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**Dear friends,**

As you may have heard, I will retire as CEO of Bankers Trust in January. It truly has been an honor and a privilege to lead this organization for the past decade.

In the 10 years since I joined Bankers Trust, its assets have grown from approximately $2 billion to more than $4.2 billion. There were 427 employees in 2008. Today, we have nearly 585 employees in our locations in Iowa, Arizona, Nebraska and South Dakota. Bankers Trust is ending its first century in, perhaps, its strongest financial position since it opened its doors in 1917.

We have you, our customers, to thank for that. Bankers Trust values each of its customers - from the young professional with her first checking account to our largest commercial clients - and we work diligently to exceed your expectations each day. We also have a strong commitment to serving our valued senior customers, like you. After all, I am one of you.

Long after I have left Bankers Trust, you will continue to count on the Bank's dedicated team to provide exceptional service, innovative products and, most importantly, safety and security. In today's increasingly digital environment, you need to bank with people you can trust. I assure you that Bankers Trust team members are 100 percent committed to meeting your needs and keeping your money safe.

Led by Don Coffin, who will take the helm as Bankers Trust CEO in January, along with an outstanding executive and management team, Bankers Trust will also continue making our communities stronger through volunteerism and financial support of the organizations and events that truly make Central Iowa a great place to live.

Rest assured, Des Moines will still be home to Mary and me. I will continue to be involved in meaningful work throughout this great community. In fact, I look forward to joining all of you next year, not as CEO of this fine organization, but as a fellow member of the Secure Lifestyles Club.

You represent some of the Bank's strongest and longest-lasting customer relationships. Thank you for turning to us for your banking needs and being a part of our Secure Lifestyles Club. It has been a distinct pleasure and honor serving you these past 10 years.

Warmest regards,

[Suku](BankersTrust.com)

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**Event Reservations**

**BankersTrust.com/SLC**

Reservations are required for ALL events. Please register online at BankersTrust.com/SLC. You can also visit any branch or call (515) 271-1014.

We look forward to seeing you soon!

Visit BankersTrust.com/SLC to learn more
Scarf Tying Seminar
FRIDAY • OCTOBER 27, 2017

If you have a drawer full of scarves that you would love to wear but are unsure how to accessorize with them, this is the seminar for you. Sara, from Fusion Boutique, will demonstrate over 20 different ways to tie a scarf for a unique and chic look. Bring your own scarf and get ready to create a new wardrobe using these simple steps. Back by popular demand!

Class limited to 25 attendees.

Time: 3 - 4:30 p.m.
Location: Walnut Ridge Retirement Center
1701 Campus Dr., Clive
Cost: Free

Annual Appreciation Dinner
FRIDAY • NOVEMBER 3, 2017

Join the fun as we host our annual Appreciation Dinner for all Secure LifeStyles Club members. The doors open at 5 p.m. and our program begins at 6 p.m. Dinner will be served following remarks from Bankers Trust Chief Executive Officer Suku Radia and President Don Coffin.

Please consider bringing a nonperishable food item to donate to the less fortunate. We look forward to seeing you there!

Register by October 27 at BankersTrust.com/SLC or by calling (515) 271-1014. Discounted hotel reservations are available using code 110317BAN. Please contact Prairie Meadows for room rates and other room details.

Time: 5 p.m.
Location: Prairie Meadows Conference Center
1 Prairie Meadows Dr., Altoona
Cost: Free for Secure LifeStyles Club members
$50 for guests
Caring for Our Loved Ones — Part 2

TUESDAY • NOVEMBER 21, 2017

Please join us for an informative seminar on two subjects that we are all concerned about, “Caregiver Stress” and “Preventing Senior Hospitalization.” Learn how to recognize the signs of stress related to caring for an aging loved one, where to find help, what to do and the dangers of not taking care of yourself. In the second topic, learn about five ways to avoid unnecessary hospitalizations for seniors.

This seminar is limited to 15 attendees.

Time: 1:30 – 3 p.m.
Location: Windsor Heights Conference Room
7000 University Ave., Windsor Heights
Cost: Free

Jim McDonough and His Orchestra

SUNDAY • NOVEMBER 26, 2017

Enjoy a dazzling holiday show featuring “Iowa’s Own Pianist” Jim McDonough along with his sensational orchestra, singers and dancers.

Born in Monticello, Iowa, McDonough is an international Steinway artist, and his holiday concert tour has become a must-attend tradition for thousands of people each Christmas. This spectacular holiday stage production includes Jim at the grand piano, his 14-piece orchestra, a cast of singers and dancers, and elaborate sets and costumes.

Seating is limited, please register at BankersTrust.com/SLC by October 20, 2017. Payment due at time of registration.

Time: 2:30 p.m.
Location: Hoyt Sherman Place
1501 Woodland Ave., Des Moines
Cost: $40
1900 Historic Dinner at Living History Farms

SUNDAY • DECEMBER 3, 2017

A horse-drawn wagon takes you to the farmhouse where the smell of freshly backed rolls and hot cider welcomes you. Enjoy a hearty home-cooked meal by the warmth of the stove served family style by our historical interpreters. Make room for dessert with a lantern-lit trip outside to the historic barn, built in 1889. Or stay inside and read the 1895 Montgomery Ward catalog and play a game of checkers. After dessert, bundle up for the wagon ride back to your car.

This dinner is limited to 10 attendees.

Time: 6:30 p.m.
Location: Murray Conference Center – Living History Farms
12234 Douglas Parkway, Urbandale
Cost: $70

Wreath-making Seminar

TUESDAY • DECEMBER 5, 2017

Join us at Canoyer Garden Center for an afternoon of fun and merriment as we gather to create a lush, traditional, evergreen wreath using a variety of fresh greens, pinecones, ribbon and a few surprises as well.

Time: 1-2 p.m.
Location: Canoyer Garden Center
3355 SE Gateway Dr, Grimes
Cost: $35
Civic Center Tour and Show
THURSDAY • APRIL 19, 2018

Have you ever wondered how events at the Civic Center are selected or how many stage hands are needed to make a show run smoothly? Join us for a “behind the scenes” look at the Des Moines Civic Center. You’ll be amazed by what you see and learn about this fascinating operation!

Following the tour, enjoy a meal on your own at one of the area’s nearby restaurants, and return to the Civic Center for the evening performance of Les Misérables, one of Broadway’s treasured musicals.

Register for both parts of this event, or choose just one as your schedule allows.
- Part 1: Civic Center Backstage Tour (3:30 – 5 p.m.): Free
- Part 2: Les Misérables (7:30 – 10:30 p.m.): $52.50

Location: Des Moines Civic Center
221 Walnut St., Des Moines (Meet in the Nollen Lobby, just inside the ticket office doors at 3:30 p.m.)

Write Your Memoirs
TUESDAY • FEBRUARY 20, 2018

Write your memoirs for yourself and/or others. Memoirs are a written legacy. We’ll review how to write memoirs and see sample bindings and paper. This is the seventh year Dr. Lois Roets will facilitate this workshop. This seminar is limited to 9 attendees.

Time: 1-3 p.m.
Location: Bankers Trust Windsor Heights Branch
7000 University Ave., Windsor Heights
Cost: $15

Word Puzzles
TUESDAY • JANUARY 23, 2018

Let’s spend two January hours enjoying word puzzles. You’ll receive a book of word puzzles and pen with erasable ink. As a group, we’ll work five different kinds of word puzzles: Brick-by-Brick, Crypto-Families, Escalators, Quotagrams, and Quotefalls. This will be a relaxing get-together where participants are encouraged to share puzzle solving techniques. This event is limited to 11 attendees.

Time: 1:30 – 3:30 p.m.
Location: Bankers Trust, Windsor Heights Branch
7000 University Ave., Windsor Heights
Cost: $7

SLC referral program – coming in 2018!

In 2018 we’ll be introducing a special referral program specifically for SLC members. Watch for more details in the branches and in future newsletters.
Retirement can mean the beginning of a new life. Here are a few common dangers to avoid.

Retirement planning is a tricky process, one that requires careful planning and patience. But even if you have a retirement plan with a clear set of financial and lifestyle goals, it’s important to be aware of several common missteps that many fall victim to.

1. **Underestimating the costs of health care**

   As health care costs continue to rise dramatically, employers are shifting more weight of the costs onto their employees. More companies are beginning to drop retired workers from their health plans, and millions of Americans have no form of coverage at all.

   Consequently, a common mistake made in retirement is a lack of preparation for the financial impact of health expenditures. One of the most overlooked and most expensive costs is long-term health care, which can be devastating to your financial goals. Long-term care insurance can provide some safeguards, and purchasing it early on can help lower its costs.

2. **Misjudging how long you or your spouse will live**

   Many underestimate the amount of assets that could be needed to last throughout their lifetimes. As medical technology improves and life expectancy increases, the odds are good that you or your spouse will live past age 90. So it’s vital that you are prepared to live longer.

3. **Presuming you’ll work a long time**

   Your generation is famous for working long, hard hours to get ahead, and most baby boomers believe that they’ll be working long into retirement. But that assumption can be one of the biggest retirement mistakes you make.

   Census Bureau statistics indicate the average age of retirement in America is now 62. According to the 2016 Employee Benefit Research Institute Retirement Confidence Survey, 55 percent of retirees who had to leave the workforce earlier than planned did so because of poor health or disability. Thirty-three percent retired early because they could afford to do so, and 25 percent of retirees cited leaving to do something else. Even if you want to work as long as you can, it may not always be possible, so it’s vital that you plan and save for such a scenario.

   Working with a financial professional and having the proper planning in place are essential keys to a successful retirement. It’s also important to keep an eye on health care costs and stay informed on issues that will affect your retirement. By focusing on the long term and being aware of common pitfalls, you can be prepared to make your retirement the best years of your life.

Written by Securities America for distribution by Tyler Kamerman, RICP®

*Three Major Retirement Hazards to Avoid*

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We look forward to seeing you soon! Detailed event information is also available on our website:

BankersTrust.com/SLC