

Lake Effect Financial Consultants News

Quarterly newsletter

October 2024

Lake Effect Financial Consultants

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Lansing Office

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Lansing, MI 48911

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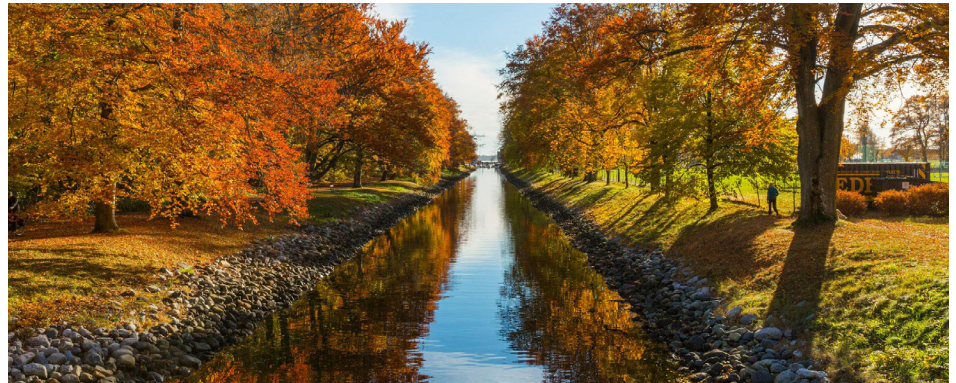
715 Market St.
Saint Joseph, MI 49085

Stay connected

connect.thrivent.com/lake-effect-financial-consultants

lakeeffectfinancialconsultants@thrivent.com

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5 Keys to Retiring Fearlessly

Thursday, October 17 | 6 p.m. Eastern time

Latitude 42 Brewing Company, 6101 W. Main St., Kalamazoo, MI

Do you know the next steps to take so you can retire? We can help. Join our free workshop, 5 Keys to Retiring Fearlessly, to learn insights that can help you work toward your retirement goals.

We'll also explore how understanding the tax status of retirement investments can help you make decisions that help keep income taxes in check.

Dinner will be served during the presentation.

RSVP to reserve your spot(s) by calling 269-655-1818 or emailing lakeeffectfinancialconsultants@thrivent.com.



We are hiring

A meaningful career awaits

Our team is growing, and we're looking for people to grow with us. Lake Effect Financial Consultants is searching for a financial advisor to join our practice. This person would help guide clients on their journey to financial clarity while empowering lives of service and faith. If you or someone you know is interested in learning more, contact us at 269-655-1818. You can also email stephanie.farrance@thrivent.com for a detailed job description.



Toy for Tots drop-off location

We are excited to announce that our Kalamazoo office is a drop-off location for Toys for Tots again this year. Please bring in your donations during office hours from Oct. 15 through mid-December. Toys for Tots only accepts new, unwrapped toys.



Toys for Tots.

Helpful college savings tools

Want to navigate the cost of college without risking your retirement? Financial Consultant Michael Farrance offers college planning and can help your student be an active decision-maker in the process. Through our college planning services, you can access College Aid Pro™ to learn:

- How much colleges think you can afford.
- How much your family can actually afford.
- How to find schools that will be the most generous with financial aid.
- The out-of-pocket cost for four years at each institution.
- The college funding gap and resulting student loans at each college.

Please call our office today if you would like to explore these college planning services further.



We are thriving

Thrivent continues to maintain its financial strength and stability, as recognized in three recent rating reports by independent agencies. Learn more at bit.ly/4dpPRWL.

A++ (Superior) AM Best

Highest of
13 rating categories
August 2024

Aa2 (Excellent) Moody's Investors Service

Third highest of
the agency's
21 rating categories
May 2023

AA+ (Very Strong) S&P Global Ratings

Second highest of
the agency's
20 rating categories
March 2024

Word search

Halloween

C	Y	W	Y	P	R	P	I	R	V	I	H	D	R	A	C	U	L	A	B	Y	I	L	N
Y	G	R	E	U	U	A	B	Y	G	S	U	H	P	G	U	V	H	U	X	T	Y	B	I
J	Y	V	E	S	F	M	H	S	L	C	T	R	R	P	D	E	H	C	T	I	W	E	B
X	A	K	I	C	T	J	P	G	K	R	F	I	O	F	O	G	Y	C	V	R	M	N	H
S	I	C	Z	G	U	S	F	K	I	C	M	D	R	A	M	T	S	P	E	L	L	S	Y
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D	O	V	G	O	M	H	K	H	E	N	N	T	B	B	X	R	G	O	U	T	Y	E	C
G	B	N	L	T	L	O	J	A	G	K	S	A	S	O	E	O	A	G	N	O	C	L	O
I	A	H	D	O	R	A	P	P	E	P	T	E	J	M	F	W	Y	I	O	S	I	Z	F
F	T	I	G	T	W	E	N	N	T	S	H	R	K	Z	O	B	A	B	D	N	P	E	F
Q	T	A	R	R	R	E	S	T	I	K	A	X	C	S	X	O	P	R	Q	S	O	S	I
A	M	E	C	M	E	T	R	C	E	O	Y	Z	O	N	S	N	R	E	E	E	K	U	N
V	A	Y	W	K	E	T	H	E	O	R	Y	V	L	W	U	G	O	B	V	R	L	O	Q
T	K	K	A	I	C	Y	A	T	W	B	N	F	R	O	C	R	O	N	O	I	S	H	S
P	F	G	N	U	J	A	L	U	T	B	W	L	A	L	O	A	D	R	C	P	R	D	K
E	T	V	J	T	J	J	L	R	H	Z	G	E	W	C	P	V	T	T	T	M	E	E	E
E	T	W	C	Y	P	G	O	B	E	C	O	V	B	O	S	E	A	U	O	A	T	T	L
M	U	M	M	I	E	S	W	C	Y	P	B	V	D	S	U	Y	R	O	B	V	S	N	E
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Y	S	Z	U	I	V	D	N	D	A	U	N	O	D	H	H	D	J	F	B	Y	M	H	N
C	B	Y	V	I	C	Z	C	Z	C	S	S	P	G	H	Y	S	P	I	R	I	T	S	J
D	E	O	U	R	Y	A	G	R	Z	V	Q	S	B	O	S	L	L	A	B	E	Y	E	S
B	Z	E	M	G	L	P	O	L	T	E	R	G	E	I	S	T	Y	A	I	V	B	H	U

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|------------|----------|--------------|-------------------|-------------|----------------|
| Afraid | Candy | Fog | Haunted | Poltergeist | Spook |
| Bats | Clowns | Frankenstein | House | Potions | Trick or Treat |
| Beware | Cobwebs | Ghosts | Hocus Pocus | Pumpkins | Vampire |
| Bewitched | Coffin | Goblins | Jack O
Lantern | RIP | Warlock |
| Black Cat | Dracula | Graveyard | Monsters | Skeleton | Werewolves |
| Boo | Eyeballs | Grim Reaper | Mummies | Spells | Witches |
| Broomstick | Fangs | Halloween | October | Spirits | |



Important dates

October

- 13 Navy Birthday
- 17 5 Keys to Retiring
Fearlessly Workshop
- 31 Halloween

November

- 11 Veterans Day
- 28 Thanksgiving
Office closed Nov. 28–29

December

- 25 Christmas
Office closed Dec. 24–25

January

- 1 New Year's Day
Office closed Dec. 31–Jan. 1

Your referrals are our biggest compliment!

Do you know people who could benefit from our guidance? Send them our way. Thank you for your confidence in our team.

Stay connected

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Advice | Investments | Insurance | Banking | Generosity

No products will be sold.

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

Not all team members may office at the above addresses.

Toys for Tots is not affiliated with or endorsed by Thrivent.

For information on each rating, visit the individual rating agency's website. Ratings are based on Thrivent's financial strength and claims-paying ability and does not apply to investment product performance.

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

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