STRENGTH IN NUMBERS
POWER UP YOUR CHARITABLE EFFORTS BY CREATING A GIVING CIRCLE
Page 22

DO YOU NEED AN ESTATE PLAN?
Yes! Here’s how to start one.
Page 12

KIDS’ CONTEST
Children show and tell us what it means to have enough.
Page 17
WISDOM STARTS WITH WHAT’S IN YOUR HEART, NOT IN YOUR WALLET

At Thrivent Financial, we have a different way of looking at money—a way that’s not just smart, but wise.

Our goal is to help you prepare for the future, protect the people you love, and live a more generous and fulfilling life.

We’ll guide you on this journey, because life’s not always about having more, it’s about doing more with what you have.

It’s about being wise with money.

Contact your Thrivent Financial representative or visit Thrivent.com/wisdom to learn more.

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FEATURES

10
WHY LUTHER MATTERS
While his ideas were central to the Reformation, Martin Luther brought about many other changes beyond religion.

12
ESTATE PLANNING
It doesn’t have to be hard. Use our guide to get started.

17
WHAT’S YOUR ENOUGH?
Young artists, writers and YouTubers share their answers in our annual Kids’ Contest.

22
STRENGTH IN NUMBERS
Learn how a giving circle can help you make a bigger difference.

IN EVERY ISSUE

2
Welcome

3
Spotlight on Members
Letters
Meet a Member
Members in Action
Regional Roundup

8
Handled With Care
A Thrivent Financial representative works with members to find solutions.

25
Live Give Grow
Did you know education can boost your well-being?

26
Money Matters
Use our checklist to help you review your financial goals and make adjustments before 2018.

28
Representing Our Members
Meet the members of Thrivent’s board of directors.

30
Thrivent News
A roundup of what’s happening at Thrivent.

32
Words You Live By
Common Chest: Still a Noble Goal

As we get ready to mark the 500th anniversary of the Reformation, it’s worth a brief reminder that Luther’s view on money was just about as radical as his well-known views on God’s grace, faith and biblical literacy. (See “Why Luther Matters” on page 10.)

Thrivent’s history and roots as a fraternal benefit society come right out of the Reformation. I reviewed the history while doing research for Your New Money Mindset (newmoneymindset.com), a book I co-authored with James Moline. While Luther did not believe that giving money was related to one’s salvation, he supported the need to help our fellow man in very practical ways. He wrote a document in 1523 called the “Fraternal Agreement on the Common Chest of the Entire Assembly at Leisnig.” Its intent was to reform the church and community’s role in order to care for each other, referencing Acts 2 and Matthew 25.

Its direction was quite broad and included many contemporary topics we still struggle with, like property rights, taxes, charitable giving and financial support for those impoverished because of circumstances and for widows and orphans. Add to the list loans (not grants) for those out of work, likewise loans (not grants) to newcomers or those just getting started, collective savings for time of need in the future, plus many more.

As I was reading this history, I wondered what Luther would say about the modern age of money management. As we see the advancement of technology that allows us to act more quickly, easily and independently with our money choices, it can become too easy to skip getting wise counsel and sometimes even forget our common bond and commitment to each other. Yet technology also can be used to help us get wise counsel in a more timely fashion or connect with each other more easily for encouragement, and make philanthropy efforts like giving circles (see article on page 22) practical.

Nearly 500 years later, the common chest is still a noble goal with relevant concepts. It is wonderful to be a fraternal benefit society with the vision and accountability to keep reforming the agreements we make with each other. These agreements include how we handle money and live out the biblical directive in Galatians 6:2 of “bear one another’s burdens, and so fulfill the law of Christ.” Thanks for your partnership in this grand adventure.

Bradford L. Hewitt
Chief Executive Officer
LETTERS

Scenic Idea
I enjoy your magazine, finding many of the articles useful or interesting. However, I noticed an interesting incongruity in “Words You Live By” [June 2017]. I know there are many very scenic areas in Wisconsin, so I found it interesting that a picture of Multnomah Falls, which is in Oregon, accompanies the offering from a person from Wisconsin. Multnomah Falls is certainly a spectacular place. It might be worthwhile to find a scene from their home state to accompany a person’s offering to this column. Every state has some remarkable scenic area that could be used.
Dan Houfek
Colorado Springs, Colorado

Relevant Articles
Thank you for your magazine that is relevant. Two of the articles in the June 2017 issue really caught my attention, and I want to commend you. On page 28 [“Called to Serve”] was an issue I have not seen before. Many of us have never been told how pay for executives is dealt with. On page 31, I was pleased to read [“Proud to be Recognized”] of the recognition of being an ethical company. As Christians and an organization that serves us, this should be taken for granted—but it seems to be rare in our society. Thank you!
Doris Bishop
Brady, Montana

Keeping Data Safe
It was interesting to see two articles in the March 2017 issue. “Dressed for Success” highlighted wearables and their benefits, while “8 Ways to Keep Your Digital Data Safe” highlights how to keep our data safe but does not touch on any of that personal data collected by wearables. Wearables and your phone can collect mountains of personal data, and that data is maintained on the vendor’s website. The vendors have security on their systems, but it is not all that great, and the security on their apps is usually fair at most. I think it is time for an article on “How to Keep Your Digital Data From Wearables Safe.”
Kurt Kolseth
Hawthorn Woods, Illinois

Options to Cut College Costs
You begin by saying that “loans are absolutely essential.” [“Hit the Books,” June 2017] This is largely false. The first question is: “What do you want—an education or a ‘college experience’?” For the education, if means are limited, here are some things that will bring the cost way down:

1. Community college. Typically, two years can be done at a community college while living at home if the student chooses transferable courses.
2. State universities. They cost less for in-state students than others. And again, if there’s one nearby, the student can live at home.
3. National Guard. You’ll get college assistance and a part-time job during the year. Your initial training will be done by the time you start college if you enlist during your junior year of high school.

Others may have other ideas. The whole “student debt” thing seems to me to be self-inflicted, based on my own experience with our children.
Michael D. Woods
Kernersville, North Carolina

Missed Key Point
The article “Money and Marriage” [June 2017] misses the key point. God tells us to give to Him our first fruits, and we will be blessed. Please consider sharing this valuable information in further articles.
Kris Studniski
Elk River, Minnesota
COMMERCE TOWNSHIP, MICHIGAN—When he’s not hanging out with his wife and young son, teaching math and physics to high schoolers or working out, John Kusku is on the road.

Blind since birth, Kusku is a 33-year-old elite athlete who travels the country and internationally, representing the U.S. in a competitive sport. He ranks in the top six U.S. players in his game, and his team won a silver medal in the 2016 Rio de Janeiro Paralympics (the Olympic games for athletes with disabilities).

His sport is called goalball, and players must be blind to participate. Kusku, who has been a Thrivent member for 25 years, started playing it when he was 10 and was competing by the time he was a young teenager.

“Around eighth grade, all of my peers started to get really good at sports,” Kusku says. “I couldn’t compete with them in the usual ones, but goalball allowed me to play a sport I could be competitive in.”

It’s a tough sport and requires physical agility. His skill level is reflected in his ranking. What may be less evident is the confidence goalball has given Kusku and how it’s helped him embrace the challenges of being blind.

“I’ve met blind people who don’t use a white cane because they don’t want others to know that they’re blind,” he says. Kusku does use a cane to alert others that he may need help. But he’s learned that running into doorways or knocking over a glass of juice once in a while is nothing more than a minor annoyance.

“Playing goalball has changed the trajectory of my life,” Kusku says.

THE HOLY SPIRIT PLANTS SEEDS of faith in people. For many, these seeds lie dormant until a believer responds to them with Christ’s love. Then, God uses this connection to confirm that God is real and vital and necessary for eternal life. When this happens, a “harvest” has taken place.

Paul Eifert
Bloomington, Minnesota

REMEMBER US, and we will tell others. God has given me a passion for people—most of them the most vulnerable. He’s also given me a passion for travel. I feel that both of these passions open doors to share the good news.

The Rev. E. L. Serr
Boerne, Texas

WE WERE ON A WAIT LIST FOR A community garden plot for three years and finally got one in April! We planted seeds and began combating gophers, powdery mildew, drought conditions and other challenges. "Harvest" has a new meaning to us—making a meal from vegetables and herbs we grew ourselves.

Andrea Canfield
Irvine, California

WHAT IS SOMETHING YOU REMEMBER LEARNING ABOUT MONEY OR FINANCES AT A YOUNG AGE?

Let us know in 50 words or less at Thrivent.com/share or write to us at the address on page 3.
JONESTOWN, PENNSYLVANIA—The congregation at Zion’s Evangelical Lutheran Church challenged themselves this past Lent to live more generously than usual.

Members set a goal of leading 40 Thrivent Action Teams in 40 days. They paired with friends and neighbors to find ideas for outreach. Progress was tracked on a large banner called a “Generositree,” and members created a daily Lenten devotional to share their efforts with the congregation.

“It was an ambitious goal,” says Jim Gill, Thrivent Financial representative and a member of the church. “By Easter Sunday, Zion’s members had led 32 Thrivent Action Teams.”

One Thrivent Action Team helped host an Angels in Motion “blessing bag” party for those battling addiction. Other team projects included collecting games for the Penn State Children’s Hospital, improving playgrounds and sewing blankets for a women’s shelter.

“This project lined up perfectly with our mission at Zion’s,” says Pastor Caitlin Kurtz. It challenged them to think about how and where they could do God’s work and share God’s gifts in the world.

“We hope our efforts inspire other congregations to challenge themselves, too,” says Gill.

SNAPSHOT
Thrivent Financial members and their families and friends are making a difference in the fight against cancer. As of July 27, 76 Relay for Life teams, with 586 participants, have raised nearly $140,000 toward the 2017 goal of $150,000! Thrivent is an American Cancer Society Partner Against Cancer. Relay for Life teams will continue to raise money through September. Get updates on how the Thrivent teams are doing at Relayforlife.org/thriventfinancial.
REGIONAL ROUNDUP
Members use Thrivent generosity programs to help communities and causes.

By Kathleen Childers

BLUE EARTH, MINNESOTA—Rosie Evenson, a young girl battling cancer, got a boost from the community last spring from a benefit that was organized to assist with medical and other expenses. Kim Jacobson helped with the event by creating a Thrivent Action Team. Her team hosted a church coffee hour to raise money for items to be sold at the fundraiser’s live auction, including a meat bundle. The event raised thousands of dollars and had live worship, a bake sale, kids’ activities and more.

HONORING THE REFORMATION
PORTLAND, OREGON—Last spring, 150 new trees were planted at a teaching farm in the area. The Rev. Solveig Nilsen-Goodin led a Thrivent Action Team in which children and adults from Wilderness Way Community Church and Newberg Friends Church did the planting to honor the anniversary of the Reformation and to encourage ecological awareness.

RENEWING A RETREAT
CHELAN, WASHINGTON—Holden Village, a nonprofit Lutheran retreat center, began hosting youth retreats once again in May, thanks in part to some dedicated Thrivent members and their church and local communities. The retreat center had been closed for more than four years. More than 10 Thrivent Action Teams were created to support the youth retreats and the reopening of the center. Each team supported a different need, such as crafts, gardening and maintenance supplies, or athletic equipment.

GET INVOLVED!
Volunteer with Thrivent in your community. Find out how at Thrivent.com/livegenerously. Tell us what you did and share photos at Thrivent.com/stories.

BRINGING BASEBALL TO CUBA
AUSTIN, TEXAS—When Kristen Cantu visited Cuba in February, it wasn’t as a tourist; she was delivering baseball gear to people in need. Cantu created a Thrivent Action Team and sought equipment donations from people in her community. The JTRM Foundation, which brings baseball to low-income areas in the U.S., also chipped in. “All of our gifts were welcomed with much appreciation,” Cantu says.
LOCAL SUPPORT
PENSACOLA, FLORIDA—Members of this community had been praying for a local pastor who had been ill for some time. But Thrivent member Lois Dixon and her friend Donna Denham wanted to do more. So Dixon created a Thrivent Action Team to help out, and the two of them put together a fundraiser with many volunteers from the community. They served a meal, held a bake sale and upscale flea market, and had children’s games. The event raised about $10,000.

WORKING OUT FOR DIAPERS
BETTENDORF, IOWA—Thrivent member Sarah Jansen knows that where there’s a baby, there’s a need for a lot of diapers. She works for the Women’s Choice Center, which serves pregnant women and families, including providing baby supplies. To boost the center’s diaper supply, Jansen organized a Thrivent Action Team Zumba benefit. Attendees brought diapers or wipes and got a free Zumba dance class. The seed money helped with snacks and to purchase more diapers.

TOOLS TO SHARE
ST. PAUL, MINNESOTA—When longtime woodworker David Merry downsized to a smaller home, he donated his tools to the St. Paul Tool Library. He knew he could still use them there, and they would be useful to others. The library provides tools and space where people can do projects. What Merry didn’t realize was that he was going to take on an important new role: a mentor. “I don’t get as much time to work on my own projects when I’m there,” says Merry with a chuckle, “because I spend a lot of time helping others.” And that’s just fine with him.

A HAND UP
CHICAGO—Patrick Daniels and his wife, Brandy Boler Daniels, care deeply about their community. They, along with Brandy’s mother, Deon Boler, work to find ways to support it and see their efforts as a way of honoring Patrick’s deceased parents. Last December, Patrick organized a Thrivent Action Team to help feed homeless people. Volunteers served 1,000 meals in a single day. Patrick also led a Thrivent Action Team to pack backpacks with school supplies for children.

SWEET GRATITUDE
LEXINGTON, SOUTH CAROLINA—The Pilgrim Lutheran Church men’s group came up with a sweet idea to thank local educators for their hard work. Thrivent member Paul Sease decided to lead a Thrivent Action Team so the group could deliver pastry trays and thank-you notes to the teachers at Meadow Glen Elementary School and Middle School once a week in May. Sease’s daughter and grandchildren helped. The seed money was used to purchase pastries and other supplies for the project.
William Patrick, an 18-year-old from Snellville, Georgia, lives by the Boy Scout motto: Be prepared. That philosophy applies to all areas of his life, including his approach to finances.

So at 16, when he wanted to start preparing for his financial future, he turned to Jeff Huenniger, his family’s Thrivent Financial representative.

**Forming a Strategy**

First, Huenniger asked William about his life insurance needs and goals. Huenniger knows the value that life insurance purchased at William’s age has later on.

For instance, a contractholder, depending on the type of insurance, may be able to lock in lower premiums for life. Also, depending on the type of life insurance, there may be opportunities to add a guaranteed increase option and build cash value. The guaranteed increase option gives the contract owner the chance to increase the death benefit several times over the life of the contract, regardless of changes in a person’s health that could negatively affect premiums in the future.

Huenniger explained the different types of life insurance to William, and together they focused on what would be most appropriate for his situation. “He asked good questions,” Huenniger says.

Huenniger recommended William purchase a $100,000 universal life contract, with the option to increase it later (using the guaranteed increase option) to as much as $500,000. Universal life is a type of permanent insurance designed to last for a person’s lifetime. The contract will accumulate cash value over time, as long as the required premiums are paid. This means that when William is older, he may reach a point when he no longer has to pay premiums to maintain the contract because he can use the cash value to pay the premiums. Or he could access that cash value later on to help pay for expenses such as a down payment on a house or retirement.
A Day in the Life

By Kate Ashford

Joan Roberts is never sure what needs might arise at her job on any given day. But she is sure about this: She’s ready to help in any way she can, just like all her colleagues on the Thrivent Financial Guidance Team.

Via phone, email or mail, this team of 34 fully licensed representatives helps guide Thrivent members through decisions regarding life insurance, mutual funds, annuities and other financial matters. Here’s a look at some of the ways Roberts has helped Thrivent members during a typical day.

9 A.M.

Should I cancel my permanent life insurance contract?

Molly, 61, called Thrivent wanting to cancel her permanent life insurance contract. She had just retired as a teacher and believed she should switch to term life insurance in hopes of lowering her premium. As they talked, Roberts gathered additional information, which uncovered an even greater concern from Molly for lifelong coverage. Roberts explained the features and benefits of her existing contract versus that of a new term insurance contract. In the end, Molly decided not only to keep the permanent life insurance contract but also increase her monthly premium to extend the years of the universal life contract. As they talked, Molly also shared that she had recently remarried, so Roberts helped Molly update her beneficiaries to include her new spouse.

11:30 A.M.

How can I help my grandson?

Sally, 70, sent an email through Thrivent.com. She wanted a quote on life insurance for her grandson. Roberts talked to Sally about her goals for the insurance and what kind of contract might be appropriate. She then emailed Sally a quote for a $25,000 universal life insurance contract with a disability waiver and a guaranteed purchase option of $25,000. That option would allow him to increase the coverage in the future without medical underwriting.
William wanted to buy some coverage now and potentially add extra coverage to the contract later on. He especially liked the potential of building cash value. “Because life insurance is a contract that may increase in value over time,” he says, “my thought process was, the earlier I start, the more I will be able to draw from it when I actually do need it.”

At the start, William shared the cost of the $18 monthly premiums with his parents, David and Ranate. Over time, he has taken on more of that responsibility.

“William is a very smart kid,” Huenniger says. “His parents have been financially wise, and they’re very generous people. Having their blessing to move forward with this was important.”

**Becoming a Member of Thrivent**

Of course, being a member of Thrivent means more than insurance. William was excited about the opportunity to participate in Thrivent’s generosity activities, including Thrivent Action Teams. So last summer, he led a Thrivent Action Team to rebuild the dock on Lake Stender at Lutheranch, a Lutheran retreat center under development in Tallapoosa, Georgia.

The project was also his Eagle Scout service project, and completing it allowed him to attain the rank of Eagle Scout—an accomplishment that only 5% of all Boy Scouts reach. William’s Thrivent Action Team, a group of 25 youth and adult volunteers, spent 406 volunteer hours over the course of four days removing and replacing the old boards on the dock, transforming it into an inviting spot for visitors for many years to come. William used the Thrivent Action Team seed money to help pay for food that fed the team. Through donations from family and friends, he raised the additional $4,731 needed for the project.

Huenniger and his daughter participated as members of the Thrivent Action Team, and the Huenniger family attended William’s Eagle Scout ceremony. “I have had the honor and opportunity to see William mature into a really great guy,” Huenniger says.

Because he knows the value of preparing for the future, William urges other young people to do the same. “Start soon,” he says. “It’s better to be safe than sorry in case something happens.”

Amy Merrick teaches journalism at DePaul University in Chicago. Her work has appeared in *The Wall Street Journal*, *The New Yorker* online and the *Chicago Sun-Times*.
NOON

My loved one passed away. What should I do?

Jack, 68, called Thrivent after his mother died, since she had a Thrivent life insurance contract. Roberts took information from him about the date and cause of death, and she sent it to Thrivent’s beneficiary outreach team. Jack’s father also has a life insurance contract with Thrivent. Roberts verified that Jack had power of attorney of both parents’ contracts. She then discussed with him the contract details that she could legally share regarding his father’s contract and the beneficiaries that should then be updated.

2 P.M.

I’m a beneficiary. How should I handle these proceeds?

Theresa, 88, called with her daughter, Barbara, also on the line. Theresa’s husband died, and she was the beneficiary on his life insurance contract. Theresa had questions about her options. The three discussed the options available to her, and Theresa decided to keep the money with Thrivent in a settlement option that also pays interest. “Based on her age, she doesn’t want something invested for a long time,” Roberts says. “She can have access to that money and spend it as she needs it.”

3:30 P.M.

Should I convert term insurance to permanent insurance?

Roberts called Eve, 58, because her term life insurance contract was expiring soon. She learned that Eve’s husband, 59, also had an expiring term contract with Thrivent. Roberts asked a few questions to determine their future needs for life insurance. The couple shared what they’d like to leave for their children and grandchildren. They also spoke about their assets and liabilities, their plans for long-term care and their investments. Based on the information provided by the member, Roberts talked to the couple about converting the term contracts to permanent contracts. Roberts emailed the couple quotes on permanent life insurance contracts for each of them. Because they had term life insurance contracts with Thrivent, they could convert to permanent contracts with no medical underwriting.** “So, if they have new health conditions they’ve acquired over the last 20 years, that will have no negative impact,” Roberts says. “They’re grandfathered in.”

Kate Ashford is a freelance journalist in New York who has written for BBC.com, Forbes.com, Money, Real Simple and Parents.

Meet Joan Roberts

Joan Roberts has been with Thrivent for two years. She is a licensed insurance agent and has more than 15 years of financial experience. She’s also registered to work with investments.

* Names have been changed to protect members’ privacy.
** Your coverage will be convertible through the end of the initial term or to age 70, whichever is earlier. If issue age is 65 or older, conversion is available for the first five contract years. Permanent life insurance will be issued at your age at the time of conversion and will generally be issued at the same premium class that was used for your term coverage. In the event that the same premium class is not available for the permanent coverage you choose, your permanent coverage will be issued at the available premium class that is most similar to the premium class for your term coverage.

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Why Luther Matters

By Ed Klodt

He’s widely known for his religious ideas, but Martin Luther’s work also brought about many other important changes.

IT’S THE 500TH ANNIVERSARY of the Reformation this year. And Martin Luther is being discussed in churches large and small throughout the country. It makes sense: His beliefs and actions were at the heart of major theological shifts in the 1500s.

But his impact extended beyond religion. There are many other important changes that came about that can be attributed to Luther—directly and indirectly.

The Right Time

In many respects, Luther was a man created for his time. His birth in 1483 came at a time of political, social, technical and educational changes. It also was when the oppressive feudalism of the Middle Ages collided with the liberating ideas of the Renaissance.

Feudal Europe had come out of the fall of the Roman Empire around A.D. 500 and consisted of several classes. The nobility represented secular power and land ownership. The church was the educated elite who embodied spiritual power and blessings with a healthy dose of land ownership thrown in. But these two groups were the minority. Struggling peasants made up 90 percent of the population and did all of the labor. It’s little wonder these are often called the Dark Ages.

Oppressed people always are looking for opportunities to turn the tables. The humanists, artists
and poets of the Renaissance offered the downtrodden a new understanding of human existence and spiritual truth. The Renaissance, or “rebirth,” also shifted the power structure from the elite to the individual.

**An Inspired Thinker**
Enter Luther, whose core question—“Am I good enough?”—led him to the Scriptures (especially Romans 1:16-17), to conclude that every believer was, indeed, good enough. This was, he believed, because of the grace that God lavished on people through the sacrifice of Christ’s death. For Luther, this wasn’t about having to perform deeds. Rather, it was about people’s faith in Christ and how they lived out that faith every day. And, in Luther’s mind, love directed toward God and one another was the ultimate response to this great gift.

It was a revolutionary concept, one that easily could have gone to the grave with Luther had it not been for the printing press. Invented in the mid-1400s, the printing press allowed new ideas to circulate more widely than ever before. In fact, when Luther submitted his landmark 95 Theses (or debatable topics) in 1517, printers began distributing the document throughout Europe. Initial copies migrated from Germany to Spain only 10 days after he had penned them.

Indirectly, Luther’s reliance on widely duplicated documents to communicate his insights introduced a new power: the press. Now individuals and even their ideas could serve as a check on rulers and other powerful people by questioning those in authority and providing alternate points of view.

Luther’s ideas came at a time of other important events of his generation. Great thinkers like Copernicus were redefining the Earth’s place in the galaxy. Columbus landed in the Americas. Machiavelli rethought politics. Da Vinci lifted up nature and science.

**Empowering the Individual**

Seen in this context, it’s easier to understand that Luther’s many contributions go beyond theological revelation and revolutionary ideas. While the Renaissance emphasized the secular importance of the individual, Luther’s sermons and documents provided needed spiritual insights.

Luther’s insights lifted up women and children. He saw them as blessings from God. He even willed his estate to his wife, Katharina, which was highly unusual at the time.

His teachings paved the way for public education, with an emphasis on reading and writing. He believed that girls deserved a place in the classroom as well.

Luther’s views on vocation were as controversial as his theological views. At the time, people saw vocation—*vocare* in Latin, meaning “the call”—as applying only to those called to serve in the church. Luther protested such a narrow definition. He argued that God calls all people to the work they do in what he referred to as “the priesthood of all believers.” In Luther’s understanding, everyone received God’s call to vocation, and there was a God-ordained job for everyone.

Some historians note that even modern democracy resulted from Luther’s theology of empowering the individual and the individual’s engagement with and ultimate accountability to God.

**Revitalizing Faith and Worship**

Luther’s translation of the Bible into German also empowered the individual. Those who could read were now able to consult the sacred Scriptures without having to rely on the church.

Luther revitalized the worship experience, too. German became part of the once Latin-only Mass. Worship services integrated more hymns and music, and sermons focused on providing more guidance to worshippers in their daily lives. Luther created the catechism for common people to supplement the teachings of priests. He integrated storytelling images into the catechism for his younger readers.

While Luther’s contributions to theology and in waking up the church were clearly important, his influence transcends faith and denomination. *Sola Gratia, Sola Fide and Sola Scriptura* (“by grace, faith and scripture alone”) are starting points to understanding this complex man, the tumultuous times he lived in and the mark he left on the church and society.

Ed Klodt is a leader in Thrivent’s Mission Support Group and author of *The Jonah Factor*: 13 Spiritual Steps to Finding the Job of a Lifetime. A theologian and longtime church lay leader, he received his master’s degree in theology from Fuller Theological Seminary in Pasadena, California.
who needs an estate plan?
you do!

Creating documents like a will and a health care directive can seem intimidating. But the process doesn’t have to be complicated. Use our guide to get started.
MAYBE THE WORD “ESTATE” SCARES YOU.

There’s a common misunderstanding that estate planning is only for the wealthy. But everyone has money, property and/or belongings (assets). And everyone has wishes for how they want to be cared for should they become unable to make their own choices.

Taking the time to make these plans now can prevent you and your family from suffering financial, logistical and even emotional burdens later on in life.

Estate planning will help guarantee that your wishes are carried out both after you die as well as in the case that you’re incapacitated by an accident or injury, says Darrell Shideler, a Thrivent Financial representative in San Jose, California.

“Estate planning isn’t just the transfer of your assets—it’s also planning for your well-being while you’re alive,” he says.

The Essentials

While estate planning can be complicated, it doesn’t have to be.

A great place to start is to have a conversation with your financial representative. “We’ll help you identify where you’re at, understand decisions you need to make and steer you in the right direction,” says Shideler.

You also may need to meet with an attorney to create necessary legal documents that make sure you don’t put your family in a difficult situation if something were to happen to you, he says. (Thrivent Financial representatives do not practice law.)

A basic estate plan typically includes these documents:

- **Will**: This states how you want your property and assets distributed. “A will, if done correctly, simply tells the court where you want your money to go,” Shideler says.

- **Durable power of attorney**: This identifies who will make financial, legal and tax decisions on your behalf should you be unable to make them yourself.

- **Advance medical directive**: This identifies whom you’ve authorized to make medical decisions for you when you can’t make them yourself. Medical directives such as a living will and health care power of attorney may differ from state to state.*

Getting Started

There are a number of things you can do to prepare for meetings with your financial representative and attorney.
WHAT ABOUT ONLINE PLANNING TOOLS?

We research everything online these days. But is it smart to use the do-it-yourself (DIY) estate planning templates you find online? Most legal and financial professionals agree that relying exclusively on such tools may put you at risk.

“The problem with DIY estate planning is that you don’t know what you don’t know,” says Darrell Shideler, a Thrivent Financial representative in San Jose, California. “When you do it yourself, you take on a high degree of risk because you don’t know what questions to ask or how to position your estate in the best way possible.”

Online estate planning documents may be generic. And each state can have different requirements for execution that would affect their legality. This can have serious consequences, Shideler notes. “If you’re not aware of the requirements in your state, you could potentially disinherit a spouse or minimize the benefits the spouse is getting,” he says.

There is a potential benefit to using online planning tools: They may help you understand what you need to be thinking about. “They can be a great starting point,” says Jon Hendrickson, a Thrivent Financial representative in Northborough, Massachusetts. “These are emotional decisions. Online resources can help you think about them privately on your own timetable.”

Online tools helped Tim Guidotti, a Thrivent member in Richland, Washington, supplement what he learned from Michelle Clary, his Thrivent Financial representative. Last year, Clary recommended Guidotti expand his estate plan. Guidotti already had a will, and Clary gave him a number of suggestions to consider.

“Once you do online research, meet with your financial representative. “You want someone to review what you’ve done and make sure you are making the best choices for your family,” Hendrickson says.

In many cases, a lawyer may help you identify choices that can save your beneficiaries time and money. “That’s the wisdom part of drafting a will that an online tool can’t provide,” Shideler says.
Revisit Your Plan
An estate plan is not a “one and done” deal. Most people draft their first will when they have a child or buy a home. But over time, their decisions, the estate and the regulatory environment can change.

To make sure your estate plan is still best for your situation and complies with current laws, says Shideler, review it with an attorney at least every three years. You’ll also want to review it any time a significant life event happens, such as a new baby, divorce, marriage, new business ownership or a dramatic change in financial status.

It’s easy to ignore estate planning as you focus on more immediate goals. But these decisions can have a huge impact on your family and legacy. When you consider all that’s at stake, taking the time to do this work now is an essential step in planning for a secure future.

Sarah Fister Gale is a freelance writer based in Chicago.

* Different states will use different terms (as defined by statute) for living wills, health care proxies, medical directives, etc. Check with either your attorney or your health care practitioner for direction in considering and in using these documents.

Thrivent Financial representatives and employees cannot provide legal, accounting, or tax advice or services. Work with your Thrivent Financial representative and, as appropriate, your attorney and tax professional for additional information.

“Estate planning isn’t just the transfer of your assets—it’s also planning for your well-being while you’re alive.”

—Darrell Shideler, Thrivent Financial representative
ARTICLES OF INCORPORATION

PREFACE
The Thrivent Financial for Lutherans Articles of Incorporation and Bylaws printed in this brochure are part of your fraternal contract with Thrivent Financial for Lutherans. (See Bylaws section 4). They set the framework within which all programs, operations, and policies of this fraternal benefit society must fall. Members of the Thrivent Financial for Lutherans Board of Directors, as representatives of all members of the society, use the articles and bylaws to make decisions about corporate objectives, policies, and strategy. These decisions, in turn, dictate the course of management decisions.

ARTICLES OF INCORPORATION

As amended June 5, 2013

I
Name
The name of this fraternal benefit society shall be “Thrivent Financial for Lutherans” and shall hereafter be referred to in these Articles of Incorporation as “the Society”.

II
Place of Business
The principal office of the Society shall be at Appleton, Wisconsin.

III
Powers
For the purposes set forth in these articles, the Society, a Wisconsin corporation organized and operating under the laws governing Fraternals, shall have all the powers granted by law.

IV
Purpose
The purpose of the Society is to associate Christians and their families who support the mission of the Society and thereby enable them through membership in the Society to aid themselves and others with programs of:
1. Insurance and other benefits permissible under the laws governing Fraternals; and
2. Fraternal and benevolent activities in local branches; and
3. Assistance to Lutheran and other Christian congregations and their institutions; and
4. Assistance to such other lawful social, intellectual, educational, charitable, benevolent, moral, fraternal, patriotic or religious endeavors as the board of directors may determine.

V
Supreme Governing Body
The supreme governing body shall be a board of directors made up of benefit members of the Society. The board shall consist of no fewer than 10 but no more than 12 elective directors, such appointive directors as the board may appoint and not more than two principal officers of the society designated by the board from time to time, all in a manner prescribed in the bylaws. The elective directors shall be elected by the benefit members in a manner prescribed in the bylaws, and shall constitute not less than two-thirds of the members of the board in number.

VI
Membership
1. Classes of members. There shall be the following classes of members:
   A. Benefit member. A benefit member is a person of age 16 or more who has been accepted for membership in accordance with eligibility rules as determined by resolution of the board of directors and who is an applicant member on a certificate of membership and insurance pursuant to rules determined by the board from time to time, all in a manner prescribed in the bylaws. Benefit members may participate in the affairs and activities of the local branch in which they are members and may also hold office therein. Benefit members shall also have the right to vote in the corporate and insurance affairs of the Society according to the articles and bylaws.
   B. Associate member. An associate member is a person age 16 or more who has been accepted for membership in accordance with eligibility rules as determined by resolution...
of the board of directors and who is issued a certificate of membership. Associate members may participate in the affairs and activities of the local branch in which they are members, and may hold office therein, but shall not have the right to vote in the corporate and insurance affairs of the Society.

C. Youth member. A youth member is a person under age 16 who has been accepted for membership in accordance with eligibility rules as determined by resolution of the board of directors and who is issued a certificate of membership or is issued a certificate of membership and insurance pursuant to paragraph 2 of this Article VI. Youth members may participate in the affairs and activities of the local branch in which they are members that are offered to youth members, but shall not have the right to hold office or vote in local branch affairs or vote in the corporate and insurance affairs of the Society.

2. Juveniles. The Society may insure the lives or disability of children younger than the minimum age for benefit membership but otherwise eligible for benefit membership. Such insurance shall be issued upon the application of some adult person who shall not by reason thereof, nor by reasons of any benefit providing waiver of premiums, become a benefit member. At age 16 the insured juvenile shall become a benefit member.

VII Branches
Local branches may be chartered by the board of directors in a manner prescribed in the bylaws, and shall have such powers as the board of directors shall determine.

VIII Bylaws
The board of directors shall have power to make bylaws, and to repeal or amend them. Notice of changes to the bylaws shall be given to benefit members and applicants for juvenile insurance in a manner prescribed in the bylaws.

IX Action Without Meeting
Any action required or permitted to be taken at a board of directors meeting may be taken by written action signed by two-thirds of the directors then in office. A written consent under this provision has the same force and effect as a vote of the board of directors taken at a meeting.

X Amendments
These articles may be amended or repealed in whole or in part by a majority of the votes cast by benefit members. Before submitting such changes to a vote of the benefit members, the board of directors shall approve such changes by an affirmative vote of a majority of the full board. Upon adoption by the benefit members such changes shall be filed with the Commissioner of Insurance of the state of Wisconsin and shall be published in the official publication in a manner prescribed in the bylaws.

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**BYLAWS**

As amended November 12, 2015

**DEFINITIONS**

Section 1. Wherever the term “the Society” appears in these bylaws, it means this fraternal benefit society as named in Article I of the Articles of Incorporation. Wherever the term “board” appears in these bylaws, it means “board of directors.”

**APPLICATION FOR MEMBERSHIP**

Section 2. Application for membership shall be upon a form in use by the Society. Application for youth membership shall be completed by an adult person on behalf of the applicant for youth membership.

**JUVENILE INSURANCE**

Section 3. Application for juvenile insurance shall be upon a form in use by the Society and shall be accompanied by evidence of insurability (if required) which is acceptable to the Society under its rules and regulations. Juvenile certificates shall be under the control of the adult applicant for the period provided in the certificate. If it be in the best interest of the juvenile as determined by the Society, the applicant may be divested of control of a juvenile certificate. If the applicant has been divested of control of the juvenile certificate or if the applicant has died, control shall be vested in the legally appointed guardian of the juvenile. If a guardian is not appointed, control shall be vested in a person who shall appear to the Society to be an appropriate person to control the certificate by reason of being responsible for the support and maintenance of such juvenile, or by reason of relationship.

**FRATERNAL CONTRACT**

Section 4. The certificate of membership and insurance, together with any riders or endorsements attached to it, the application, the declaration of insurability (if any) signed by the applicant, the articles of incorporation and bylaws and all amendments to them, constitute the entire contract when it is issued. Any subsequent changes to the articles of incorporation or bylaws shall be binding upon the applicant benefit member, certificate owner, beneficiaries and other persons affected, and shall govern and control in all respects, except that no changes shall destroy or diminish benefits promised in the certificate when it was issued.

**BENEFICIARIES**

Section 5. Any of the following persons may be designated as a beneficiary: the applicant benefit member, wife, husband, child, parent or other person related to the benefit member by blood, marriage or legal adoption; foster parents of the benefit member; betrothed of the benefit member; dependents of the
benefit member; or, where not prohibited by law, the estate of the benefit member. With the consent of the Society, any of the following may also be designated as beneficiary: a charitable institution; church or church organization; educational institution; a nonprofit corporation; any corporation, community chest, fund or foundation described in section 501(c)(3) of the Internal Revenue Code of 1954 and its subsequent amendments, and operated exclusively for religious, charitable, scientific, literary or educational purposes; or a person, corporation, partnership or other legal entity which has an interest in the benefit member, provided that the proceeds are for the benefit, direct or indirect, of the benefit member or the benefit member's family or dependents. Wherever the applicable laws conflict with the above, only beneficiaries permitted by such laws may be designated.

Section 6. Unless the beneficiary designation calls for some other method of distribution, if some beneficiaries of the same class die before the insured, the death proceeds shall be paid in full to the surviving beneficiaries of the same class. Each shall share equally the portion of the death benefit proceeds not otherwise disposed of in the certificate. If all beneficiaries, however designated, are dead when the insured dies, the death benefit proceeds—where not otherwise required by law—shall be paid to the owner or to the owner’s estate.

A beneficiary shall not have or acquire any claim against the Society whatever until the insured dies unless otherwise provided by law.

Section 7. No beneficiary change shall take effect unless received by the Society at its principal office or corporate headquarters. When it is received, any change shall take effect as of the date the request for beneficiary change was signed, as long as the request for change was mailed or actually delivered to the Society while the insured was alive. Such beneficiary change shall be null and void where the Society has made a good faith payment of the proceeds or has taken other action before receiving the change.

SETTLEMENT OPTIONS

Section 8. In addition to the settlement options offered in the certificate, the Society may offer any other manner of settlement made available by the Society at the time certificate proceeds are to be paid.

MAINTENANCE OF SOLVENCY

Section 9. If the Society’s reserves for any class of certificates, other than those portions of any certificate that provide variable benefits based on the experience of a separate account authorized under Section 10, become impaired, the board may require that benefit members pay the Society an equitable amount to eliminate the deficiency. If the amount is not paid, it shall be charged as an indebtedness against the certificate and shall draw interest at the lower rate of either what is specified in the certificate for certificate loans or what is specified in the certificate under the maintenance of solvency provision. If the owner of the certificate agrees, an equivalent reduction in benefits can be chosen instead of the payment or indebtedness charged against the certificate.

SEPARATE ACCOUNTS
AND VARIABLE CONTRACTS

Section 10. The board of directors may provide for the establishment and operation of one or more separate accounts in accordance with applicable law. The Society may issue contracts on a variable basis that provide for the dollar amount of benefits or other contractual payments or values to vary so as to reflect the investment results of such separate accounts. The board of directors may adopt special procedures or create legal entities necessary or appropriate for the conduct of the business and affairs of any variable contract and separate account. Any provisions of the bylaws that are inconsistent with the provisions of this bylaw shall not apply to any variable contract or separate account.

RESOLUTION OF DISPUTES

Section 11.

(a) Purpose. The purpose of this section is to prescribe the sole means to present and resolve grievances, complaints or disputes between members, insureds, certificate owners or beneficiaries and the Society or its directors, officers, agents and employees. Procedures set forth in this section are meant to provide prompt, fair and efficient opportunities for dispute resolution, consistent with the fraternal nature of the Society, without the delay and expense of formal legal proceedings.

(b) Scope. Except as expressly limited herein (see Subsection 11(e)), this section applies to all past, current and future benefit certificates, members, insureds, certificate owners, beneficiaries and the Society. It applies to all claims, actions, disputes and grievances of any kind or nature whatsoever. It includes, but is not limited to, claims based on breach of benefit contract, as well as claims based on fraud, misrepresentation, violation of statute, discrimination, denial of civil rights, conspiracy, defamation, and infliction of distress, against the Society or its directors, officers, agents or employees. To the extent permitted by applicable law, this section applies to all claims, actions, disputes and grievances brought by the Society against members, insureds, certificate owners or beneficiaries. In the event that a court or arbitrator of competent jurisdiction deems any party or claim in a dispute not subject to this section, this section shall remain in full force and effect as to any remaining parties or claims involved in such dispute. This section does not apply to any claims or disputes relating to major medical insurance certificates or interpleader actions to determine proper owner, beneficiary or payee.
(c) Procedures. No lawsuits or any other actions may be brought for any claims or disputes covered by this section. The following are the steps and procedure for presenting and resolving disputes:

- **Step 1. Appeal.** Appeal of the dispute to a designated reviewer within the Society as appropriate to the dispute.

- **Step 2. Mediation.** If Step 1 does not result in a mutually satisfactory resolution, either party has the right to have the matter mediated in accordance with the applicable mediation rules of the American Arbitration Association (or the rules of another neutral organization as agreed upon by the parties). The mediation shall be administered by a neutral organization agreed upon by the parties.

- **Step 3. Arbitration.** If Step 2 does not result in a mutually satisfactory resolution, the matter will be resolved by binding arbitration in accordance with the applicable arbitration rules as prescribed by the American Arbitration Association (or the rules of another neutral organization mutually agreed upon) as applicable to the type of matter in dispute. The arbitration shall be administered by a neutral organization agreed upon by the parties. The decision of the arbitrator shall be final and binding, subject only to the right to appeal such decision as provided in the arbitration rules and applicable laws. The member, insured, certificate owner or beneficiary shall have the right to be represented by legal counsel of his or her choosing at any time at his or her own expense (unless, as provided in Section 11(f) below, he or she is awarded attorneys fees). If an issue in dispute is subject to law that prohibits parties from agreeing to submit future disputes to binding arbitration, arbitration results shall be nonbinding, unless the parties agree to binding arbitration after the claim or dispute has arisen. The Society will take reasonable measures to assure that the dispute resolution process proceeds promptly.

(d) Costs. The administrative costs of the mediation and/or arbitration (including fees and expenses of mediators or arbitrators, filing fees, reasonable and necessary court reporting fees) shall be paid by the Society. Provided, however, unless awarded pursuant to Section 11(f) below, each party shall bear its own attorney’s fees, expert fees and discovery costs.

(e) Restriction of Joinder of Disputes. The procedures of this section are designed to afford individual members, insureds, certificate owners, beneficiaries and the Society a prompt, fair and efficient means of resolving individual disputes. Accordingly, no disputes may be brought forward in a representative group or on behalf of or against any “class” of persons, and the disputes of multiple members, insureds, certificate owners or beneficiaries (other than immediate family) may not be joined together for purposes of these procedures without the express written consent of both (i) all members, insureds, certificate owners and beneficiaries affected thereby and (ii) the Society. The restriction on joinder of disputes contained in this Subsection 11(e) is a condition upon which the agreement to arbitrate contained in Subsections 11(b) and (c) depends. Thus, should a court or arbitrator of competent jurisdiction deem the restriction on joinder of disputes contained in this Subsection 11(e) unenforceable or otherwise void, there shall be no agreement to arbitrate.

(f) Remedies. This paragraph applies to any claim or dispute resolved through binding arbitration as provided in Section 11(c) above, and it applies to any action in a court of law in the event that a court or arbitrator of competent jurisdiction deems any party or claim in a dispute not subject to binding arbitration. Except as expressly limited in this paragraph, the parties to a dispute may be awarded any and all damages or other relief allowed for the claim in dispute by applicable federal or state law, including attorney’s fees and expenses if such attorney’s fees and expenses are deemed appropriate under applicable law. Exemplary or punitive damages may be awarded for claims arising under applicable federal or state statute(s) to the extent permitted under the applicable statute(s) or, for claims arising under common law, exemplary or punitive damages may be awarded but may not exceed three times the amount of compensatory damages. In the event that any court or arbitrator of competent jurisdiction deems the foregoing limitation on common law exemplary or punitive damages to be unenforceable or otherwise void under applicable law the remaining portion of this Section 11 shall remain in full force and effect.

**RECEIPT OF PAYMENTS NOT A WAIVER**

**Section 12.** If the Society receives and temporarily holds a payment or premium, this shall not constitute a waiver of any of its defenses. If a certificate has lapsed or been forfeited, or if the Society has received a notice of cancellation, the payment of any premium for the certificate shall not revive or continue the certificate, whether made on notice of premium due or otherwise, and the payment shall be returned to the person making it.

**BOARD OF DIRECTORS**

**Section 13.** The affairs of the Society shall be managed under the direction of the board. The board shall meet at least quarterly. The first regular meeting of each calendar year shall be held during the month of February, on specific dates as set by the board. All meetings shall be held at the principal office or
The board, as well as each branch, shall have the right to nominate benefit members as candidates for election to be conducted in the following manner: The process to time by resolution of the board of directors, with the chair of the board, or secretary shall notify the directors of the date, time and place of special meetings at least two calendar days before the date of the meetings. Notice may be communicated in person; by mail or other method of delivery; by telephone, including voicemail, answering machine or answering service; or by any other electronic means. Written notice includes written documents in any form, including electronic transmission. Written notice shall be deemed to be given to a director at the earliest of (a) when actually received by the director, (b) five days after a written notice is deposited in the U.S. mail addressed to the director and post-paid, or (c) on the date shown on the return receipt, if sent by registered or certified mail, return receipt requested, and the receipt is signed by or on behalf of the addressee. For purposes of this section, notice by electronic transmission is written notice. Oral notice is effective when communicated. Except in the case of removal of a director from office for cause, directors may waive their right to receive notice individually, and the board, by unanimous vote of the full board, may suspend the requirement to give such notice.

Section 14. The board shall elect a chair of the board from among its members for a term of up to one year. The chair shall preside at all meetings of the board and perform such other duties as may be designated by the board. If the chair of the board is a principal officer of the Society, he or she shall be responsible only to the board.

Section 15. A majority of the members of the board shall constitute a quorum to transact all business unless otherwise required in the articles of incorporation or bylaws of the Society.

ELECTION OR APPOINTMENT OF DIRECTORS

Section 16. Ten to twelve benefit members shall be elected to the board for terms of office of four years each, the total number serving and the number to be elected in a given year as determined from time to time by resolution of the board of directors, with no less than three or more than four directors being elected in a year when an election is held. The process of election to be conducted in the following manner: The board, as well as each branch, shall have the right to nominate benefit members as candidates for director. All nominations must be reported to the secretary of the Society within the time specified by the board. The secretary shall report the nominations to the board. The board shall then direct the secretary to prepare the ballot and give notice of the election, specifying the time and procedures for election. A vote shall be taken on the candidates by mail, or such other legal means as the board should determine, and shall be reported in the manner and within the time specified in the notice of election. Those elective directors whose terms do not expire with the current election shall constitute the Election Committee. The tabulation of results of the election shall be done by an independent firm selected by the board to report to the Election Committee. The Election Committee shall declare the three or four (depending on the number to be elected) candidates receiving the highest number of valid votes to be duly elected for a four-year term beginning with the first regular meeting of the board in February of the calendar year following election. All elective director terms shall end in February at the end of such four years. Directors shall hold office for the term for which they are elected, unless a director's death, resignation, removal, or ineligibility to serve on the board occurs or the term of a successor begins before the end of such term. Directors may be elected for successive terms, subject to service limitations and other eligibility restrictions in these bylaws.

Section 17. Vacancies in elective directorship positions shall be filled as soon as possible by an affirmative vote of a majority of the remaining elective directors. Such directors shall fill the unexpired terms and shall be considered elective directors.

Section 18. Except as provided in Section 19, benefit members of the Society are not eligible for election to the board for an initial term unless they are eligible to serve the duration of one full four-year term under the age limitation stated in Section 20 of these bylaws. Employees of the Society, employees of subsidiaries or affiliates of the Society, and persons who sell or manage the sale of Society's insurance or insurance of another insurer that is a direct competitor of the Society are not eligible for election to the board. Former employees of the Society, former employees of subsidiaries or affiliates of the Society, and persons who formerly sold or managed the sale of the Society’s insurance or insurance of another insurer that is a direct competitor of the Society, are not eligible for election to the board until the expiration of two years from the date of termination of their employment or agency. The board of directors may determine other eligibility rules and requirements for candidates for election to the board of directors.

Section 19. The board may appoint up to four benefit members of the Society to serve as appointive directors for a term of office of up to one year. Terms of appointive directors end at the beginning of the
next regular February meeting of the board after appointment. The board may also appoint not more than two principal officers of the Society to serve as directors as the board shall from time to time determine to be in the Society’s best interest. Any appointment or reappointment shall require the affirmative vote of a majority of the elective directors. An appointive director shall be eligible for election pursuant to Section 16 or appointment pursuant to Section 19 if the date of initial appointment as an appointive director preceded such director’s 69th birthday and if the director is otherwise eligible for election under these bylaws.

Section 20. No elective, appointive, or principal officer director shall serve beyond January 31 of the calendar year after the calendar year in which age 75 is attained. Except as otherwise provided in this section, no director, except a principal officer director serving at the pleasure of the board, shall serve beyond January 31 of the calendar year after the calendar year in which twelve years of service as a director is completed. In determining the number of years that a director has served for the purpose of this term limitation, a director is deemed to have served (i) six months for each year served as a director prior to January 1, 2001, and (ii) one year for each year served as a director after December 31, 2000. Service on the board of directors of a corporation that has merged into the Society is deemed to be service as a director of the Society for the purpose of determining the number of years served by a director. Persons who are directors of the Society at the time this bylaw becomes effective are eligible to complete their current terms and terms starting on or after January 1, 2002, for which they are elected during 2001 without regard to the twelve-year service limitation in this section. In the event of a merger of the Society with another corporation, the directors of the Society who remain as directors and the directors who are appointed as directors in connection with the merger are eligible to complete their initial terms as directors of the merged Society and are eligible for election or appointment to one additional full term after the merger is effective without regard to the twelve-year service limitation in this section. A director may be removed from office for cause by an affirmative vote of a majority of the full board at a meeting called for that purpose.

CONFLICTS OF INTEREST

Section 21.

(a) Conflict of Interest Policy. It is the policy of the Society to identify and manage conflicts of interest on the part of its directors, officers, employees and agents which might impair their independence of judgment or influence their decisions or actions with respect to the Society’s business. The board of directors shall by resolution adopt rules for the required disclosure and evaluation of conflicts of interest by directors, officers and such other persons as the board may determine. If a conflict is determined to exist for a director, officer, or other person under rules and procedures established by the board with respect to a decision under consideration by the board or a committee of the board, such director, officer or other person shall not vote on the decision or use personal influence to affect the decision. However, any director disclosing a conflict of interest may be counted in determining the presence of a quorum. Failure of a director to disclose a conflict of interest as required by resolution of the board or a failure of a director to eliminate a conflict of interest determined by a majority of the full board to be an unacceptable conflict of interest shall be cause for removal of a director under section 20 of these bylaws.

(b) Persons Not Eligible to Serve as Director. No person shall be eligible for election or appointment as a director of the Society who is the spouse, parent, child, brother, sister, brother-in-law, parent-in-law, son-in-law or daughter-in-law of a principal officer or general agent of the Society. If a family relationship referred to in this section begins during the time that a person is serving a term as a director, such director is eligible to complete his or her current term as a director, but is not eligible for reelection or reappointment to the board after expiration of his or her current term. If a director with a family relationship referred to in this section is a principal officer of the Society serving at the pleasure of the board at the time the relationship begins, the board shall determine the period of time the director may remain on the board. Any person having employment, a directorship, or other relationship that is not permitted for directors of the Society pursuant to applicable law or regulation is not eligible to serve as a director.

(c) Approval of Employment. Directors and former directors, except for directors that are principal officers serving at the pleasure of the board, are not eligible for employment, consulting, or providing other service for payment with the Society or subsidiaries or affiliates of the Society unless such employment, contract, or agency relationship begins after termination as a director and is approved by an affirmative vote of two-thirds of the directors then in office.

COMMITTEES OF DIRECTORS

Section 22. The board by resolution adopted by a majority of the full board may designate a governance committee and one or more additional committees
of directors. Each committee shall consist of three or more directors who serve by appointment of the board. Each committee shall have such authority as delegated to it by the board. A majority of the members of each committee of directors shall constitute a quorum for the transaction of all committee business. Vacancies occurring on committees of directors shall be filled by the board as soon as possible.

OFFICERS OF THE SOCIETY

Section 23. The principal officers of the Society shall be the chief executive officer, president, secretary, treasurer, and all other senior executives designated by such titles as recommended by the chief executive officer. Principal officers shall be appointed by the board and shall serve at the pleasure of the board. Officers other than principal officers shall be appointed by the chief executive officer.

Section 24. The board shall elect the person who shall serve as chief executive officer of the Society. The chief executive officer shall be responsible only to the board. All other officers and employees of the Society shall be under the chief executive officer’s supervision and control. Subject to the control and direction of the board, all activities and operations of the Society shall be under the chief executive officer’s supervision and control.

Section 25. The board shall establish reasonable compensation for directors and principal officers. The chief executive officer shall establish compensation for officers under his or her supervision and control, other than principal officers, in accordance with policies established by the board.

OFFICIAL PUBLICATION

Section 26. The Society shall have an official publication. The name of the publication shall be determined by resolution of the board of directors. Any notice, report or statement required by law, including notice of election, may be published in the official publication. If Society records show that two or more members or applicants for juvenile insurance have the same mailing address, an official publication mailed to one of them is deemed mailed to all of them at the same address unless a separate copy is requested.

All amendments to the Articles of Incorporation and Bylaws of the Society shall be published in the official publication not later than four months after the date of filing such amendments with the Commissioner of Insurance of the state of Wisconsin.

An affidavit by the secretary of the Society certifying that the official publication was mailed in accordance with this section shall be submitted to the board at its next meeting after publication of any notice, report or statement required by law. The affidavits shall be filed in the records of the secretary’s office.

FISCAL YEAR

Section 27. The fiscal year of the Society shall begin on the first day of January and end on the thirty-first day of December.

ANNUAL REPORT

Section 28. An annual statement of the transactions of each fiscal year shall be prepared and published in the official publication within six months following the close of each fiscal year.

BRANCHES

Section 29. Branches of the Society shall be called “chapters,” “Thrivent communities,” or by other names as determined by the Board of Directors. Branches shall be created and maintained to foster voluntary activity for aiding such lawful social, intellectual, educational, charitable, benevolent, moral, fraternal, patriotic or religious endeavors as the branch determines in accord with policies of the board; to provide members with the opportunity to take part in social, intellectual, educational, charitable, benevolent, moral, fraternal, patriotic, and religious activities of the Society; to participate in and support local, regional, and national programs of the Society; and to provide members with the opportunity to participate in the process of selection of candidates for the board of directors of the Society.

Section 30. Branches may be chartered by resolution of the board upon petition to it by benefit or associate members. The number of required member signatures shall be determined by the board. The petition shall verify acceptance of the Articles of Incorporation and Bylaws of the Society and the applicable constitution for branches. Branch charters may be granted by the board pursuant to such petitions when the board determines it to be in the best interests of the Society. Charters may be amended or withdrawn when the board determines it to be in the best interests of the Society. The form of petitions, charters and constitutions for branches shall be adopted by the board. There may be more than one form of petition and constitution for branches.

Section 31. Regular meetings of the branches shall be held at least once every three months or at least as frequently as may otherwise be required by law. Meetings or other procedures for election of branch officers and branch board members and the selection of candidates for the board of directors of the Society shall be held as prescribed by the board or adopted under authority delegated by the board.

Section 32. Branches may voluntarily join together to assist each other in the performance of their activities, subject to the general supervision and control of the board.
INDEMNIFICATION AND FIDELITY BONDS

Section 33. The Society, to the fullest extent permitted by present and future law, shall indemnify any person who is or was a director, officer or employee of the Society and any person who at the request of the Society is or was a director, officer, employee or trustee of another corporation, partnership, joint venture, trust or other enterprise, or any director, officer or employee who is or was serving in a fiduciary capacity with regard to any employee benefit plan, against liability for any proceeding in connection with performance of his or her duties, and pay as incurred expenses in connection therewith. In a proceeding related to the entitlement to indemnification or advancement and reasonableness of expenses, the Society intends that such rights may only be nullified by clear and convincing evidence. The rights conferred by this section shall vest immediately at the time a person becomes a director, officer, employee or trustee and shall at all times be equivalent for current and former directors, officers, employees or trustees, provided, however, that no amendment to these Bylaws shall reduce the indemnification rights of former directors, officers, employees or trustees.

The Society may purchase and maintain insurance on behalf of any such individual against liability asserted against and expenses incurred by the individual for any proceeding in connection with performance of his or her duties regardless of whether the Society is required or authorized to indemnify or allow expenses to the individual against the same liability. If such insurance is purchased, the amounts shall be reported on a regular basis to the board or its designated committee.

AMENDMENTS

Section 34. These bylaws may be repealed or amended in whole or in part at any regular meeting of the board or any special meeting called for that purpose. Notice of the proposed change shall be mailed or personally delivered to directors at least 30 calendar days before the date of the meeting. Directors may waive their right to receive notice individually and the board, by unanimous vote of the full board, may suspend the requirement to give such notice. The number of votes required to repeal or amend these bylaws at a meeting of the board shall be an affirmative vote of a majority of the full board. These bylaws may also be repealed or amended in whole or in part at any time by written action signed by two-thirds of the directors then in office. Any changes to these bylaws shall reduce the indemnification rights of former directors, officers, employees or trustees.

The Society shall maintain fidelity bonds on the officers and employees and report on such bonds on a regular basis to the board or its designated committee.
WE ALL KNOW THAT THE CHOICES we make in our lives—whether in regard to our finances, how we express our faith or how we live generously—are a reflection of who we are. And we also realize that the choices we make impact those around us as well as ourselves.

But when was the last time that you really considered the question, “What is my enough?”

Society can lead us to think we always need more, whether it’s money or stuff. And sometimes it can feel like we’re overlooked if we don’t fit a certain mold. As Christians, it can become hard to balance faith, finances and being generous.

In our sixth annual Thrivent magazine Kids’ Contest, we asked parents to ask their kids: “What does having enough mean to you?” We hoped it would create some good conversations—and maybe even some teaching moments—between parents and their children. Based on the entries we received, it did.

Nearly 100 kids in preschool through high school shared their thoughts on the topic with us—in drawings, essays and YouTube videos. While their answers were diverse, it was evident that the children have a strong sense of who they are and what they value. And they have insight into the kind of impact they want to have in their world.

Creators of top entries in each age category, selected by panels of Thrivent Financial employees, received $100. The best entries—a drawing by Julia S. of Kapolei, Hawaii; an essay by Jason S. of Hillsborough, New Jersey; and a video by Anna R. of Bemidji, Minnesota—won an additional $250 award and a $250 grant to a nonprofit organization of their choice.

Following are the winning drawings, excerpts from the winning essays and information about the winning videos. As always, this is original content, complete with grammar and spelling slip-ups. They were shortened only for space.
**PRE-K/KINDERGARTEN**

**DRAWING:**
**Brielle’s Enough**  
**BRIELLE R., 4, WITTENBERG, WISCONSIN**

Brielle drew her heart and what makes her happy and content with what she has.

**ESSAY:**
**The Right Amount**  
**RYAN S., 4, SPRING, TEXAS**

Excerpt: Enough means that you have the right amount of things—not too much but just right. I have enough toy cars and enough clothes, food, water and milk. Sometimes the things we want we don’t really need to have. We need toothbrushes but not Lego sets.

**DRAWING:**
**God’s Blessings**  
**BRIDGER E., 5, NACOGDOCHES, TEXAS**

Bridger told his mom he had enough from God because he had a home, family and God—all of which are important and blessings to him.

**ESSAY:**
**Enough Clothes**  
**HANNAH M., 5, STATE COLLEGE, PENNSYLVANIA**

Excerpt: I red a book kald a Bad Case of the STRIPES. A girl in it tried on 42 owtfits in one day. That is tow moch. Sevine owtfits in a week and a par of pajamis and a nis dress for Sunday is anof because ther are sevine days in a week and mom does lodree onse a week. I am tankfl because Jesus gav us clows.

**GRADES 4-6**

**DRAWING:**
**Do Not Be Anxious**  
**NINA N., 10, EDEN PRAIRIE, MINNESOTA**

Our good Lord provides according to His gracious will, shown in Matthew 6:26.

**DRAWING:**
**Family Love Is Enough**  
**ZACH Y., 11, MONTICELLO, IOWA**

No matter your situation in life, as long as you have love, it’s enough.
GRADES 1-3

DRAWING: **Enough**
LEAH E., 8, OMAHA, NEBRASKA

Enough is when you have everything you need, which turns out to be not that much.

DRAWING: **Braelyn’s Enough**
BRAELYN R., 8, WITTMENBERG, WISCONSIN

She drew a man with a cart of things, but it is not enough. He is already dreaming of more money and vacations. The other side shows a family who is praying and happy their treasure is stored in Heaven and not on earth.

VIDEO: **Elizabeth Talks About Having Enough**
ELIZABETH F., 7, GONVICK, MINNESOTA

Elizabeth explains how some kids are not as fortunate as she is.

ESSAY: **I Have Love**
BRYNN R., 8, BEL AIR, MARYLAND

Excerpt: If I didn’t have love I would be sad and lonely. Sometimes I think I don’t have enough toys or things, but I know I really don’t need them as much as love. I feel like I have enough because I am happy and I know I am loved.

VIDEO: **Enough-o-Meter**
IAN S., 7, SPRING, TEXAS

Ian created an “Enough-o-Meter” that he could use to “scan” various items to find out if they were not enough, too much or just right. In the end, he summarizes all that is needed to have enough.

ESSAY: **Friends and Family Means Enough**
KASEN A., 8, JACKSON, MISSOURI

Excerpt: Having enough means family and friends, not gold and riches. … Having enough means having a home. Not toys, not games, but a home. Having enough means having friendship and compassion.

VIDEO: **Is It Enough?**
ISAAC N., 11, ROCHESTER, MINNESOTA

What does the Bible say about having enough? Let’s take a look to see how God wants us to have enough.

VIDEO: **You Have to Ask**
LILY C., 11, ALBUQUERQUE, NEW MEXICO

This is the story of how Lily knew what satisfaction felt like, presented in a fairly short stop-motion video using her dolls.

ESSAY: **What Having Enough Means to Me**
GLORIA P., 11, MASCOUTAH, ILLINOIS

Excerpt: Money, Fame, Candy. Can there ever be enough? Here is a story of a man who learned what was enough.
GRADES 7-9

DRAWING:
More Than Enough
JULIA S., 14, KAPOLEI, HAWAII

Having transportation, shelter, clothes, savings, food and water, love and support, faith is more than enough.

DRAWING:
Things You Need in Your Life
MALISA L., 14, KAPOLEI, HAWAII

My artwork shows different things that are needed in our lives. Having enough to me means that I have enough money for food, water, clothes, education, a house, transportation and electricity. We all should learn how to spend our money wisely and save up for important things that are needed in life, like college. It is very important to have enough resources for you and your whole family. Having enough can help and support me on having a bright future.

GRADES 10-12

DRAWING:
Be Joyful Always
EMMA P., 18, HAMILTON, TEXAS

Luke 12:24 says, "Consider the ravens: They neither sow or reap, they have no storeroom or barn, yet God feeds them. And how much more valuable you are than birds?" In today's society we are always wanting "more," and it's important that we understand that having enough does not mean having riches or possessions. Having enough means you have a strong base in God and faith that He will provide for your needs. I finger painted this picture to show the joy people can have when their joy comes through faith, family and friendships not worldly possessions.

DRAWING:
Sufficiency
JULIANA S., 16, WEST SACRAMENTO, CALIFORNIA

In today's society, people believe that the more "stuff" they have and the bigger their house, the happier they will be. The irony is that materialism never brings the joy each person really longs for. Then what is enough? It is Jesus who supplies happiness and health and everything that we need. Our wants will never be adequate, it is what we truly need and the wonderful people that surround us that will always be sufficient.

SEE MORE!
Find links to the videos, the complete winning essays and the thoughts behind the drawings at Thrivent.com/contest.
At Thrivent, our mission is helping Christians be wise with money so they can live more generous and fulfilling lives.

Knowing yourself is critical to being wise with money and living a more generous and fulfilling life. Taking time to carefully craft your personal goals, understand your financial habits and determine how much you need to have enough can go a long way toward being wise with money.

So follow the example of our young contest winners, and try answering the question, “What’s your enough?” You’ll be one step closer to financial contentment.
In an age of disconnection, giving circles offer a rare opportunity—the chance to connect with others through shared philanthropic goals. “They bring people together for a common purpose—they build community,” says Jessica Bearman, an independent consultant who has studied giving circles since the early 2000s.

So what is a giving circle? It’s a group of people who pool their charitable dollars and make giving decisions together for greater impact, explains Chris Andersen, president and executive director of InFaith Community Foundation, a faith-based national charity and an affiliate of Thrivent Financial. A giving circle can start with as few as two or three people. Many circles are small and informal while others grow to include dozens of members and a governing board.

“Because members talk together and make decisions collectively about the changes they want to make, they give more thoughtfully and more strategically,” Bearman says.
While giving money is the primary focus, members of many giving circles also volunteer their time to the organizations they support. But all giving circles have learned this: There is greater power in giving together.

“You share your resources, you share your ideas, and you often end up making better decisions that you’re more committed to,” Andersen says.

One giving circle in St. Louis, Women on Mission, works to make a significant and sustainable difference in the lives of its neighbors. The circle focuses its work in College Hill, a low-income neighborhood on the city’s north side, providing eye exams and glasses to hundreds of children and supporting mentoring programs, job training and financial education.

“We are all so deeply committed to making a positive impact,” says Thrivent member Gail Olson, the co-founder of the group.

**Steps to Starting a Circle**

Olson first learned about giving circles in 2006 when she saw a TV news segment about Impact Austin, a giving circle in Texas that was relatively new at that time. “I was so moved, listening to the members share what they were doing to help their neighbors,” Olson says. “I wanted to bring the idea to St. Louis.”

So she and two friends flew to Texas to meet with members of Impact Austin. “They were very generous with us; they shared their bylaws and talked about what they’d learned along the way,” Olson says.

She and her friends returned home, ready to start their own circle. They worked with an attorney to establish Women on Mission as a tax-exempt nonprofit organization. They wrote bylaws and a mission statement, set up a board of directors and started recruiting members. They awarded their first grant in 2008—a $45,000 donation to mentoring network Big Brothers Big Sisters.

Of course, you don’t need to fly across the country to start a circle. Andersen suggests simply gathering a few like-minded friends and talking about the community needs you’d like to address.

After that, a clear mission statement, a defined structure and shared decision-making are all you need to build a successful giving circle.

**Mission:** “Writing a mission statement allows you to articulate your common passions and purpose,” Andersen says. Whether you want to help at-risk children, support the arts or address other community needs, your mission statement drives your funding decisions, he says.

**Structure:** Decide how many members you’d like to include in your circle, how often and where to meet, and how you’ll share information. You’ll want to determine the size of each member’s donation, too. If your circle is small, you may choose to ask each member to donate the same amount. A tiered structure is in place at Women on Mission, a larger circle with nearly 60 members. Women who are 40 and older each donate $1,000; those under 40 donate $500 apiece. Bearman says that members of the Moscow Giving Circle—a circle she founded in Moscow, Idaho, more than 10 years ago—are asked to give a dollar a day. “Some give more, some give less,” she says. “But every donor, regardless of what they give, has a vote when we decide what to fund.”

You’ll also need to decide how to manage your combined funds.

If you plan to start small, your circle can make giving decisions together but write individual checks. Opening a joint bank account, or otherwise pooling funds prior to donation, may have tax or other legal implications that you should discuss with your banker and tax advisor. If you plan to have lots of members, you might consider working with an attorney to create your own 501(c)(3). That would establish your circle as a nonprofit organization and allow members to make tax-deductible donations. Organizing

**Learn More at a Giving Circle Workshop**

InFaith Community Foundation offers a series of half-day WomenGive workshops across the country. They are designed for women of faith who want to learn how to be more strategic in their giving. “The workshops are interactive and designed to strengthen the capacity of giving circles to create change,” says Chris Andersen, the foundation’s president and executive director. Through its website, the foundation also offers information on how to start a giving circle—even for those who aren’t able to attend a retreat. Learn more at infaithfound.org/womengive.
GIVING CIRCLES BY THE NUMBERS

Giving circles are a growing and powerful trend in philanthropy nationwide, says consultant Jessica Bearman. She is working with a team of researchers collecting new data on giving circles. Here’s a peek at their findings as of 2016:

1,300
THERE WERE MORE THAN 1,300 GIVING CIRCLES IN THE U.S.

1/2
WOMEN MAKE UP NEARLY ONE HALF OF ALL GIVING CIRCLES.

47,000
THE RESEARCHERS EXAMINED DATA FROM ABOUT ONE-THIRD OF THE GIVING CIRCLES IN THE U.S. THAT GROUP ALONE INCLUDED ABOUT 47,000 MEMBERS.

$475M
THOSE 47,000 MEMBERS HAVE COLLECTIVELY MADE CHARITABLE CONTRIBUTIONS OF NEARLY $475 MILLION.

Source: “Landscape of U.S. Giving Circles & Collective Giving Groups, 2017,” by Jessica Bearman (Bearman Consulting), Julia Carboni (Syracuse University), Angela Eikenberry (University of Nebraska at Omaha) & Jason Franklin (Johnson Center for Philanthropy)

as a nonprofit requires you to have a board of directors and a set of bylaws.

Alternately, you can establish a donor-advised fund—a charitable account that essentially is held at a community foundation or other public charity. The contributions you make to the fund give you an immediate tax deduction. You then make grants from the fund to your chosen charities—whenever you’re ready to do so. The foundation will take care of your accounting and reporting requirements. The money in your donor-advised fund can be invested and grow tax-free. (The foundation may take a percentage of the donation to cover its costs.)

Decision-making: Finally, you need to create a decision-making process for granting funds. For example, will you invite nonprofits to submit grant requests? What will your members need to know to make funding decisions?

At Women on Mission, the grant process takes several months each year, says board president and Thrivent member Renita Wold. “We solicit applications from nonprofits that are committed to revitalizing College Hill,” she says. “Committees of our members vet the applications and review their top choices with College Hill residents. We make site visits to the organizations that we and the residents believe have made the best proposals, then invite a few finalists to make presentations to a full meeting of our members.” After the presentations, members vote to select one or two grantees.

Forces for Change
To date, Women on Mission has granted more than $600,000 to a variety of organizations, including Lutheran Housing Support, Big Brothers Big Sisters, St. Louis Crisis Nursery and Crime Victim Advocacy Center.

The Moscow Giving Circle has donated more than $200,000 since it began. The circle provides smaller grants to as many as 10 organizations each year. Its previous grantees include a financial literacy program, a summer music festival and therapeutic horseback riding for children and adults with disabilities.

But large or small, the gifts are helping to create change.

“More residents are becoming homeowners, and new businesses are coming into the neighborhood,” Wold says, of Women on Mission’s impact in College Hill. “Working together—with residents and many nonprofit organizations—we’re making a difference.”

Molly Culbertson writes for a variety of publications and blogs at myviewfromhome.com.

Women on Mission recently presented its grant to Humanitri, a social services agency in St. Louis.

InFaith Community Foundation is a public charity serving donors and the community through charitable funds. InFaith Community Foundation is independent of Thrivent Financial and its affiliates and financial associates.
The Power of Lifelong Learning

Education doesn’t just improve your knowledge. Ongoing learning can significantly boost your well-being.

By Margaret Poe

How It Works

Memory Boost: In a study at the University of Texas at Dallas, older adults learned a challenging activity—such as digital photography or quilting. After three months, they reported better memory and enhanced neural function. For some, that boost remained a year after the experiment.2

Health Aid: Participants in a University of Oxford study took classes related to singing, creative writing or crafts for seven months. They reported increased self-confidence, greater willingness to take on new challenges and a desire to be more physically active.3

3 WAYS TO KEEP YOUR MIND SHARP

1. Repetition, repetition, repetition: If you want to remember something you’ve just learned, either write it down or repeat it out loud.4

2. Get moving: A mix of aerobic and resistance exercise gives you the biggest brain boost. Aerobic exercise can enhance cognitive abilities, and resistance training, such as weightlifting or yoga, can improve memory.5

3. Phone a friend: Visiting on the phone or in person can build a healthier brain.6

Finances in Focus: A Year-End Checklist

By Amy Merrick

Many people review their finances at the first part of a year when they file their taxes. Yet going over your financial situation now could save you money and stress because you still have time this year to make adjustments. A review can give you a snapshot of what your finances look like so far—what you’ve earned, spent and saved. It will help you meet year-end deadlines, and it also will help you assess your long-term goals. Here’s what you should look at.

DEADLINE: DEC. 31, 2017

The following items must be completed by the end of the year to count toward your finances for the current year:

- Make charitable donations.
- Contribute to your 401(k) or other workplace retirement plan.
- Take required minimum distributions on retirement accounts.
- Use flexible spending dollars, if your company does not have a grace period or carryover.
- Sell investments at a loss to offset capital gains taxes on other investments.
Review your expenses.

Figure out where all your money went. “Once they write it down, people often can find many dollars they’re spending that don’t build anything for their long-term future,” says Pam Mellegaard, a Thrivent Financial representative in Overland Park, Kansas. In particular, look at monthly expenses. You may find savings on services, such as cable, that you’re not using.

Assess your savings goals.

“Consider whether you are on target to achieve this year’s goals,” says Libby Greiwe, a Thrivent Financial representative in Loveland, Ohio. Do you need to set money aside for Christmas or to build emergency savings?

Understand your tax situation.

Have you earned dividends and interest from your investments? If so, it can affect how much tax you will owe. If you made money by selling an investment, that gain may be taxable. You might be able to offset your tax obligation by selling another investment at a loss or making a charitable contribution. Talk to your tax advisor.

Look at your retirement contributions.

If your financial situation allows, try to maximize your retirement savings, particularly if you have any IRA accounts, Mellegaard says. If it doesn’t look like you can hit your target by the end of the year, look at whether you can catch up in the first quarter of 2018. If you can reduce spending and increase contributions to your individual retirement accounts by April 17, 2018, that will count toward your 2017 taxes.

Consider your charitable donations.

The most important reason to give is to help those in need. But the way you choose to pay for those donations also may reduce your taxes. For example, those who are age 70½ and older typically must take a required minimum distribution from their retirement accounts each year. If they donate some of that distribution directly to a charity, they may decrease their taxes owed. “People don’t give simply because they want to save money on their taxes,” Greiwe says. “But if it’s something you’re already doing, you can accomplish multiple goals at the same time.”

Evaluate your flexible spending dollars.

If you’ve been setting aside pretax dollars in a flexible spending account to spend on health care or child care, check the balance in that account. Figure out how you will use it up by the end of the plan year (if you don’t use it, you’ll generally lose it). Then estimate how much to set aside next year. “People are sometimes afraid of having money deducted from their paycheck for a flexible spending account and then not spending it,” Mellegaard says. “But it makes sense to do this to cover the expenses you know you’ll have each year, such as getting a new pair of glasses or having dental work done.”

Review your insurance contracts.

Big life changes—such as a marriage or a new baby—can affect the amount and type of insurance you need. If you’re starting your first job or changing jobs, make sure to consider disability income insurance. Life insurance contracts offered through an employer aren’t always the cheapest, Mellegaard notes, so compare what’s available through work with what you can buy on your own.

Prepare for next year.

Review your objectives from the beginning of this year, and make any changes you need for the coming year. This is also a great time to review your long-term financial strategies and set your short-term goals. “People who are proactive end up with the least anxiety,” Greiwe says.


Thrivent Financial representatives and employees cannot provide legal, accounting or tax advice or services. Work with your Thrivent Financial representative, and as appropriate, your attorney and/or tax professional for additional information.
representing our members

On Board

Meet the Thrivent members who represent you on the organization’s national board of directors.

Bradford L. Hewitt
Hometown: St. Paul, Minnesota
Congregation: The WHEREhouse
Employed: Chief Executive Officer, Thrivent Financial
Unique skills: Being the sole member of the staff/management on the board
About me: I’m passionate about Thrivent’s mission, as I’ve seen more and more that consumerism and individualism are the key drivers that motivate people to make unwise decisions with money. The power of biblically wise counsel and practicing generosity are proven tools and needed more than ever.

Kirk D. Farney
Hometown: Hinsdale, Illinois
Congregation: St. John’s Lutheran of La Grange, Illinois
Employed: Vice president for advancement, vocation and alumni engagement at Wheaton College (Illinois); previously managing director of JP Morgan Securities (26 years)
Board member since: August 2011
Unique skills: Structured finance; investments; marketing; higher education leadership; church historian
About me: I am passionate about lifelong learning.

Lynn Crump-Caine
Hometown: Atlanta, Georgia
Congregation: First Baptist
Employed: Founder, Outsidein Consulting; previously served as executive vice president of Worldwide Operations for McDonald’s Corp.
Board member since: August 2016
Unique skills: Global view; large public company experience; operations, marketing/brand and franchise experience
About me: I am especially passionate about youth-based initiatives and the underserved population.

Kenneth A. Carow
Hometown: Greenwood, Indiana
Congregation: Calvary Lutheran
Employed: Executive associate dean of faculty and research at Indiana University’s Kelley School of Business
Board member since: February 2013
Unique skills: I have published more than 25 papers on such topics as the impact of bank entry into the insurance industry, mutual structure in the financial services industry and exchange-traded funds.
About me: I have been married to Rebecca for 29 years and blessed with three children.

F. Mark Kuhlmann
Hometown: Kirkwood, Missouri
Congregation: St. Paul’s Lutheran, Des Peres, Missouri
Employed: Retired; most recently served as president of Systems Service Enterprises (SSE); previously, senior vice president and general counsel for McDonnell Douglas Corp.
Board member since: February 2006
Unique skills: A blend of legal and corporate governance with senior management running IT businesses
About me: I have been a lifelong Thrivent member.

Alice M. Richter
Hometown: Prior Lake, Minnesota
Congregation: Peace Lutheran, Bloomington, Minnesota
Employed: Retired CPA, spent entire career with KPMG, including three years in Germany
Board member since: May 2007
Unique skills: As a “recovering” CPA, I bring a discipline surrounding internal controls, risk management and financial integrity to the board.
About me: My “Faith Journey” and “Journey to Surplus” have turned out to be one and the same! The stronger my faith and trust in the Lord, the more generous I have become.
Allan R. Spies  
**Hometown:** Denver, Colorado  
**Congregation:** Augustana Lutheran  
**Employed:** Independent board member, most recently served as executive vice president and CFO of US West in Denver  
**Board member since:** August 2005  
**Unique skills:** Broad board experience; financial expertise; executive experience in strategy formulation, operation oversight and fiduciary compliance  
**About me:** I am a grandfather who rides snowboards with his grandkids.

Kathryn V. Marinello  
**Hometown:** Bonita Springs, Florida  
**Congregation:** Hope Lutheran  
**Employed:** President and CEO, Hertz  
**Board member since:** August 2014  
**Unique skills:** My experience includes over 30 years of leading large organizations in a variety of industries, including chairman, CEO or president roles for 24 years.  
**About me:** I am very committed to giving back to the community, both in service and financially. I taught Sunday school at my churches for over 15 years.

Frederick G. Kraegel  
**Hometown:** Richmond, Virginia  
**Congregation:** Trinity Evangelical Lutheran Church  
**Employed:** Managing director with Parham Partners LLC, a financial advisory firm; board member for a number of organizations  
**Board member since:** August 2008  
**Unique skills:** Leadership, financial acumen, sensitivity to the needs of others  
**About me:** I was born in Tokyo, Japan.

Eric J. Draut  
**Hometown:** Arlington Heights, Illinois  
**Congregation:** Our Saviour’s Lutheran  
**Employed:** Most recently served as executive chairman (interim CEO) at Lutheran Social Services of Illinois; previously chief financial officer at Unitrin, a financial services holding company (20 years)  
**Board member since:** February 2015  
**Unique skills:** Insurance industry experience and financial expertise  
**About me:** I take great joy in using my gifts from God to give back to society.

Bonnie E. Raquet  
**Hometown:** Williamsburg, Virginia  
**Congregation:** St. Stephen Lutheran  
**Employed:** Retired; most recently served as Cargill’s corporate vice president, corporate affairs  
**Board member since:** February 2010  
**Unique skills:** Experience in board governance and operations; global legal and corporate business; brand management; strategic planning; ethical culture and management  
**About me:** I love to learn—and to apply what I learn to extending Thrivent’s mission.

Frank H. (Dick) Moeller  
**Hometown:** Austin, Texas  
**Congregation:** Triumphant Love Lutheran  
**Employed:** Founding principal of Enovate Enterprises; founder and president of Water to Thrive  
**Board member since:** May 2005  
**Unique skills:** CEO experience in public company  
**About me:** I’m passionate about Thrivent’s mission to serve its members to be wise with money and live generously.

N. Cornell Boggs  
**Hometown:** Ludington, Michigan  
**Congregation:** Cornerstone Baptist  
**Employed:** Executive vice president, general counsel at Toys R Us  
**Board member since:** December 2013  
**Unique skills:** Corporate general counsel experience in multiple industries; global governance experience  
**About me:** It’s a privilege to serve on the board, and I’m thinking about members as I serve.

Read full bios of the board of directors at Thrivent.com/governance
Help Collect for Super Hats & Mittens

Thrivent Financial is partnering with Hats & Mittens this winter to support its mission to create a warmer and more welcoming world for children. Founded in 1996 and run by volunteers, the nonprofit collects hats and mittens and raises money to provide free hats and mittens to children in need during the cold winter months. Please help us collect and raise funds for 52,000 pairs in conjunction with Thrivent’s role as a Minnesota Super Bowl Host Committee Partner. Thrivent members can support this partnership in several ways:

- If you’re in the Minneapolis area, come to the Super Hats & Mittens interactive event at Thrivent Corporate Center, 625 Fourth Ave. S., Minneapolis, on Saturday, Jan. 27, 2018, from 9 a.m. to 1 p.m. We’ll celebrate the kickoff to the Bold North Festival and the generous acts our members do throughout the year.
- Lead a Thrivent Action Team in your city to raise funds or collect items.
- Visit Livegenerously.com/hatsandmittens or mnsuperbowl.com/events to learn more and how to get involved. Additional details will be announced soon.
- Learn more about Hats & Mittens at hatsandmittens.org.

St. Jude 5K Walk/Run Events This Fall

Thrivent Mutual Funds is a National Series Sponsor of the 2017 St. Jude 5K Walk/Run to End Childhood Cancer. This inspiring, family-friendly 5K event helps to raise funds to support the lifesaving mission of St. Jude Children’s Research Hospital. The events take place nationwide on Sept. 16, 17, 23 and 24. Thrivent members, friends and family can participate for free. Go to fundraising.stjude.org/Thrivent and use the promo code THRIVENT.

PBS Features Luther Film

The dramatic story of Martin Luther’s life comes alive in a new feature-length movie that’s in theaters now and will air nationally on PBS in September.

Thrivent Financial is the exclusive sponsor of the film, which was created to recognize the 500th anniversary of the Reformation.

Perhaps the best way to experience the film is at the cinema; many congregations are booking screenings at their local theater, creating community events to recognize the 500th anniversary. These screening events are easy to set up at no cost to the congregation. More details are at newluthermovie.com.

The PBS broadcast is set for Tuesday, Sept. 12, at 8 p.m. Eastern/7 p.m. Central. Please check your local listings.
Rating and Ranking Announced

Thrivent recently learned that it continues to receive the top rating from A.M. Best, an agency that reports on the financial stability of insurers. It has affirmed Thrivent’s A++ (Superior) rating as well as its stable outlook. The rating is the highest of the agency’s 16 rating categories. It noted several reasons for affirming the rating:

- Prominent market presence within the Christian community
- Favorable trend of operating earnings
- Superior risk-adjusted capitalization

For the 23rd consecutive year, Fortune magazine has included Thrivent in its annual Fortune 500 list. Thrivent is listed as the 316th largest company on the 2017 list (last year, Thrivent ranked 318th). In addition, Thrivent was listed as the sixth-largest mutual life/health insurance organization in the U.S., as classified by Fortune. That ranking was based on Thrivent’s 2016 revenue.

To determine list ranking, Fortune uses total revenues from the previous fiscal year. Thrivent’s movement on the list is based on total revenues compared with other companies across various industries with various growth rates. That position fluctuates from year to year.

The A.M. Best rating reflects Thrivent Financial’s overall financial strength and claims-paying ability, but does not apply to the investment performance of investment products.

Reserve Your Free Member Calendar By Oct. 9

It’s time to order your Thrivent wall calendar, a free gift offered each year to members. The 2018 calendar features member-submitted photos portraying the theme “Reflections.” From picturesque landscapes reflected on water to special moments that encouraged “reflection,” members’ beautiful and creative photos will inspire you throughout the year. To order the calendar, visit Thrivent.com/calendar or return the reply card found in this issue of the magazine. (Limit one calendar per member.) All orders must be received by Oct. 9; calendars will ship in November.

Cast Your Vote: Thrivent Board Election Coming Soon

Every fall, Thrivent benefit members get to vote for three members to serve on the national board of directors. This is your chance to get involved and have a say in who represents you. All seven candidates on this year’s ballot were nominated through a regional Thrivent Member Network. Several regions will also be holding regional board elections alongside the national election.

If you signed up to vote by email, you’ll get an email ballot on Oct. 5. If not, you’ll get a paper ballot in the mail—one for each benefit member in your household, since each benefit member gets a vote.

Voting runs through Nov. 25. Once the election opens, you also can vote online at Thrivent.com/vote. You’ll need your Thrivent.com user ID and password, or your member ID (found on your statement or your member ID card) and date of birth.
This was our wedding verse. Through our 44 years, this verse still applies. I try to take time for God’s Word each day, so at 12:12 p.m., I think of this verse (the time and verse match) and the many blessings which we have received and shared.

—Thrivent Member David A. Pedersen of Bloomingdale, Illinois

(Pedersen is author of Take Time for God’s Word: Remembering God’s Word for the Time of Your Life, which is about connecting various times during the day to key verses to help make them easy to remember.)
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Osmo Vänskä Conducts the Reformation Symphony: Celebrating 500 Years of Reformation through Music

Osmo Vänskä, conductor
Adam Kuenzel, flute / Minnesota Chorale

BACH  Orchestral Suite No. 2
MENDELSSOHN  Symphony No. 5, Reformation
CURRIER  Re-formation [World Premiere]

Martin Luther’s hammer rang out 500 years ago as he pounded his declaration of faith to the Wittenberg church door, and we mark the anniversary with music inspired by Luther’s revolution. Bach poured a deep sense of spirituality even into his secular works like the beautiful Orchestral Suite No. 2. Luther’s sturdy hymn, Ein feste Burg, is the heartbeat in Mendelssohn’s celebratory Reformation Symphony, and it beats again through Sebastian Currier’s remarkable new Reformation-inspired oratorio about ruin and regeneration, Re-formation.

* Enjoy 15% savings on tickets using promo code: THRIVENT15, plus join us in the lobby after the concert for a special reception.

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