



ABOUT THE NEWSLETTER:

This issue provides financial insights, member stories, local partnerships and upcoming events happening in your region.

Want to know more?

Visit us online at:
connect.thrivent.com/mid-atlantic-tmn
or on Facebook at:
[Facebook.com/MidAtlanticRegion.Thrivent](https://www.facebook.com/MidAtlanticRegion.Thrivent)

in this issue:

2019 Mid-Atlantic Region Thrivent
Member Impact Report

Benefits of Volunteering

3 Simple Lessons for Better Investing

Retiring on Purpose: How to Live the
E.P.I.C. Retirement

Upcoming Events

THANK YOU for Sharing Your Time, Talents and Treasures on #GivingTuesday!

Whether you made an online donation, attended one of our generosity events to help assemble care kits for the houses, or prayed for the families, children and staff at Ronald McDonald House Charities – we thank you!

THANK YOU FOR YOUR GENEROSITY

35
PARTNERING
ORGANIZATIONS

21
PARTICIPATING
THRIVENT MEMBER
NETWORKS



MORE THAN
\$1.5
MILLION
RAISED

1,474
DONORS
ACROSS THE
COUNTRY

35
THRIVENT
#GIVINGTUESDAY
EVENTS

Thrivent members and friends came together for one of the biggest days of giving. Results are in and we are in awe.

Thank you for an unforgettable Giving Tuesday!

2019 Mid-Atlantic Region Thrivent Member Impact Report*

For more than a century, we've helped our member-owners in the Mid-Atlantic Region make wise money choices that reflect their values. And we provide opportunities for them to be even more generous where they live, work and worship.



124,862

**TOTAL MEMBERS IN YOUR
THRIVENT MEMBER NETWORK**



7,050

**TOTAL THRIVENT
ACTION TEAMS HELD**



896

**FIRST TIME LEADERS OF
THRIVENT ACTION TEAMS**



\$1,774,612

**DISTRIBUTED THROUGH
THRIVENT CHOICE®**



2,351

**ORGANIZATIONS ENROLLED
IN THRIVENT CHOICE®**



7

**COMPLETED FAITH BUILDS
AND WORLDWIDE TRIPS**

*Figures are based on regional boundary lines during the 2019 year.

Benefits of Volunteering

Here's proof that even more good comes from doing good.

Giving our time and effort to help others can feel wonderful. We get to see the immediate impact of our work. We watch a wall go up, we clear a field of litter, we enjoy the smiles of the people we help and work beside.

While each of those seems like reason enough to volunteer, there are additional benefits to giving your time. The people you help might not be the only ones to gain from the experience!

GET A NEW JOB.

Volunteering can help you make the transition to a new field. Giving your time and talent in support of a nonprofit's day-to-day work or serving on a board can lead to a new career, according to Next Avenue, a public media service for the 50-plus population. That kind of involvement also is a great tool for younger workers. Volunteer experience strengthens any resume, and professional networking website LinkedIn even includes a section for highlighting your volunteer work.

GET A BETTER JOB.

Seeking a promotion? Corporate volunteering programs give employees an opportunity to shine. As the Stanford Social Innovation Review has reported, "Through service learning, today's corporate volunteers are becoming tomorrow's corporate leaders – with great potential to impact the decisions they make on behalf of their company." Interested in that kind of personal and professional growth? Encourage your employer to explore team building through an organization like Habitat for Humanity, or broaden your network through participation in a Habitat Young Professionals group.

LIVE LONGER.

A recent article in the Guardian asked the question "Is it time for doctors to prescribe volunteering?" The answer might be yes! Research conducted by the Harvard School of Public Health indicates that "people who volunteered spent 38% fewer nights in the hospital" than non-volunteers, and this Atlantic article

cites additional findings that volunteers of all ages enjoy better health, more stamina and lower stress levels. With Habitat, you'll find plenty of those satisfying moments that make volunteering such a spiritual lift. And swinging a hammer or mixing cement is good exercise!

LEARN SOMETHING NEW.

Every volunteer opportunity offers a chance to stretch your skill set. With Habitat, you'll always have the chance to learn something different, sometimes in as little as a single day. Help a family make repairs and improvements to their existing home or get instruction on how to use a new-to-you tool on a build site. Learn how to raise awareness of housing issues. Serve on a committee that helps coordinate future homeowner selection, financial education or build-site snacks! No matter how you choose to get involved, if you ever wanted to change the world and see the impact of your efforts, we have a place for you.

SEE YOUR NEIGHBORHOOD IN A NEW LIGHT – OR SEE THE WORLD.

Most people think of volunteering somewhere close to home, and there are always ample chances to help make your community a better place to live. But don't forget that many organizations offer the option of traveling to make a difference. For Habitat, people in your community and all over the world partner with us to build or improve a place they can call home. So you can find local opportunities in your area to work alongside a future homeowner or make plans to travel with a group of Habitat volunteers to a different destination somewhere in the U.S. or in one of the 70 countries where we work.

BUILD A BETTER STORY.

When you give your time to help others, the memories you cherish making today can become a part of your new, awesome autobiography. Everyone loves a good story, so make yours the best it can possibly be. With Habitat, enjoy the joyful retellings of the time you helped a family repair a roof on their home, the time you built alongside a future homeowner working to achieve financial stability and more self-reliance, the time you made a difference.

For more information, visit [Habitat.org/benefits-of-volunteering](https://www.habitat.org/benefits-of-volunteering).

3 Simple Lessons for Better Investing

By: David S. Royal, Chief Investment Officer, Thrivent

As I write this, it's a steamy midsummer day in Minnesota. My wife and I just dropped off our two boys at a week-long church camp in the northern part of the state. As usual, the drop-off was filled with little bits of advice from the two of us.

The exchange made me think about the things I've taught my children and specifically what I'd like them to learn about money and personal finance.

As parents, none of us gets it right every time, so it's a good idea once in a while to consider those things that, by grace, may have turned out well. My boys and I play a lot of golf together. I started them young and taught them to play without taking any practice swings – a routine I picked up a few years ago when I had the chance to play a few holes with a professional golfer. After watching me hit a mediocre shot, he asked, "Why did you take those two practice swings? Your first swing was the best of the three."

Being wise with money, like one's golf game (for those of you who are golfers), is a lifelong journey. When we think about what we'd like our children or grandchildren, nieces or nephews or other young people to learn, there tends to be a lesson, or at least a helpful reminder, for each of us adults as well.

I'd like to share three lessons that I've learned myself and found to be helpful:

1. INVEST FIRST, THEN SPEND

You may have heard the expression "pay yourself first." I generally agree with that notion but would prefer to rephrase it for a couple reasons.

The idea, of course, is to invest an amount each paycheck or month before you do anything else, whether paying bills or spending on either necessities or discretionary purchases. But while it sounds good in principle, there are exceptions.

First, there are situations in which the best investment one can make is to pay down expensive debt. No investment can guarantee you an 18% to 20% return, but that's essentially what you get when you pay down credit card debt at those rates.

The second reason I would rephrase it is that I don't like the idea of paying "myself." When I save, I'm often saving for my family or to be generous and support causes I care about in the future.

The point is to prioritize investing over spending. Set a reasonable goal for an amount to set aside each paycheck or each month, then pay bills and spend what's left over. The lesson I learned as I began my professional career was as much about how I would feel about spending as about investing.

When I got out of school and began my first permanent position, I would spend much of my first paycheck each month on rent, and then determined an amount to invest in a diversified mutual fund each month out of the second paycheck. The saving became a habit after a while, and I increased the amount annually as I was able.

But what really amazed me was how I felt about spending money. If there was something that I really wanted to buy, if I had enough left over at the end of the month, I would buy the item without regret. I found it liberating to invest first and then have the freedom to spend later, and that's the lesson I'd impart to my boys and others.

2. CONSIDER YOUR "PERSONAL BETA"

"Beta" is an investment measure that assesses the volatility of a stock as compared to the overall stock market. A stock that tends to move up and down in line with the overall market would have a beta of 1.0. A stock that tends to be more volatile than the market would have a beta of more than 1.0, while a stock that tends to be less volatile than the overall market would have a beta of under 1.0. Considering your own "personal beta" means taking into account the volatility of your total financial situation.

If you have a stable job with a predictable income, then you may have the ability to tolerate more investment risk if your basic needs can be met out of your regular salary. Conversely, if your income is volatile and hard to predict, you may want to take that into account in assessing your appropriate level of investment risk.

It can be a good idea to also consider the industry in which you work. For example, I work in asset management. It's generally good for an asset manager when the market goes up and less favorable when the market goes down. I've got a fair amount of "beta" already embedded in my job, so I invest my personal portfolio somewhat less aggressively than I would otherwise.

If you work in an industry that is more economically sensitive or cyclical, then you may want to allocate your investments to limit your exposure to economically sensitive or cyclical stocks and bonds.

This may sound a little complicated, which brings me to my final suggestion.

3. GET THE HELP YOU NEED

While many of our investors are self-directed, going it alone is not for everyone. A financial professional who gets to know the details of your or your family's financial situation – as well as your "personal beta" – can help guide you along your financial journey. The financial professional can take into account a broad range of potential needs, including saving for retirement or other goals, protecting your assets and income, or devising a strategy to provide income in retirement.

But it's not just the technical stuff with which an advisor can be of help. It's all too easy as an investor to let your emotions take over and become your own worst enemy. It can feel good to buy when the market is rising, and it can feel like a relief to sell when the market hits turbulence. It can be difficult to maintain the discipline to stick to a long-term asset allocation strategy.

A financial professional can give you an objective perspective in making investment decisions. I'll be honest, I often find it easier to manage other people's money than my own. When managing money for shareholders, our decisions are driven by in-depth, top-down economic analysis and bottom-up stock selection and credit analysis.

When managing one's own money, it can be harder to set emotions aside and approach investing from an analytical perspective. A financial professional can help provide you with an objective point of view.

I look forward to getting out on the golf course with my boys again soon and offering them some more useful advice on both their swings and their financial futures. I also wish each of you the best in your financial journeys and in doing whatever it is you personally love with those you care about.





Retiring on Purpose: How to Live the E.P.I.C. Retirement

Coming this May – Mitch Anthony, founder and president of Advisor Insights Inc. and the Financial Life Planning Institute, is a topic expert who speaks on planning for a meaningful and fulfilling retirement. Mitch will challenge and inspire you to think about:

- Retirement beyond a monetary number.
- Finding balance between money and your purpose.
- Intellectual, spiritual and physical challenges of retirement.

SAVE THE DATE

May 18: Richmond Raceway, Richmond, VA

May 19: Heritage Hills Resorts, York, PA

May 20: PineCrest Country Club, Lansdale, PA

May 21: Folino Estates, Kutztown, PA

Watch your email or visit our **website** for registration information closer to the events.

2020 CALENDAR OF EVENTS

For additional events, details or to RSVP, visit our website
connect.thrivent.com/mid-atlantic-tmn
or email MidAtlanticTMN@thrivent.com.

FEBRUARY

20 Thursday with Thrivent: Welcome New Members

Join us for dinner to learn more about being a Thrivent member and how YOU can get involved and build stronger communities as a Thrivent member! Throughout the evening we will have the opportunity to hear from Thrivent leaders about Thrivent's Generosity Programming and how it's making an impact here in the Mid-Atlantic Region! We invite you to bring a friend who you would like to introduce to Thrivent. Seating is limited!

Brickstone's, Wyomissing, PA, 6:00 p.m.

RSVP at TWTNewMembers.Eventbrite.com.

25 All Things Action Teams

Log on to the Thrivent Member Network's Thrivent Action Team Online Webinar, where we will walk you through everything you need to know about applying, planning and leading a Thrivent Action Team! It really is that simple!

Online Webinar, 8:00 p.m.

Visit Thrivent.com/Mid-Atlantic to RSVP.

Lenten Challenge

February 26 – April 9

The Lenten Challenge, challenges members throughout the region to give something back through a Thrivent Action Team instead of giving something up during the Lenten Season. The Thrivent Member Network has set a goal of receiving 600 Action Team applications in just 40 Days!

Online Webinar, 8:00 p.m.

Visit Thrivent.com/Mid-Atlantic to RSVP.

27 Thursday with Thrivent: United Lutheran Seminary

Your Thrivent Member Network – Mid-Atlantic Region and United Lutheran Seminary are teaming up to bring you a special Thursday With Thrivent! The United Lutheran Seminary (ULS) is an organization that you continue to partner with, donate to and bless through service. ULS wants to say "thank you" and to celebrate your generosity to fuel its mission in the local community. Attendees will enjoy heavy hors d'oeuvres while we hear about the United Lutheran Seminary's incredible impact. We will also hear from Thrivent leaders about how you can get involved and build stronger communities by activating your member benefits. Seating is limited.

ULS Refectory, Gettysburg, PA, 6:00 p.m.

RSVP at TWTULSGettysburg.Eventbrite.com.

MARCH

05 Identity Theft: What You Need to Know

Every two seconds, someone becomes a victim of identity fraud. It can put finances and credit ratings at risk – and that's just the beginning. This discussion will help participants learn how identity theft can occur, how to take steps to prevent it, and what to do if their identity is stolen.

Online Webinar, 8:30 p.m.

Visit Thrivent.com/Mid-Atlantic to RSVP.

18 Economic Update

It seems that some financial topic is in the headlines every day. Should those headlines influence your decisions around your financial strategy? This dinner event will help attendees use economic data to make wise decisions about their money. Seating is limited.

Speaker: Chris Alexander, Regional Investment Consultant – East, of Thrivent Mutual Funds.

March 18: Michener Art Museum, Doylestown, PA, 6:00 p.m.

RSVP at EconomicUpdateDCC.Eventbrite.com.

MARCH

19 Economic Update

It seems that some financial topic is in the headlines every day. Should those headlines influence your decisions around your financial strategy? This dinner event will help attendees use economic data to make wise decisions about their money. Seating is limited.

Speaker: Chris Alexander, Regional Investment Consultant – East, of Thrivent Mutual Funds.

*March 19: Downingtown Country Club, Downingtown, PA,
6:00 p.m.*

RSVP at EconomicUpdateMAM.Eventbrite.com.

19 Thursday with Thrivent: Will Your Taxes Affect Your Retirement?

It's critical to have a solid understanding of the tax status of investments to make informed decisions and avoid paying more than the fair share. In this seminar, attendees learn: How future tax changes may create the potential for higher taxes; Ways to create tax-free retirement income; How Social Security is taxed and; How to work efficiently within current tax brackets.

The Vineyard at Hershey, Hershey, PA, 6:00 p.m.

RSVP at [TWTTaxes.eventbrite.com](https://www.eventbrite.com/e/twttax-2024-tickets-757511111111).

24 Faith Builds Webinar

During this webinar, we will explore the Habitat for Humanity and Thrivent Partnership and ways you can get your congregation involved in a Faith Builds in your community.

Online Webinar, 8:00 p.m.

Visit Thrivent.com/Mid-Atlantic to RSVP.

APRIL

05 Retirement Outlook for GenX & Millennials

The next waves of retirees face slow growing wages, ever increasing expenses and disappearing employer pension options. Join us to learn how to navigate these uncharted waters.

Online Webinar, 8:30 p.m.

Visit Thrivent.com/Mid-Atlantic to RSVP.

STAY CONNECTED To receive the most up-to-date information on events, activities and communication, please update or add your email address by logging on to Thrivent.com or calling 800-847-4836.

STAY CONNECTED To receive the most up-to-date information on events, activities and communication, please update or add your email address by logging on to Thrivent.com or calling 800-847-4836.



THRIVENT®

Be Wise With Money™

About Thrivent

Thrivent is a not-for-profit financial services organization that helps Christians be wise with money and live a life of contentment, confidence and generosity.

To learn more, visit Thrivent.com.



ADVICE



INSURANCE



INVESTMENTS



BANKING



GENEROSITY

No products will be sold.

THRIVENT IS THE MARKETING NAME FOR THRIVENT FINANCIAL FOR LUTHERANS. Insurance products issued by Thrivent. Not available in all states. Licensed agent/producer of Thrivent. [Thrivent.com/disclosures](https://thrivent.com/disclosures)

Thrivent and its financial professionals do not provide legal, accounting, or tax advice. Consult your attorney or tax professional.