



5280 Associates

WEALTH MANAGEMENT

COMPREHENSIVE FINANCIAL PLANNING

An independent practice of



THRIVENT
FINANCIAL®

5280 ASSOCIATES

5280associates.com
303-730-1951

MAIN OFFICE

501 S. Cherry Street, Suite 490
Denver, CO 80246

NORTH OFFICE

1333 West 120th Ave, Ste 100
Westminster, CO 80234

MEET OUR TEAM

5280 Associates is comprised of a group of professionals who strive to bring you the best service possible. Below, you will find our staff's specialties, interests, and contact information.

Wealth Advisors



Chad Aaberg, FIC · Owner and Senior Wealth Advisor

Specialties: Financial planning, retirement planning, investment advice, and corporate executive wealth management.

Interests: Spending time with family, watching football, listening to sports radio and exercising.

303-730-1951 ext. 205 · chad.aaberg@thrivent.com



Nate Wangerin, FIC · Owner and Senior Wealth Advisor

Specialties: Retirement planning and estate analysis.

Interests: Enjoys watching his kids play soccer, lacrosse and other youth sports and spending time running, camping, hiking and skiing in Colorado's outdoors.

303-730-1951 ext. 204 · nathan.wangerin@thrivent.com



Scott Huelskamp, CFP®, FIC · Owner and Senior Wealth Advisor

Specialties: Financial planning for families, retirement planning, investment advice, and estate analysis.

Interests: Enjoys time with family, continuing to play golf after pro years, skiing and camping.

303-730-1951 ext. 203 · scott.huelskamp@thrivent.com



Nathaniel Chapman, CFP® · Owner and Senior Wealth Advisor

Specialties: Risk management, retirement planning and investment analysis.

Contact for: All service requests like trading, money movement, account information, etc.

Interests: Enjoys spending time with his wife and family, skiing, fishing, camping and all other activities Colorado has to offer.

303-730-1951 ext. 209 · nathaniel.chapman@thrivent.com

Operations



Beth Nickodemus · Operations Manager

Responsible for: Overseeing 5280 Associates' operations.

Interests: Traveling, hiking and going on family adventures with her husband, two sons, and dog, Hank.

303-730-1951, ext. 207 · elizabeth.nickodemus@thrivent.com



Ann Harbin · Senior Executive Assistant

Contact for: General information and scheduling.

Interests: Theatre, reading, singing and exploring Colorado with her husband after moving here recently from New York City.

303-730-1951, ext. 200 · ann.harbin@thrivent.com

Financial Planning and Investment Management



Ted Kouba, CFP®, MBA · Director of Financial Planning & Investment Operations

Specialties: Financial planning, portfolio analysis and allocation and Social Security.

Contact for: Questions regarding completed financial plans and Social Security.

Interests: Biking, skiing and scuba diving with his wife and three children.

303-730-1951 ext. 206 · theodore.kouba@thrivent.com



Patrick O'Brien · Client Service Manager for Financial Planning

Contact for: New account setup, account transfers and financial planning implementation items.

Interests: Enjoys spending time with his fiancée, Hilary, and their two cats; Nova and Chuli as well as their dog, Indie. He enjoys hiking 14ers, working on home projects, exercising, listening to podcasts and watching sports.

303-730-1951 ext. 214 · patrick.obrien@thrivent.com



Bethany Brewer · Client Service Coordinator for Financial Planning

Contact for: Financial plan service agreements and data and document gathering.

Interests: Classical music, skiing, hiking, running, and being outdoors.

303-730-1951, ext. 208 · bethany.brewer@thrivent.com

Events and Outreach



Kirsten Painter · Marketing Coordinator

Contact for: Event information and registration, Thrivent Choice® and Thrivent Action Teams.

Interests: Snowboarding, scuba diving, camping, exercising and traveling with her family and new fiancé.

303-730-1951 ext. 212 · kirsten.painter@thrivent.com

COMPREHENSIVE FINANCIAL PLANNING

The 5280 Associates financial planning process begins with an initial analysis. Then, we keep your financial plan on track with regular ongoing meetings.

Initial Analysis



INTRODUCTION
Meet and Greet



PROPOSAL AND AGREEMENT
Agree on services and fees



GATHER DATA
Statement and info collection



STRATEGY CALL
Specific questions after document review



ANALYSIS
Expert examination of your plan



PRESENTATION*
Your initial findings and recommendations

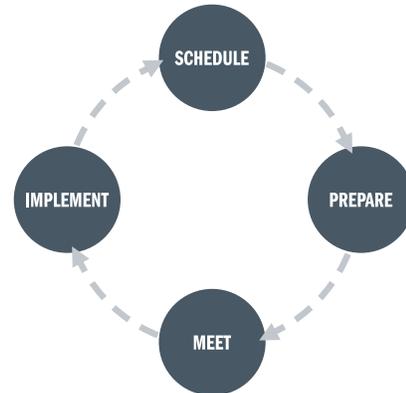
Initial Implementation

Put initial recommendations in place with our assistance*



Ongoing Advice

We meet every six months to keep you on track



*Implementation of your written recommendations will be done separate from the Financial Planning Services. You will determine whether and how to implement recommendations.

For more specific information on services and associated fees, see pages 5-7.

OR

INVESTMENT MANAGEMENT ONLY

If you prefer 5280 Associates to just manage your investments, a \$250,000 account minimum is required. See page 7 for fee structures and details.

1-2 hour meeting



GATHER DATA
Statement and info collection



DEVELOP SOLUTION
Select strategy



IMPLEMENT SOLUTION
Put account or product in place



REVIEW
Annual account review

TOPICS COVERED IN FINANCIAL PLANNING

We conduct an analysis of your financial situation for a transparent, flat fee. Below you will find a list of topics we may cover in this analysis.

General Financial Planning

- Update and prioritize goals
- Update account values
- Establish fundamental goals
- Account consolidation
- Family updates and changes
- 3rd party referrals (CPA, mortgage, etc.)
- Business ownership changes
- Credit report analysis
- Large expense purchase decision making
- Real estate review
- Debt refinance check

Investment Management

- Semi-annual review and rebalance
- Performance review
- Fee check
- External account analysis
- Employer retirement plan allocation review
- Stock Option Review

Cash Flow Planning

- Debt management (payoff analysis and tracking)
- Budget and expense review
- Cash flow analysis
- Tax and liquidity planning
- Net worth review

Retirement Tracking and Planning

- Future projections
- Savings amount
- Money Guide Pro
- Monte Carlo analysis
- Retirement income creative strategy
- Social security planning
- Rental property income review
- Required distribution withdrawals
- Required distribution planning strategy

Insurance Analysis

- Basic risk analysis
- Life insurance review
- Disability insurance review
- Long-term care insurance review
- Employer benefits review
- Property and casualty insurance review
- Umbrella insurance review
- Health insurance review
- Real estate rental insurance
- Medicare/Medicaid advice

College Planning

- Savings amount determination
- Account selection
- Investment allocation
- Tax efficiency

Tax Analysis

- General change in tax situation
- Health savings account option
- Employer plan contribution changes
- Roth conversions
- Roth contribution limit check
- Qualified charitable donations
- Planning giving (charitable) analysis
- Tax loss harvesting
- Appreciated asset charitable donations

Estate Planning

- Beneficiary review of Thrivent accounts
- Ownership review of Thrivent accounts
- Beneficiary review of all accounts
- Ownership review of all accounts
- Tax efficient wealth transfer review
- Estate law change discussion
- Trust review
- Health directive review
- Power of attorney review

WHAT WE CHARGE

The cost to create and maintain your financial plan depends on the level of complexity. The more complex your circumstances are, the more time our staff will spend working to maintain your plan. In every case, the fee is flat, transparent, and agreed upon at the onset.

Mountain

INITIAL ANALYSIS
10-20 hours

ONGOING MEETINGS
1-2 annually

ONGOING TIME SPENT
10 hours per year



\$2,400 (\$200 per month)



Aspen

INITIAL ANALYSIS
20-30 hours

ONGOING MEETINGS
2 annually

ONGOING TIME SPENT
15 hours per year

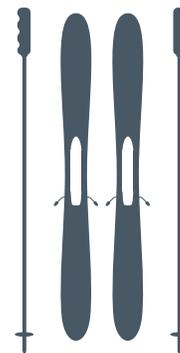
\$3,600 (\$300 per month)

Alpine

INITIAL ANALYSIS
30+ hours

ONGOING MEETINGS
2+ annually

ONGOING TIME SPENT
20+ hours per year



\$4,800+ (\$400+ per month)

IMPLEMENTING YOUR PLAN – WE CAN HELP!

5280 Associates offers a number of options to you depending on your situation. When you have money managed with us you pay a fee. That fee is for advice provided around your investment strategy, such as tax efficient trading and risk tolerance. It also covers account monitoring and rebalancing. You will not be charged any additional commissions or trading fees.

| Investment Management Services | | | | | |
|--|-----------------------|--|-------------------------------|--------------------------------|-----------------------------|
| | Thrivent Mutual Funds | Shepherd and Genesis | Advisor | Select | Separately Managed Accounts |
| Discretionary Asset Management | • | • | • | | • |
| Non-Discretionary Asset Management | | | • | • | |
| Asset Management Team | Thrivent Mutual Funds | Vanguard & BlackRock | 5280 Associates | Thrivent Investment Management | Institutional Managers |
| Access to: | | | | | |
| No-load and load-waived mutual funds | • | | • | • | • |
| Exchange-traded funds (ETFs) | | • | • | | • |
| Individual stocks and bonds | | | • | | • |
| Asset Allocation Rebalancing | Automatic | Automatic | With or without Authorization | Automatic | Automatic |
| Minimum Investment | \$2000 or \$50/month | Shepherd: \$50,000 Genesis: \$100,000 | \$100,000 | \$100,000 | \$100,000 |
| Annual Asset Under Management Fees: | Service Fee | Advisory Fee | Advisory Fee | Advisory Fee | Advisory Fee |
| Less than \$50,000 | 0.85% | N/A | N/A | N/A | N/A |
| \$50,000 | 0.70% | 1.20% | N/A | N/A | N/A |
| \$100,000 | N/A | 1.00% | 1.25% | 1.50% | 2.20% |
| \$250,000 | N/A | 0.90% | 1.05% | 1.30% | 2.00% |
| \$500,000 | N/A | 0.80% | 1.00% | 1.25% | 1.90% |
| \$1,000,000 | N/A | 0.70% | 0.90% | 1.10% | 1.75% |
| \$3,000,000 | N/A | 0.60% | 0.80% | 1.00% | 1.65% |
| \$5,000,000 | N/A | 0.50% | 0.75% | 0.90% | 1.55% |
| \$10,000,000 | N/A | 0.50% | 0.70% | 0.80% | 1.50% |

| Protection Services | | | |
|---|---|--|--|
| | Life Insurance | Disability Income Insurance and Long-Term Care Insurance | Fixed and Variable Annuities |
| Initial Guidance | Coverage Selection Application Underwriting | Coverage Selection Application Underwriting | Product Selection Income Strategies |
| Account Maintenance and Product Service | Claims Beneficiary changes Billing Changes Withdrawals | Claims Billing Changes | Allocation changes Beneficiary changes Deposits Withdrawals |
| Annual Account Review | As needed | As needed | As needed |
| Fees | *Commission-based costs | *Commission-based costs | *Commission-based costs |

*Fees are incorporated into client premium payment.

Review the product contract or prospectus; or, if you have a brokerage or managed account, see the fee schedule you received when you established the account for specific information about fees and expenses. For detailed information about fees and charges for investment advisory services, review the applicable managed account ADV brochure.

Resources

General Office Contact Information

Main Office • 501 S. Cherry St., Ste. 490 • Denver, CO 80246

North Office • 1333 West 120th Ave, Ste 100 • Westminster, CO 80234

5280associates@thrivent.com • 303-730-1951, ext. 200 • office fax # 720-596-4340

Thrivent.com

Visit Thrivent.com to view account information.

 **5280 Associates—Thrivent Financial**



5280 Associates is an independent practice of Thrivent Financial.

Not all team members may be appropriately licensed to provide all products and services or licensed to do business in all states.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP® and CERTIFIED FINANCIAL PLANNER™ in the U.S.

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

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., 625 Fourth Ave. S., Mpls., MN 55415. 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. Advisory services available through investment adviser representatives only. Thrivent.com/disclosures.

Thrivent Choice® charitable grant program engages Thrivent members and Thrivent Member Networks in providing grants that support charitable activities, furthering Thrivent's mission and its purposes under state law.

Thrivent Financial and its respective associates and employees have general knowledge of the Social Security tenets; however, they do not have the professional expertise for a complete discussion of the details of your specific situation. For additional information, contact your local Social Security Administration office.

The financial planning service is an investment advisory service and is designed for you and a Thrivent Financial professional to periodically review your personal financial position holistically and to plan strategies tailored to help you reach your financial goals. Significant changes to your financial situation or objectives may necessitate changes to charges and fees. Please review the Thrivent Financial Planning Service ADV Disclosure Brochure, Service Agreement, and/or the Thrivent Managed Accounts Disclosure Brochure, and/or Thrivent product brochures for a full description of services offered, including fees, commissions, and expenses

Thrivent Financial Planning Service, solution-based service, and managed account investment services are three distinct services available to investors. Your financial planning fee will vary based on your personal financial situation, your Thrivent Financial representative's practice fee schedule, and other factors including:

- The scope of the service you will receive.
- The complexity of your financial situation and related analysis.
- Your financial professional's and team's time involved working on your financial situation.
- The experience level and credentials of your financial professional.