

Apex Financial Group Quarterly

Apex Financial Group

Q1 2025

Apex Financial Group

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Don't miss out on your Thrivent member benefits

Did you know that Thrivent member benefits can fuel your generosity, provide insightful services and offer thoughtful care and support during important life moments? Here are some of the benefits we offer:

Thrivent Action Teams

Gather a volunteer team of friends, family or neighbors to hold a fundraiser, educational event or service activity, such as a school-supply drive or car wash. We'll provide the resources you need to get started, including up to \$250 in seed money. Have questions or need ideas? Reach out to Apex Financial Group for more information.

Thrivent Choice Dollars®

Through Thrivent Choice®, our clients with membership can contribute to organizations and causes they care about—and influence how Thrivent distributes some of its charitable grant funding through Choice Dollars.

You can make a personal donation to your favorite enrolled organization and Thrivent pays the processing fees.* Eligible clients with membership can also direct Choice Dollars or nominate

an organization to be part of the program.

Through Thrivent Choice, more than \$585 million has been distributed to churches and nonprofits nationwide.

To learn more, including how to nominate an organization, or to browse the catalog of enrolled organizations, visit thrivent.com/thriventchoice. The deadline for directing 2024 Choice Dollars is coming up in March.

Health discounts

This benefit may help reduce your out-of-pocket expenses for dental, vision, prescriptions and hearing services. It is available to Thrivent clients with membership and their households.

Uninsurable child life insurance benefit

Children with diagnosed health conditions that prevent them from qualifying for life insurance may still be eligible for coverage from Thrivent. Clients with membership may purchase up to \$10,000 of Whole Life Insurance for their children, grandchildren or great-grandchildren, from birth through age 15.

Restrictions apply.

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Additional benefits are also available, including:

- Thrivent Member Networks
- Habitat for Humanity partnership
- Disaster response services
- Identity protection
- Caregiver resources
- Will and estate planning
- Grief care resources
- Thrivent calendar
- Thrivent Magazine

For more information about these benefits or becoming a member, please reach out to Apex Financial Group or visit thrivent.com/memberbenefits.



Important dates

Jan. 20

Martin Luther King Jr. Day
Thrivent, NYSE and Apex closed

Feb. 14

Valentine's Day

Feb. 17

President's Day

Mar. 9

Daylight Saving Time begins

Mar. 17

St. Patrick's Day



Bible verse

In their hearts humans plan their course, but the Lord establishes their steps. —Proverbs 16:9

Set some nontraditional goals for 2025

The list of resolutions for the new year appears to be endless as we kick off 2025. Everyone seems to want to lose a few pounds, exercise more, up their water intake and run a marathon—well maybe not everyone, but you know what we mean.

Why not make a list of nontraditional goals for 2025? Add these to your new year's resolutions or make up some of your own instead.

Read more books

Your public library can help you make a "to read" list or choose from the ideas below:

- Read a classic book.
- Read a book by a new-to-you author or genre.
- Read a book recommended by a friend.
- Read a book by an indie author.
- Read a book featuring your favorite animal.

Try new recipes

You might pick a night of the week or a certain date each month to try



a new recipe or come up with one of your own.

When you don't feel like cooking, try a new-to-you restaurant or cuisine. An easier twist on this goal is to pick up a spice you've wanted to taste or a fun snack or drink you've wanted to try.

Volunteer

Look up your favorite organization and check out their volunteer opportunities. What better way to spend time than supporting a cause close to your heart? You could even use a Thrivent Action Team to help.

Cuddle more often

Snuggle up with your loved ones or pets while watching a movie or reading together. Make memories while creating a low-stress atmosphere.

Clear the clutter

Don't worry—we're not suggesting a major overhaul or spring-cleaning project. Instead, choose one small area that annoys you and take time to tame the chaos. You could even work for fifteen minutes and then stop. Repeat this process over the course of a week, and you'll have the clutter cleared in no time, which may boost your mood as well.

A heartwarming Habitat For Humanity experience

Working side by side with team members and local volunteers, Apex Financial Group’s Troy and Angie Keesling participated in a service mission trip to Bytom, Poland, last fall. They built with Habitat for Humanity Poland as part of a weeklong trip through the Thrivent and Habitat for Humanity partnership.

Troy was one of 15 financial advisors on the trip, which was led by senior leaders from Thrivent. The financial advisors were selected to participate because of their strong commitment to serving Thrivent clients and helping them build their financial strategies.

“At Thrivent, generosity and giving back is simply a part of who we are,” said Troy. “I was honored to serve alongside my fellow financial advisors and Thrivent leaders on this service trip to build safe and affordable homes for people in need. It was an incredible experience that I will remember for years to come. It was also amazing to experience it with my wife. We got to meet the most tenacious and determined people. We worked hard to renovate vacant flats in the city for people in need and Ukrainian refugee families. We also enjoyed amazing food. The history there is remarkable, and touring Auschwitz is something that will stay with us forever. All in all, it was a life-changing experience that we will always be grateful for.”

Poland lacks about 1.5 million affordable homes. Approximately 14% of Poles live in substandard conditions. Of this figure, 35.7%, or 13.5 million people, live in overcrowded conditions. Habitat for Humanity Poland is working hard to rehabilitate empty spaces to make them habitable for families to live and grow. *

About the Habitat for Humanity and Thrivent partnership

Thrivent and Habitat for Humanity partner with families around the world in need of decent, affordable housing. For nearly two decades, the mission of our combined partnership has been to bring people together to build homes, communities and hope.

Thrivent and its clients have contributed \$282 million to build or repair nearly 5,600 homes in the U.S. and supported 1,566 Worldwide trips to help build even more homes. More than 840,000 volunteers contributed to the impact of this partnership. For more information, visit [thrivent.com/habitat](https://www.habitat.org/where-we-build/poland).

*<https://www.habitat.org/where-we-build/poland>.



Lunch and learn opportunity

If you have a friend or family member who is not familiar with Apex Financial Group or Thrivent and you think this person could benefit from our services, we would like to take you both out to lunch—on us! Call today and we will get it scheduled.

Celebrate National Homemade Soup Day

Chicken Alfredo Soup

Want to try a new soup recipe for National Homemade Soup Day on Feb. 4? Give this yummy recipe a try, and let us know if you enjoyed it. Got one to share? We'd love to hear from you! Email apexmarketing@thrivent.com.

Ingredients

½ teaspoon of salt, plus more to taste	4 cups of low-sodium chicken broth	2 cups of chopped cooked chicken
3 tablespoons of salted butter	1 cup of heavy cream	¼ cup of fresh parsley, chopped
1 small onion, chopped	4 ounces of fettuccine, broken into two-inch pieces	½ cup of grated parmesan cheese
3 garlic cloves	3 cups of broccoli florets	1 tablespoon of lemon juice
¼ cup of all-purpose flour		Red pepper flakes, to taste (optional)

Directions

1. Bring a large pot of salted water to a boil. Melt the butter in a medium pan over medium-low heat. Add the onion and cook five to six minutes, stirring occasionally until softened. Add the garlic and cook until sizzling, about one minute. Sprinkle in the flour and stir to coat the vegetables. Cook, stirring, until the coating is smooth but not browned, about two minutes.
2. Add the chicken broth, heavy cream, one cup of water and ½ teaspoon of salt to the pot and stir to combine. Adjust the heat so the soup is simmering, and cook until slightly thickened, about 10 minutes.
3. Add the fettuccine to the boiling water and cook six to seven minutes, adding the broccoli to the pot for the last three minutes of cooking. Drain well. Then stir the pasta and broccoli into the soup along with the chicken.
4. Return the soup to a simmer and heat the chicken through, about two minutes. Stir in the parsley. Remove from heat and stir in the parmesan and lemon juice. Sprinkle with red pepper flakes, if desired.

Prayer wall

If you know someone who is battling a difficult situation and would like to request prayers, please send an email to apexfinancialgroup@thrivent.com.

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Check out our website at thrivent.com/apex.



Advice | Investments | Insurance | Banking | Generosity

No products will be sold at this event.

Not all team members can provide all products, programs and services in all states.

Not all team members may office at the above addresses.

The Thrivent Choice® charitable grant program engages Thrivent clients with membership and Thrivent Member Networks in providing grants that support charitable activities, furthering Thrivent's mission and its purposes under state law. All grant decisions, including grant recipients and amounts, are made at the sole discretion of Thrivent. Directing Choice Dollars® is subject to the program's terms and conditions available at thrivent.com/thriventchoice.

Member benefits and programs are not guaranteed contractual benefits. The interpretation of the provisions of these benefits and programs is at the sole discretion of Thrivent. Membership benefits are reviewed and evaluated regularly. Thrivent reserves the right to change, modify, discontinue, or refuse to provide any of the membership benefits or any part of them, at any time.

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

Securities and investment advisory services offered through Thrivent Investment Management Inc., a registered investment adviser, member FINRA and SIPC, and a subsidiary of Thrivent, the marketing name for Thrivent Financial for Lutherans. Registered representative of Thrivent Investment Management Inc. thrivent.com/disclosures.

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