we did was put 10% of the money in a donor-advised fund to support future giving.

"Then, they explained my options in the simplest terms—how I could invest the rest of the money in such a way that it would potentially keep growing and my family could live comfortably on dividend payments alone."

Then came another serendipitous encounter. While making renovations to his home, Rik met a local contractor named José.*

"I quickly learned that he also had a heart for helping his community," Rik says. Before long, the two joined forces to organize a more tactical approach to meeting needs in Santos.

José, a local and fluent in Portuguese, began helping with on-the-ground communication and administrative tasks. Rik continued financial support while keeping active in the community.

"José has been key in identifying families to support," says Rik. "We especially like to give working families a sort of business loan to help them earn a living. We'll lend them a certain amount upfront and ask for a small return with time—though we don't really expect anything back."

Today, Rik and a small board are establishing a nonprofit to expand their outreach in Santos and beyond. "If I have enough," Rik says, "somebody else should get the surplus."

**This name has been changed to respect his privacy.*

Define your 'enough'

What would make you feel like you have enough? Reflect on these questions to get started.

1. What expenses does "enough" need to cover?
2. Do you feel guilty spending money, or do you spend without noticing it add up?
3. What about your life would you change if you knew you had enough?
4. Has anything in your life changed recently that's reshaped what "enough" means to you?
5. If you have a surplus, where should it go?

(Continued from page 24)

make many financial decisions," says Durivage.

In the other camp, some people unconsciously adopt the "more mindset," progressively earning and spending throughout their careers. "They get a raise, so they get the bigger house or buy the newer car," Durivage says. "All of a sudden, they

> "If you don't know where you sit in relation to your goals … you can't confidently make many financial decisions."
>
> —Greg Durivage, Thrivent wealth advisor

don't have anything to show for that pay increase."

What both sides lack is the freedom often afforded by a sound financial plan. "In my experience, financial freedom allows people to have clarity around their financial situation," he says. "They're able to confidently live the lifestyle they want without having to worry about making ends meet."

Durivage notes that this confidence often inspires new forms of generosity. "If we're able to show [clients] that they have enough—and in fact they're going to have a sizable surplus—then we get to start having some fun conversations about giving," he says.

That's what defining enough boils down to: freedom to spend, save and give your money with a good conscience and clarity of purpose. •

Cameron Brooks is a marketing strategist at Thrivent.

See footnotes 1, 2 and 4 in "Important information" on page 32.

A leap of faith

FOR THRIVENT CLIENT GARRETT UNDERWOOD, Seed House Project began with a radical leap of faith.

"In 2018, I asked my own roommates to move out, converted my personal home into a safe sanctuary for system-impacted youth, and moved myself into a small trailer on the property with no running water for six months," says Garrett, who is the founder and executive director of Seed House Project, a Los Angeles-based nonprofit dedicated to empowering young people ages 18 to 28 through healing-centered, innovative housing solutions.



Garrett says living in that trailer allowed him to experience some of the isolation and vulnerability his unhoused neighbors navigate daily. It also taught him lessons about living with less and finding fulfillment beyond material comfort.

Seed House Project was founded on the conviction that homelessness is a result of both material and immaterial problems. "Housing is a non-negotiable tool," Garrett explains, "but a set of keys can't heal trauma, and it can't teach someone how to build a life. That's the gap we exist to close."

In addition to temporary housing, Seed House Project offers education, therapy and career coaching programs. Above all, Garrett and his team value human connection. In his words: "People are currency."

"True rehabilitation doesn't happen in isolation," he says. "It happens where a person feels seen, safe and connected to a circle of belonging."

And money? "Money is just a tool that can support the lifestyle of nourishing human connections," Garrett says. It can nurture relationships, but relationships—not money—are the source of fulfillment.

"You can have all the money in the world, but you're not free if you don't know what you value."

Noteworthy.



The 2027 Thrivent T-shirt design was chosen by people from across the country.

Revealed: the winning 2027 T-shirt design

As voted for by Thrivent clients and others, the 2027 Live Generously® T-shirt is a vivid teal with a prominent Thrivent heart.

LEARN HOW YOU CAN GET ONE ON PAGE 29.

NOTES ON THE ECONOMY BY DAVID ROYAL • WRITTEN OCT. 12, 2026

Diversification in seasons of strong market performance



FOR MUCH OF the past several years, U.S. stocks have been the clear leader in global markets, fueled by artificial intelligence (AI). A relatively small group of U.S. technology companies has benefited from investor enthusiasm, rising capital spending and strong earnings tied to AI infrastructure. AI is reshaping business, productivity and everyday life. It also is reshaping many portfolios—sometimes without investors realizing it.

The quiet build of concentration risk

When a small group of companies drives a large share of market gains, broad indexes can become more concentrated. A portfolio that once felt diversified may now be more heavily tilted toward U.S. equities, large technology companies or a single market theme. That does not mean investors should avoid U.S. stocks or dismiss AI's long-term potential. It does mean they should understand the risks they are taking.

Looking abroad for diversification opportunities

One way to address concentration risk is to revisit diversification, and international equities could play a role.

For much of the past decade, U.S. stocks outpaced most overseas markets, supported by strong earnings growth, deep capital markets and highly profitable technology companies. International markets have followed a different path, most with less direct exposure to the AI boom. In Europe and Japan, valuations look more reasonable and earnings are improving.

Emerging markets also might offer higher long-term growth potential, especially in parts of Asia connected to technology supply chains, consumer growth and manufacturing, though they can be more volatile and affected by currencies, politics and trade.

Underestimating equity volatility—and overestimating bond volatility

Years of strong stock market performance also can create a false sense of comfort, making it easy to forget how much stock prices can fluctuate. Volatility can return quickly. AI may continue to drive innovation and returns, but even powerful trends can face setbacks.

Conversely, we've seen elevated bond volatility in recent years, especially in 2022–23 and again in 2026 as the Fed has been raising interest rates. Bonds still can be an important diversifier in your portfolio and currently offer the most attractive yields we've seen in decades. If the economy were to slow, perhaps due to a downturn in AI investment, stocks would likely suffer, but high-quality bonds could benefit from a decline in interest rates.

↘ "Years of strong stock market performance ... can create a false sense of comfort, making it easy to forget how much stock prices can fluctuate."

A financial advisor can help you review your allocation, rebalance thoughtfully and decide whether international exposure or an increase in fixed income fits your goals. Diversification does not guarantee a profit or protect against loss, but it can help align your investments with something more durable than recent performance: your long-term financial purpose. •

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

See footnote 1 in "Important information" on page 32.



New Live Generously® T-shirt design revealed

The winning design for the 2027 Live Generously T-shirt is in. More than 46,000 Thrivent clients and others from around the country cast votes for their favorite design in an online voting campaign in mid-August, selecting the new circular design with a heart in the middle.

The new design, on the new teal-colored T-shirts, will start shipping in Thrivent Action Team Kits® in January. Thrivent clients with membership are eligible to lead Thrivent Action Teams to support a fundraiser, service activity or educational event.

Visit **thrivent.com/actionteam** to learn how you can support a cause you care about through Thrivent Action Teams. The new T-shirt design won't launch until 2027, but if you have a Thrivent Action Team available this year, there's still time to participate.

Also see footnote 5 in "Important information" on page 32.

Thrivent to deliver record total payout to clients in 2027

Thrivent will provide a record $605 million total payout in 2027, reflecting its continued commitment to delivering value to clients. The payout includes $461 million in dividends and $144 million in nonguaranteed policy enhancements, such as additional credited interest and reduced fees.

The 2027 total payout represents another year of increased value for clients with membership, continuing a multi-year trend of payout growth. Since 2021, Thrivent has more than doubled its annual total payout and will surpass the $600 million threshold for the first time. Approximately 96% of Thrivent members own products included in this year's payout.

For more than a century, Thrivent has helped clients build financial security through strong products, trusted guidance and financial stewardship.

"The 2027 total payout reflects our ongoing commitment to delivering value to our clients," says David Royal, Thrivent's chief financial and investment officer. "It's made possible by our financial strength, disciplined management and long-term perspective."

Clients with membership whose products are included in the 2027 total payout will be notified the month their payout is available. If you have questions, contact your Thrivent financial advisor or call 800-847-4836.

Dividends are not guaranteed. Policy enhancements refer to improvements in nonguaranteed policy features, such as future credited rates or fees. These enhancements are not guaranteed in the future.

Thrivent teams up with the Green Bay Packers

thrivent
Official Financial Services Partner of the Green Bay Packers

Two organizations with deep Wisconsin roots are teaming up to make an impact, on and off the field. Thrivent and the Green Bay Packers have entered a multi-year partnership, naming Thrivent as the Official Financial Services Partner of the Green Bay Packers. The partnership connects Thrivent with millions of fans through gameday and digital experiences, as well as the Packers Everywhere fan network.

They will make an impact off the field through Game Changing Players, a new community impact program recognizing Wisconsin nonprofits and the volunteers and community leaders who support them. Organizations serving areas such as human services, homelessness and animal welfare are being featured through gameday experiences, videoboard recognition and coverage on **packers.com**, helping raise awareness of their work.

The partnership reflects their shared Wisconsin roots and belief in giving back, and a commitment to helping people and communities thrive. Thrivent and the Packers kicked off their partnership with a volunteer event at Lambeau Field, where more than 100 Thrivent and Packers employees packed 1,000 snack bags for the Boys & Girls Clubs of Wisconsin.

Photo by Kateryna / Adobe Stock

Here's when to expect your 2026 tax documents

With tax season around the corner, we want to make navigating your tax documents from us easy. Here's what you can expect regarding your 2026 tax documents.

DOCUMENT TYPE	GET THEM ONLINE	GET BY U.S. MAIL (Allow seven business days)
Annuity, insurance and most mutual fund tax documents	Available by Feb. 1	Mailed by Jan. 31 to your primary address on file
Mutual funds with holdings in real estate investment trusts (REITs)	Available by mid-February	Mailed by mid-February
Brokerage account documents	Most available by mid-February	Most mailed by mid-February

To find your tax documents online, go to **thrivent.com/login** and sign in with your username and password. Click "Accounts" at the top of the page, then under Documents, click "Statements, tax forms and more." You also can find them under each account or contract by clicking "Documents." Under document type, select Tax forms.

If you want to change how you receive tax and other account documents, log in to **thrivent.com/gopaperless** to make your selections. To update brokerage preferences, in the box Brokerage paperless preferences, click on "Manage your brokerage account." Then, under "Profile/features," scroll down to "Account characteristics" then by "eDelivery enrollment," click "Edit."

If you choose eDelivery for your tax documents, you no longer will receive a paper copy.

For additional information about mailing dates, IRS forms and more, visit **thrivent.com/tax-resource-center** or call 800-847-4836 and say, "Tax help." Always consult your tax advisor about your specific tax situation.

See footnote 7 in "Important information" on page 32.



Mark your calendar

Check out these Thrivent opportunities to grow your financial knowledge:

Thrivent's Market & Economic Update
Jan. 12, 2027, 11:30 a.m. CT

Gain fresh insights from Thrivent investment leaders. Learn more and register to attend or receive the recording after at **thrivent.com/marketupdate**.

Join Ed Slott and Jeff Levine as they debate the smartest ways to save, protect and grow your retirement savings.
March 2, 11:30 a.m. and 7:30 p.m. CT; March 3, 1:30 p.m. CT

This is the first event in Thrivent's 2027 Insights Speaker Season. Learn more and register at **thrivent.com/events**.

No products will be sold.

Third-party speakers are not affiliated with Thrivent. Views are their own.



Money Minute: Don't miss this deadline

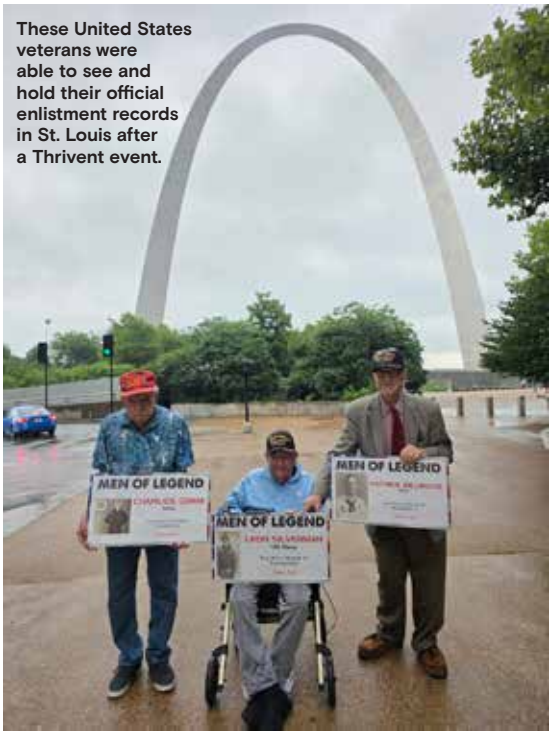
You have until April 15, 2027, to make an eligible IRA contribution for the 2026 tax year. If year-end expenses got in the way, there's still time to invest in your future and take advantage of potential tax-deferred or tax-free growth.

Keeping their stories alive

Three World War II veterans captivated Thrivent clients with firsthand accounts of war, resilience and service during a special event benefiting the You Were Worth IT Foundation.

By Donna Hein





These United States veterans were able to see and hold their official enlistment records in St. Louis after a Thrivent event.

THERE WASN'T A DRY EYE IN THE ROOM as World War II veteran Leon Silverman, age 99, belted out "God Bless America" to a group of more than 200 Thrivent clients and others in southern Illinois this past summer. Leon was the youngest of three veterans who spoke about their experiences during the war at lunch and dinner events sponsored by the Eckhardt Financial Group in Altamont, Illinois.

The veterans came in conjunction with the You Were Worth IT Foundation, an organization that honors veterans in a variety of ways, including taking them on memorable trips to battlefields where they served and sharing stories about their military service. Thrivent Wealth Advisor Ryan Eckhardt met the group's founder, Dwight Hanson, in a hotel where there was a veterans' conference. He was so moved by the foundation's work that he wanted to share its story with Thrivent clients.

"Our clients were absolutely blown away," Eckhardt says. "We had a presentation of flags by our local VFW, a local 20-piece pep band playing patriotic music and a story-telling session beyond belief of war accounts."

For example, one of the veterans was in Iwo Jima during the war and had taken a Japanese flag after combat. Eighty years later, he returned to Iwo Jima on a trip with You Were Worth IT and gave the flag back to the general's grandson.

The wife of one of the others shared how, from her village in the Philippines, she watched paratroopers take away her dad and uncle.

In the days after the presentations, Eckhardt's team arranged for the veterans to see and hold their own official enlistment records, which are held nearby in St. Louis.

The events raised more than $9,000 for You Were Worth IT Foundation.

"In my 30 years with Thrivent, we've never done an activity with this much impact," Eckhardt says. "We are so grateful to these veterans for sharing their lives with us."

You Were Worth IT Foundation is neither affiliated with nor endorsed by Thrivent.

Table topics

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

If you had $100 to make a difference, where would you donate it? Why?





What's the first money lesson you remember learning as a kid, and who taught it to you?

What matters more to you: having more money or having enough money?



Important information for you to know

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What aspect of the Christmas season brings you the most joy? Find a way to share that joy with someone else this winter.

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thrivent magazine

4321 N. Ballard Road, Appleton, WI 54919-0001

Winter 2026 | Volume 124 | No. 721 | 21839 R12-26