

Compass Group Newsletter

Fall 2026

Compass Group locations

773-935-9526

Downtown Chicago office

190 S. LaSalle St., Ste. 1610
Chicago, IL 60603

Lincoln Park office

1023 Webster Ave.
Chicago, IL 60614

Rolling Meadows office

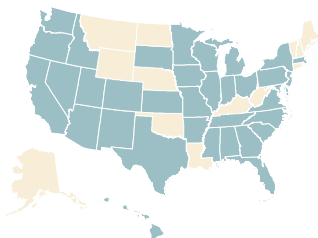
1600 Golf Rd., Ste. 1200
Rolling Meadows, IL 60008
224-425-9241

Downer's Grove office

1411 Opus Pl., Ste. 210
Downers Grove, IL 60515

We can also meet virtually and are licensed in the following states:

AL, AR, AZ, CA, CO, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, MA, MD, MI, MN, MO, MS, NC, NJ, NM, NV, NY, OH, OR, PA, SC, SD, TN, TX, VA, UT, WA and WI.



Stay connected

compassgroup@thrivent.com

connect.thrivent.com/compass-group

What does it mean to name or designate a beneficiary?



A quick beneficiary review can help ensure your retirement accounts, insurance policies, bank accounts, trusts and estate documents still reflect your wishes. Learn how naming beneficiaries ensures your assets are passed on smoothly and according to your wishes. [This article](#) breaks down types of beneficiaries and why keeping your designations up to date is key to protecting your legacy and avoiding legal complications.

Quick reminders as you approach Dec. 31

Roth conversions, RMDs, QCDs and more



Six financial tasks to consider before 2027

Year-end is an ideal time to review key tax planning opportunities. Thrivent highlights six financial tasks including maximizing and adjusting retirement contributions, evaluating Roth IRA conversion opportunities, reviewing charitable gifting plans and taking proactive financial steps before Dec. 31 deadlines.



How qualified charitable distributions work

Learn how QCDs can satisfy required minimum distributions while supporting charitable causes and potentially reducing taxable income.



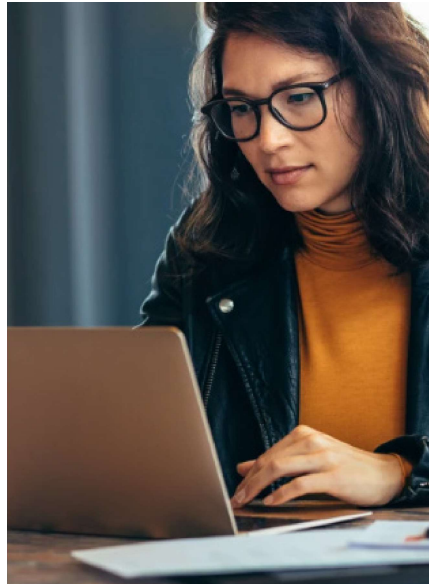
How Roth IRA taxes work

Understand the tax implications of Roth IRA conversions and how they may fit into a long-term retirement and tax-efficient strategy.

Medicare open enrollment is coming

Oct. 15–Dec. 7

Open enrollment season is an important opportunity to review health care coverage, prescription drug costs and anticipated medical expenses. Thrivent encourages individuals to compare plan options annually to ensure coverage continues to meet their needs and financial goals. Check out [this article](#) from Thrivent to learn five ways to make the best choices for your family.



Important dates

Oct. 15–Dec. 7

Medicare annual enrollment period

Review and make changes to coverage for the coming year.

October–December

Year-end tax planning season

Opportunity to evaluate Roth IRA conversions, charitable giving, retirement plan contributions, tax-loss harvesting and required minimum distributions (RMDs), where applicable.

Your personal financial workshop—invite your circle

Your choice! | Location of your choice | In person (within one hour of Downers Grove, Illinois) or virtual (Zoom)

This is an intimate, client-driven workshop designed for your community. You choose the date, provide a list of 10–20 guests, and I'll bring the guidance (and the pizza).

Who should attend: Adults who want practical, honest conversations about money—women in transition, parents, couples, friends and families navigating disability or other life changes.

What to expect: A relaxed, educational experience featuring a Thrivent-approved workshop of your choice, interactive Q&A and time to talk money in a supportive, judgment-free space. Snacks are included, and your guests are welcome to BYOB.

Workshops include but are not limited to:

- Planning for a Loved One with Disabilities
- Women, Wealth and Wisdom
- Thrivent's Market & Economic Update
- Five Keys to Retiring Fearlessly
- Five Phases of an IRA
- Taxes and the "Widow's Penalty"

Group size: A minimum of five confirmed attendees is required.

How to book: Contact me to coordinate scheduling and provide your guest list. I'll send all email invitations and manage RSVPs.

Availability: This workshop is offered once per month (or by appointment), in person within one hour of Downers Grove or virtually.

Important note: These are Thrivent-approved educational workshops. No products will be sold during the sessions.

Reach out to michele.westmaas@thrivent.com to arrange your workshop.

Upcoming events



Planning for a Loved One with Disabilities

Oct. 1, Oct. 29 and Nov. 19 | 7–7:30 p.m. | Virtual event

Join us for practical educational sessions designed to help families thoughtfully plan for the care, financial stability and quality of life of loved ones with disabilities. Gain strategies for transition planning and building a care team and support network. Build a secure future for your loved one with disabilities—plan benefits, care and financial support with confidence.

Who should attend

Parents, guardians, siblings and caregivers of individuals with disabilities—anyone ready to take charge, make informed decisions and build a future rooted in dignity, independence and lasting support.

- **Session one: Protect Eligibility for Government Benefits** | Thursday, October 1 at 7 p.m.
- **Session two: Special Needs Trusts—A Tool for Financial Planning** | Thursday, October 29 at 7 p.m.
- **Session three: Guardianship and Other Legal Considerations and ABLE Accounts—Another Financial Planning Tool** | Thursday, November 19 at 7 p.m.

Visit [our website](#) to register (link provided after registration).



Charitable Strategies to Maximize Impact

Thursday, December 3 | 6:30 p.m. | Virtual event on Teams

This workshop introduces Thrivent Charitable and outlines the benefits of incorporating charitable strategies into an overall financial plan through solutions tailored to your financial circumstances and charitable interests. Learn how a charitable fund works and understand the ways to give.

- Understand the three simple steps to a charitable fund: Give, Grow and Grant.
- Learn the difference between Give Now, Give Later and Give & Receive gifts.
- Leave with the concrete steps to get started.

Visit [our website](#) to register (link provided after registration).

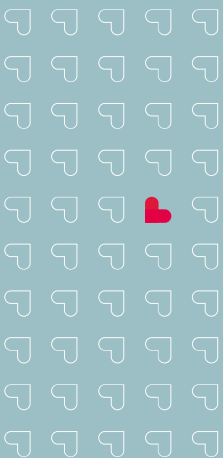
Compass Group

Our mission

Our mission is to impact clients’ lives—one plan at a time—with our collective talents, lifelong learning and dependable resources.

Our vision

At Compass Group, we will chart a course to turn your vision into achievable goals. As your financial advisor, we aim to empower you with the knowledge you need to confidently advance while enjoying the journey! Your future self will thank you.



Exciting upgrades to Thrivent Choice®

Thrivent Choice® is a generosity program that reflects the heart of Thrivent—empowering clients with membership to have a voice in how Thrivent distributes millions in grant funding each year. Since 2010, members like you have helped Thrivent distribute nearly \$660 million to nonprofit organizations and churches nationwide.

Good news!

We're excited to share upgrades that make the program simpler, more flexible and available to more members:

- Choice Dollars® are now designated once per year, in full, based on the prior year's qualifying product activity. Members have the entire year—

through Dec. 31—to direct Choice Dollars to the enrolled nonprofits and causes you care about. This gives you the flexibility to direct Choice Dollars anytime throughout the year—on your schedule and in support of what matters most to you.

- Access to the program has also expanded. All Thrivent members are now eligible to receive Choice Dollars, more than doubling the number of members who can participate. Whether you're a longtime user or newly eligible, you now have even more opportunities to make a meaningful impact.

Don't wait—direct Choice Dollars today → login.apps.thrivent.com



Why it matters

Each Choice Dollar you direct equals one dollar Thrivent donates to an eligible nonprofit—making it a simple, powerful way to support the causes closest to your heart.

Need help?

We're here to make the process easy, so you can focus on what matters most: making a difference.

Live generously!

Refer a friend

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

Stay connected

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instagram.com/compass_group_thrivent

thrivent®

ADVICE + INVESTMENTS + INSURANCE + BANKING + GENEROSITY

No products will be sold at these events.

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

Not all team members may office at the above addresses.

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

Thrivent is not connected with or endorsed by the U.S. government or the federal Medicare program.

Thrivent Choice is a fraternal activity that gives clients with membership a voice in Thrivent's charitable giving. While members recommend organizations to receive funding, Thrivent maintains final authority over all charitable distributions. By participating, you agree to the program's Terms and Conditions available at thrivent.com/thriventchoice.

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.

Thrivent is the marketing name for Thrivent Financial for Lutherans. Insurance products issued by Thrivent. Not available in all states. Securities and investment advisory services offered through Thrivent Investment Management Inc., a registered investment adviser, member FINRA and SIPC, and a subsidiary of Thrivent. Licensed agent/producer of Thrivent. Registered representative of Thrivent Investment Management Inc. thrivent.com/disclosures.

Thrivent Charitable™, the marketing name for Thrivent Charitable Impact & Investing®, is a public charity that serves individuals, organizations and the community through charitable planning, donor-advised funds and endowments. Thrivent Charitable works collaboratively with Thrivent and its financial advisors. It is a separate legal entity from Thrivent, the marketing name for Thrivent Financial for Lutherans.

Insurance products, securities and investment advisory services are provided by appropriately appointed and licensed financial advisors and professionals. Only individuals who are financial advisors are credentialed to provide investment advisory services. Visit thrivent.com or FINRA's BrokerCheck for more information about Thrivent's financial advisors.