Capitol Region Group Connection

Newsletter Fall 2024

Capitol Region Group

West Hartford, Connecticut
Fort Wayne, Indiana
Wakefield, Massachusetts
O 860-474-3600
capitolregiongroup@thrivent.com

Our mission

To help humanity thrive by empowering clients to achieve financial freedom.

Our vision

To provide best-in-class customized and comprehensive financial planning solutions through education, empowerment and execution.

Areas of expertise

- Retirement income
- Investment analysis
- Legacy planning
- Tax strategies

Left to Right: Cindy Clark, Soren Lancaster, Kathy Crager, Sam Chang, Whitney Small and Kelly Kelly.

Team Q&A

Get to know us

Q. What is a core value you have and how does it influence your role in the workplace?

Wealth Advisor Sam Chang: Transparency is a core value of mine, and I make sure it informs all my decisions and actions regarding our team and clients. As a leader of Capitol Region Group, I need to make sure the team and clients know I have their best interest at heart. I can't think of a better way to be transparent than to be candid and vulnerable with the people around me. My acronym for CEO is not chief executive officer, it's constantly elevating others.

Financial Advisor Kathy Crager: I love my work at Thrivent, and that helps me lead our clients with integrity and purpose. Anytime I'm with clients, I put myself in their shoes and treat them the way I would want to be treated. I also provide them with advice that I would give my own mom, sister or brother.

(continued on next page)

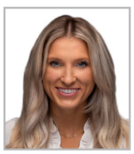
Stay connected

W connect.thrivent.com/capitol-region-group
E capitolregiongroup@thrivent.com
facebook.com/crg.thrivent
linkedin.com/in/samchangthrivent

(continued from previous page)

Office Professional Cindy Clark: One of my core values is honesty. In my role as part of the client care team, it is of the utmost importance to me that I am honest with our team and clients. I feel it's essential to own our responsibilities and to handle them with honesty and kindness at all times.

Office Professional Kelly Kelly: One of my core values is to help others, whether it's my family, friends, co-workers or clients. Teamwork is essential in everyday life, including my personal and work life. We are always better together, and I do not want others to do life alone. To me, helping others is what makes the world a better place.



Office Professional Whitney Small: A core value that is essential to my role in the workplace and my day-to-day life is dependability. No matter the task at hand, I strive to be a very reliable, trustworthy and consistent person in all areas of my life. Whether meeting a workplace deadline, offering my time to help a family member or friend, or being the best wife, mother and individual I am capable of, my goal is to embody the qualities of a very dependable person.

Foundation spotlight: Heroes On Horses

The **Heroes On Horses** foundation supports disabled veterans and active-duty wounded warriors, providing them with the opportunity to compete and be recognized within the horse show community.

"This foundation has positively impacted many people," Whitney said. "It's extremely rewarding to see smiles on the faces of those who have made an unimaginable sacrifice for the freedom of our country."

Client question corner

We're excited to unveil this new section where we share some of the most popular non-financial questions clients ask.

What are the secrets to staying happy in retirement, aside from being financially secure?

Sam: We've actually spent a lot of time analyzing this question, since some of our clients have talked about their struggle to stay happy in retirement even though they're financially secure.

We've distilled our thoughts on this subject into the acronym RIP. No, not rest in peace. Instead, it stands for:

Relationships. After you leave the workforce, your circle of friends may shrink. It's important to remain engaged with your friends and make new ones because they can encourage and challenge you and enrich your life.

Identity. Your work may be an important part of your identity. When you retire, you can rebuild it by developing other talents, exploring new hobbies and pursuing educational opportunities you may not have had time to focus on before.

Purpose. What will be your purpose in retirement? Identifying it will help you fill your days with meaning and gratitude. Perhaps it will involve growing your relationships with your grandchildren or becoming a champion for the causes you care about.

If you have a non-financial question you want answered, send us an email. If you have any financial questions, please reach out to schedule a consultation.

Client spotlight: Cliff and Diane Foughty

Q. What was your career before retirement?

A. Cliff: I have 28 years of military service as a Master Sergeant. I joined the Marine Corps in 1979 and retired from active-duty Air National Guard in 2010. During my military service, I was stationed in San Diego, California, Fort Lee, Virginia, Camp Pendleton, California, Okinawa, Japan, Quantico, Virginia, and Fort Wayne, Indiana. I was also deployed to Curacao and twice to Kyrgyzstan. My favorite memory of being in the military is the camaraderie among fellow service members.

A. Diane: I currently work as a reinsurance contract specialist for Summit Reinsurance Services.

Q. What constitutes the perfect day?

A. We have been truly blessed, and a perfect day is when we get to spend time together. We enjoy spending time with family and friends as well. And it's always a good day if we're golfing, gardening or camping.

Q. What is one thing that has been better than expected in retirement?

A. One thing that has been better than anticipated is the camaraderie among all retirees.

Riddle us this

Q: What has to be broken before you can use it?

Scan the QR code or email us at capitolregiongroup@thrivent.com to share your answer.

Get to know Office Professional Whitney Small

At Capitol Region Group, I focus my contributions on executing a digital marketing strategy that reflects our team's core values. In my eight years with Thrivent, I have also thoroughly enjoyed the relationships I have cultivated with Sam, Kathy and the other members of our team.

I reside in the tri-city region of North Carolina with my husband, Ryan, our 5-month-old son, Boone, and our Golden Retriever, Memphis Belle. In our spare time, we enjoy creating lasting memories with family and friends.

Originally from the Buckeye State, I received a Bachelor of Arts degree from The Ohio State University and a Master of Business Administration from the University of Findlay.

Aside from my professional endeavors, horses are my passion. Growing up in a small town in Ohio, I first began riding and showing Quarter Horses at a very young age. I am fortunate enough to continue pursuing this passion, alongside my husband, my mother and father, and my mother and father-in-law. My hope is that my son will one day find a similar passion. Whether showing horses, playing basketball or baseball, Ryan and I are sure to be Boone's greatest supporters in life.

Whitney Small photographed with her husband, Ryan and son, Boone.

Upcoming events

For additional events, details or to RSVP, visit our website at **connect.thrivent.com/capitol-region-group/events** or scan the QR code.

Money Talks Workshop

Nov. 6 | 5 to 6 p.m. ET | Virtual

Join licensed marriage and family therapist Samantha Micael for a special workshop to discuss the intricate connection between money and mental health. During this event, Samantha will share the benefits of using therapy to address financial stressors.

Samantha is the owner of Micael Counseling, LLC. She uses telehealth therapy to connect with clients across the state, keeping a commitment to diversity, safety and inclusivity in her work. Her areas of interest include anxiety, depression, trauma, burn out, work-life balance and relationship stressors.

Five Phases of an IRA Workshop

Nov. 20 | 6 to 8 p.m. ET | Crowne Plaza Boston Woburn, 15 Middlesex Canal Park Rd., Woburn, MA 01801

There's a shift in your mindset when you switch from saving and investing for years to spending that money—and paying taxes on it. There are many ways to grow, spend and give more of your wealth, but doing so takes planning.

Join Capitol Region Group for this exclusive event featuring Thrivent Regional Business Development Consultant Chris Canada to discover strategies for reducing the taxes you and your heirs could pay.

RSVP by Nov. 6 by contacting Kelly Kelly at 260-333-1683 or **kelly.kelly@thrivent.com**.

This event will be hosted by Capitol Region Group Financial Advisor Kathy Crager.

Important dates

Nov. 11
Veterans Day

Dec. 25
Christmas Day

Nov. 28
Thanksgiving

Jan. 1
New Year's Day

Holiday Wine Pairing Perfection Virtual Masterclass

Dec. 5, 2024 | Virtual

Join international wine educator Dan Belmont for a Holiday Wine Pairing Perfection Masterclass. During this virtual event, we will be mastering the art of wine and food pairings. No matter which way you slice it, it's sure to be a delicious evening!

What is a virtual masterclass?
Dan will talk you through a selection of five wine and food pairings and why they work so well together. It can be difficult to source the exact same products as Dan (especially since he's joining us from London) but the pairing principles he'll share are largely universal, so there will be lots to learn regardless. You can even create a flight of your own to try with the food pairings.

Contact Cindy Clark by phone at 959-230-0055 or email **cindy.clark@thrivent.com** to RSVP.

Fall recipe

Pumpkin vodka pasta

What better way to enjoy a cozy autumn evening than with a warm pasta dish? Enjoy the sweet, savory and delicious flavors of fall with hints of nutmeg and pumpkin puree **bit.ly/4eRxQkE**.

Welcome to the team, Kelly Kelly!

Capitol Region Group is thrilled to introduce our newest client care team member, Office Professional Kelly Kelly. She is happily married to her husband of six years, Matt, and has three adult stepchildren, Kastin, Kalen and Kyle, and two pug dogs, Charlie and Lainey. Kelly recently joined our Fort Wayne, Indiana, office because she felt called to give back to others. Here's her story:

"I joined Thrivent because I want to help others avoid the same circumstances I endured when my first husband unexpectedly passed away at 44 years old. Suddenly, I was a 41-year-old widow with a home, two cars, credit card debt, and funeral and burial expenses and only $50,000 in life insurance. I never expected something like this to happen.

Thank goodness I had life insurance through my employer and was able to take care of myself. I ended up having to spend money on a new roof and other home repairs during this time. I also had to pay off debts, including a vehicle we had purchased just six months prior to my husband's passing. I was blessed to have family, friends and church family to help me through the journey, but I think it would have been easier if we were better prepared.

By working at Thrivent, I want to help others understand how important it is to be financially prepared in case there is a death in the family. It's not a topic that's easy to talk about and many people avoid it, but it is important and necessary.

I also love working with Capitol Region Group to help others learn about investing with Thrivent and how it can help them prepare for expected and unexpected circumstances along life's journey."

Introduce us to your friends

Do you know someone who could benefit from our guidance? Send that person our way. Thank you for your confidence in our team.

Stay connected

W connect.thrivent.com/capitol-region-group

E capitolregiongroup@thrivent.com

facebook.com/crg.thrivent

linkedin.com/in/samchangthrivent

thrivent®

Advice | Investments | Insurance | Banking | Generosity