



PCB INVESTMENT CENTER

LOCATED AT POLK COUNTY BANK

Winning Your Race Against Time

By Peter L. Way, Vice President of Wealth Management

Have you ever run a race without knowing where the finish line was? Or worse yet, arrived at the race unable to find the starting line? Consider that scenario when thinking about reaching long-term financial goals such as gaining the reward of your retirement years. Can you plan to be successful without first defining your starting and finish lines?

The answer, of course, is no. How would you ever determine how long you needed to run? In fact, without seeing the proverbial “light at the end of the tunnel,” most people would just give up running the race entirely. Without first defining the beginning and the end, you would never know how much energy to exert in the middle. Additionally, you would never know what strategies and tactics to employ as the conditions of the race change over its duration.

Okay, so let’s say you’ve carefully defined the beginning and end of your financial race. What tools will you now employ to make that race successful? The financial landscape is filled with a variety of products like Money Markets, CD’s, ETF’s, UIT’s, Bonds, Stocks, Mutual Funds, Annuities, REIT’s, etc. Which one or combination of tools do you choose to reach the end of your race successfully? Pretty confusing, huh?

The answer might be found in another analogy... my golf game. I know, but bear with me here. In my opinion, the entire concept of golf is one that best defines the word, “insanity.” Think about it. The object of the game forces you to carry around a bag full of crooked sticks so that you can hit a little white ball into a tiny hole five football fields away, and then to do so 18 separate times; aka, a “round” of golf.

The pre-round warm-up and then the cool drink afterwards defines the beginning and the end of the round, which compares to the initial planning and then the subsequent retirement from work in your financial strategy. Each hole is unique, defined by the location of the tee box and placement of the flagstick, which compares to the on-going economic changes that create shorter-term opportunities at different times within your financial strategy... Which brings me back to the bag full of crooked sticks.

Some of the crooked sticks are called “woods” (I think they’re called that because of the location of my ball after I use them), some are called “irons,” and some are called putters, plus I carry an odd-looking stick used to retrieve my ball when it ends up in the water. Knowing how and when to use each of these crooked sticks is key to obtaining success in golf, just as it is key knowing how and when to use each of the many investment products to obtain success for your financial future.

I’ve received no formal coaching in my golf game, and my inflated scores show it. By contrast, Tiger Woods surrounds himself with highly talented, professional coaches and earns millions of dollars as a result. Mr. Woods has a coach who advises him on nutrition, one who advises him on exercise, one who advises him on the physical aspects of his game, and another one who advises him on the mental aspects of his game. He is serious about becoming as successful as possible, and is willing to do all the things necessary to make that success happen.

continued

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@aicinwest.com

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



PCB INVESTMENT CENTER

LOCATED AT POLK COUNTY BANK

It's that way with you as well. Will you have the lifestyle you desire upon retirement? Just like Tiger, it's up to you to make it happen. Surround yourself with proper coaches who are experienced, knowledgeable, and able to capture your vision. It's true. You really are running a race. Your competition, however, is not the other future retirees out there. No, *your* race is against time. Soon, tomorrow will turn into "today." When "today" arrives, will you be able to say; "I choose not to come to work anymore for the rest of my life?" You will if you're financial strategy is successful. Plan to be successful. Make it happen.

Contact my office to get your financial run started on the right foot... Carpe Diem.

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