



PCB INVESTMENT CENTER

LOCATED AT POLK COUNTY BANK

Too Confused to Invest

By Peter L. Way, Vice President of Wealth Management

In all my years of helping people plan for their financial dreams, the number one question people ask me is, “How do I determine which investment options are the right ones for me?” That’s a good question. With products with names like Unit Investment Trusts, Exchange Traded Funds, Equity Index Annuities, Variable Products, and so on, it’s no wonder the average person has trouble actually implementing a plan. Shoot, for all the people who invest in mutual funds, few can describe what those instruments actually are.

The fact of the matter is this - all of those products listed and the many others not named here are both, absolutely great and terribly unsuitable, all at the same time. Quite simply, investment products are just “tools” used to achieve particular goals. They are neither good nor evil. In the right combination, however, they become suitable.

Here’s an example. Suppose you wanted to open a jar of pickles. You might scan your inventory of tools to determine which one is most likely to help you open the jar. So you grab a hammer...a good choice in the sense that it opened the jar. However, a poor choice in that you now have a mess all over your dinner table and broken glass embedded in your pickles...a real Homer Simpson move. Perhaps, you should have selected the rubber jar-gripper instead.

Of course, the fault in my example is that most people can figure out pretty easily which device would be most suitable to open a jar of pickles. Unfortunately, it’s much tougher in our ultra-complex world, to figure out which tools are most suitable for your investment dollars. So, what’s the solution? Here it is. You need to find a trustworthy individual who has the experience to navigate the financial landscape with you; a financial professional, associated with a variety of strong financial institutions, however, not bound by any one of them.

There are several of us right here in your community. **Shop around.** Don’t be afraid to set up a few interviews in an effort to determine which one of us is worthy to help you realize your dreams. It’s no different than interviewing a couple different auto mechanics before choosing one to maintain your vehicle, or selecting among building contractors before replacing the roof on your house.

Whether you plan for “tomorrow” or not, you will soon be referring to it as “today.” It won’t matter whether you had an intimate understanding of investment products if you were too confused to participate. **Take charge.** In a free society like the good old USA, you’re free to hire and fire whomever you wish in order to get the results you desire. The key is to get out there and make it happen. Don’t be afraid to invest when there’s so much help available. Lean upon someone who can determine which combination of investment tools will work best for you. After all, you have dreams to pursue.

5601 Merle Hay Road, P.O. Box 200, Johnston, Iowa 50131

MAIN 515.278-6300 DIRECT 515.331-7322 FAX 515.278-6644 EMAIL pway@polkcountybank.com

www.polkcountybank.com

Peter Way is a Registered Representative with Ameritas Investment Corp. (AIC), member FINRA, SIPC, located at Polk County Bank. AIC and Polk County Bank are not affiliated. Securities are not insured by the FDIC, are not deposits or obligations or guaranteed by Polk County Bank, and are subject to investment risk including the possible loss of principal.

Securities email: pway@aicinvest.com

Available by appointment at Polk City, Johnston, or Urbandale offices