

Clarity Financial Planning Group's Christmas Connection

Clarity Financial Planning Group

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Dec. 20

National Ugly Sweater Day

Dec. 31

Last day to apply for a 2024 Thrivent Action Team.

Jan. 14

Join our Market & Economic Update virtually at 11:30 a.m. or register to receive a recording.

[Sign up today.](#)

Jan. 31

All tax forms (1099s and 5498s) will be mailed, **except** brokerage tax forms and tax forms for mutual funds invested in real estate investment trusts (REITs).

Feb. 1

Most tax forms will be available at thrivent.com starting on this date.

Feb. 15

2025 brokerage tax forms will be mailed.

Mar. 31

Last day to direct 2024 Choice Dollars.

Apr. 15

Deadline for 2024 contributions to your traditional or Roth IRA.



Associate Jake Woodbrey, Financial Consultant Erica Cantrell and Wealth Advisor Paul Cantrell

A Christmas message of appreciation

As we wrap up 2024, we want to take a moment to express our heartfelt gratitude. It has been an exciting year with lots of positive changes, and it's truly been an honor to work alongside you. We're grateful for the opportunity to share in your moments of joy and stand by you during life's challenges.

This letter wouldn't be complete without thanking you for introducing your friends, co-workers and family to our team. We can't think of a higher compliment than working with the people you love. The confidence you place in us is the foundation of our commitment to assembling a specialized team that strives to deliver exceptional service and advice, tailored to your needs.

We look forward to continuing our partnership and wish you and your loved ones a wonderful holiday season and a prosperous new year.

In addition, we hope you enjoy this newsletter, since we've added many holiday references. How many can you find?

Follow us on Facebook

Follow our [Facebook page](#) for updates, tips and helpful resources tailored to your needs. It's a great way to stay connected without cluttering your inbox.

And don't worry—we promise we won't stuff your feed like a Christmas turkey. Follow us for timely updates served with a side of holiday cheer.





Financial Edition

'Twas the Night Before Clarity

'Twas the night before clarity and all through the books,
Each goal was reviewed with both care and wise looks.
Statements and budgets were laid out with care,
In hopes that financial order soon would be there.

The spreadsheets were sorted, each line in its place,
With visions of savings and more breathing space.
And I at my desk, as the year came to close,
Sipped cocoa, content with the financial plans we propose.

Then up from my inbox there came a soft chime,
Signaling updates and plans right on time.
Projections, new pathways, each client's own goals—
Fresh steps to help achieve their important roles.

Their questions came rolling—"What should we pursue?"
"How can we adjust to make dreams come true?"
They asked about futures, both near and far,
Seeking guidance to reach each goal on par.

I offered my insights, like arrows well-aimed,
And smiled as I mentioned each account by name!
"On Cash Flow! On Roth Conversions! On Charitable Trust!
On College Fund, Growth Fund—this plan is robust!

From initial plans made to future aligned,
We're building together—a vision refined!"
So up came the data, and up rose the hope,
For each client's confidence to grow in its scope.

Their goals were now crafted, their visions made clear—
A roadmap for life through each passing year.
Then just as I wrapped up, the clock chimed in turn,
I glanced at my team, whose hard work did confirm.

With pride and with purpose, each member took heed,
Guiding our clients with care for each need.
And as I logged out for a rest-filled night,
I smiled, reflecting on all we had managed tonight.

For in every future, both distant and near,
Lay **clarity**, opportunity and a happy New Year!

—Merrily crafted by Jake Woodbrey (outside business hours)

Ideas that sleigh: Holiday tips to keep you safe and secure



As you gear up for the holidays, it's a great time to check in on your financial "stockings" and confirm everything is in order. First, make sure your beneficiaries are up to date on all your accounts. This simple step can help ensure your loved ones receive what you intend when the time comes. It's the gift that keeps on giving a sense of reassurance. [Here's how you can make your updates online today.](#)

While you're at it, don't let the Scrooge of identity theft, scams and financial fraud sneak up on you this season. With all the hustle and bustle, be extra vigilant about phishing emails, fake charities and suspicious offers that seem too good to be true. For tips, see the "Spooky Series" on our [Facebook page](#).

Finally, here's some exciting news to help you wrap up your year on a positive note. Many of our clients have been asking how to share access to their thrivent.com accounts. You can share view-only access to your life, health and annuity account details with an authorized user. Keep an eye on our Facebook page for more details on how this works. Currently this is only available on thrivent.com (not the mobile app). [Learn more.](#)

We hope this information helps make your holidays a little extra merry and bright.



Generosity corner: There's Noel time like the present

The holiday season is a wonderful time to reflect on the past year and consider how you can give back. There are many ways to make a meaningful impact and support the causes you care about.

In the spirit of giving, we've outlined a few generosity programs you may want to explore before the year ends.



Thrivent Action Teams

Become an example of generosity in your community by leading a [Thrivent Action Team](#). If you are a Thrivent client with membership, get a team of friends, family or neighbors together to host a fundraiser, educational event or service activity.

Thrivent will provide resources to help you get started—including up to \$250 in seed money and our beloved Thrivent Action Team T-Shirts.



Choice Dollars

Through [Thrivent Choice](#)[®], 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 will pay the processing fees.* Eligible clients with membership can also direct Choice Dollars or nominate an organization to be part of the program.



Qualified charitable distributions (QCDs)

While 2024 is nearly over and required minimum distributions (RMDs) have already settled down for a warm winter's nap, QCDs might be something you discuss with your tax professional as part of your 2025 giving strategy.

A QCD is the direct transfer of assets from your IRA to a qualifying charity and counts toward your annual RMD.

SECURE Act 2.0 changed the RMD age limits to a sliding scale:

- If you were born in 1950 or earlier, you must start RMDs at age 72.
- If you were born from 1951 to 1959, you can delay your RMD age to 73.
- If you were born in 1960 or later, your RMD start age is 75.

For more information on QCDs, [check out this article](#).

Tax time tips in the St. Nick of time

As we approach 2025, we want to help you hit the ground running with some valuable tax tips from Thrivent's [Tax Resource Center](#). This helpful webpage includes:

- Frequently asked tax questions.
- Tax information based on product line.
- Instructions for downloading your tax data into various tax programs.
- Estimated tax form mailing dates.
- Reasons for receiving a tax form.
- IRS forms and instruction links.
- IRS retirement plan limits.
- Dividend, capital gains and cost-basis reporting.

We've also included some important tax-related dates in the **Important dates** section of this newsletter.

We hope these resources help you start the new year on the right foot. Feel free to reach out with any additional questions.



Your wonderful life

Paul has watched “It’s a Wonderful Life” every holiday season since he was a kid. It’s a wonderful (see what we did there?) tradition, and each year Denise tries to watch it with him but usually only makes it about 20 minutes.

The movie tells the story of George Bailey, who, feeling overwhelmed by life’s struggles, wonders what it would be like if he wasn’t here. His guardian angel, Clarence, shows him what life would have been like if he had never been born, revealing the profound impact he’s had on others. The film celebrates the value of every life, the importance of community and how even small acts of kindness can make a world of difference.

As we close out this newsletter, we want to celebrate your wonderful life. We’re honored to be part of your journey, and it fills us with joy and admiration to see the impact you’ve made on your family and community. Your care, stewardship and kindness really does make a world of difference.

We hope you feel appreciated and needed. It’s truly a wonderful life!



Yule be in our heart

A friend might feel lost, unsure of the way,

But a little financial planning can brighten their day.

Refer a friend, and soon you will see,

Just how your heart can grow—filled of glee.

With clear goals ahead and a plan that’s just right,

Their future can feel brighter, their path shining bright.

So, share the joy of planning with cheer,

And watch all our hearts grow three sizes this year.

But don’t refer the grouchy ones, all moody and blue—

Refer the friends you enjoy, those excited like you.

We’re here to help those who are ready to start,

And make smarter choices—straight from the heart!

[Website](#) | [Email](#) | [Facebook](#)

thrivent[®]

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 address

*Thrivent will pay up to \$300,000 in online processing fees per calendar year for personal donations made through Thrivent’s online giving platform.

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.

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

Thrivent provides advice and guidance through its Financial Planning Framework that generally includes a review and analysis of a client’s financial situation. A client may choose to further their planning engagement with Thrivent through its Dedicated Planning Services (an investment advisory service) that results in written recommendations for a fee.

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