



# Secure LifeStyles Club

NEWSLETTER AND EVENT SCHEDULE | SUMMER 2019



**BankersTrust**<sup>®</sup>

Member FDIC

## Mark Your Calendar

### AUGUST

- 20 Scams and the Internet of Things
- 27 Climate for Change presented by Ty Smedes
- 29 55+ Cooperatives: Not Your Grandparents' Retirement Community

### SEPTEMBER

- 10 Des Moines Security Seminar
- 17 *Des Moines Register* Press Tour

### OCTOBER

- 5 Mount Trashmore Challenge
- 17 Albaugh Chevy Car Collection Tour

### NOVEMBER

- 1 **Save the Date**  
**Annual Appreciation Dinner**
- 14 Internet Banking Seminar



At Bankers Trust, we understand our 100+ years of success is built on the trust our customers and communities have placed in us. To acknowledge this trust, we are celebrating our customers all summer long with events at most of our Iowa branches. Customer Appreciation Celebrations began on June 3 with lunch, games and prizes. We're also recognizing our long-lasting customers with flowers. All customers, regardless of your length of time with the Bank, are invited to attend and be recognized.

Remaining events will be held on July 31 at West Des Moines, Windsor Heights and Downtown Des Moines branches, as well as on August 7 at Cedar Rapids Downtown and Blairs Ferry Road locations. All celebrations are from 11 a.m. to 1 p.m. If you would like to be recognized, check in when you arrive at the event. Presentations will be held before noon. Free lunch will be served at all events.

We also celebrated the grand opening of our new Ankeny branch with customers and the community on May 15. More than 200 people attended and enjoyed a barbeque meal and a visit with Van Harden from WHO-AM, as well as the opportunity to tour the new facility. If you have not yet seen the new office, please stop by!

## Event Reservations

[BankersTrust.com/SLC](http://BankersTrust.com/SLC)

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

We look forward to seeing you soon!

  [BankersTrust.com](http://BankersTrust.com)



Van Harden with Ankeny grand opening attendees.

# Scams and the Internet of Things

**TUESDAY | AUGUST 20, 2019**

Join Matt Teply, VP and Consumer Services Manager, for a discussion about the latest scams being seen in the Cedar Rapids area as well as the “Internet of Things.” This discussion will cover the extension of Internet connectivity to physical devices and everyday objects such as smart TVs, home security systems and even baby monitors and how to safely connect these devices.

This event is limited to 35 attendees.

**Time:** 4 - 5 p.m.

**Location:** Bankers Trust Blairs Ferry Office  
400 Blairs Ferry Rd. N.E., Cedar Rapids

**Cost:** Free



# Climate for Change presented by Ty Smedes

**TUESDAY | AUGUST 27, 2019**

As we experience an exploding human population and rapidly increasing pressure upon remaining habitat, the plant and animal communities that make up our planet's diverse ecosystems are under siege. Along with covering Iowa's natural history, Ty Smedes, an Iowa outdoor writer and nature photographer, has ventured to the jungles of South America, the savannas of Africa, the icy shores of Antarctica, and the high mountain stronghold of New Guinea's fabled Birds of Paradise. Join Ty for a slide presentation and conversation as we discover many spectacular species of wildlife and explore some of our planet's wildest places. He will discuss the challenges faced by many of these creatures as he highlights several local and global success stories and considers the need for environmental sustainability during this 21st century.

Presentation is limited to 35 attendees.

**Time:** 10 - 11:30 a.m.

**Location:** Johnston Public Library  
6700 Merle Hay Rd., Johnston

**Cost:** Free





## 55+ Cooperatives: Not Your Grandparents' Retirement Community



**THURSDAY | AUGUST 29, 2019**

Learn about the newest concept in active, independent living to come to Central Iowa and how it compares with other 55+ living options. In senior cooperative housing, active 55-year-olds and older residents own a share of the community with an equal voice in how it's run. The tax benefits of home ownership are there but without the hassle of home upkeep. This makes an ideal transition from long-time home ownership to a more maintenance-free life. Senior cooperative housing has been a fixture in the Midwest for over 35 years.

Space is limited. To reserve your spot, please register online.

**Time:** 10 - 11 a.m.

**Location:** Bankers Trust Altoona Branch, 3820 8th St. S.W., Altoona

**Cost:** Free

## Security Seminar

**TUESDAY | SEPTEMBER 10, 2019**

Join us for a discussion about protecting your financial assets with Jodi Selby, Vice President and Financial Intelligence Manager at Bankers Trust, and Chantelle Smith, Assistant Attorney General of Iowa. Jodi and Chantelle will talk about protecting your bank accounts and your identity, preventing fraud, financial abuse and many other crimes.

Brunch will be provided by Trellis Café. Afterward, attendees are invited to tour the Greater Des Moines Botanical Garden.

This class is limited to 50 attendees.

**Time:** 10 a.m. to noon

**Location:** Des Moines Botanical Garden  
909 Robert D. Ray Dr., Des Moines

**Cost:** Free





## Des Moines Register Press Tour



**TUESDAY | SEPTEMBER 17, 2019**

Enjoy a private tour of the *Des Moines Register* printing facility. An evening tour provides the opportunity to see printing of the *Register*, *USA Today* and/or the *Wall Street Journal*. You'll get to see the entire process that goes into producing a newspaper, including platemaking, the press and packaging. The press will be running at various points along the tour.

Limited to 25 attendees.

**Time:** 6 - 7 p.m.

**Location:** Des Moines Register Printing Facility  
7400 Register Dr., Des Moines  
Enter through the front door

**Cost:** Free

## Mount Trashmore Challenge



**SATURDAY | OCTOBER 5, 2019**

Join the Bankers Trust SLC team to hike Mount Trashmore. Get in shape, have fun and check out one of Cedar Rapids' newest destinations. This event will introduce you to the Mount Trashmore 2020 Challenge. Strive to climb this unique local treasure 140 times - a distance equal to ascending Mount Everest.

**Time:** 1 - 4 p.m.

**Location:** 2250 A St. S.W., Cedar Rapids

**Cost:** Free





# Albaugh Chevy Car Collection Tour



**THURSDAY | OCTOBER 17, 2019**

Enjoy a private tour of Dennis Albaugh's private car collection, which includes nearly 150 Chevy convertibles, rare sedans and hardtops spanning several decades. You will be delighted by the rarity and quality of the cars in the collection. Meet outside for a brief overview before the tour begins.

Limited to 100 attendees.

**Time:** 2 - 3 p.m.

**Location:** 1525 NE 36th St., Ankeny, IA  
Follow the drive up to the parking lot between buildings

**Cost:** \$5 donation to the Habitat for Humanity Gold Hammer Scholarship is requested; due at time of registration

# Internet Banking Seminar



**THURSDAY | NOVEMBER 14, 2019**

Get ready to learn about the advantages and conveniences of Internet Banking at Bankers Trust. Amanda Kieler, AVP Consumer Banking, from Bankers Trust will be our guest speaker.

Amanda will tell us how easy and convenient it is to use Internet Banking and about its numerous benefits. She will also discuss the many safeguards Bankers Trust has in place to protect your account from cybercrime and will give you tips about protecting yourself from criminal activity on the internet.

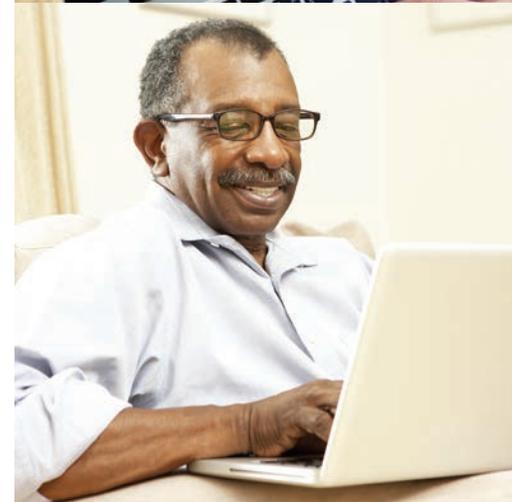
This is a hands-on, interactive learning opportunity where each participant will log into his/her personal Internet Banking account. Please register for Bankers Trust Internet Banking before attending this seminar. If you need assistance with registering, please contact your banker or call customer service.

Sessions are limited to 10 attendees

**Time:** Session 1 (for beginners): 10 a.m. to noon  
Session 2 (for advanced users): 2 - 4 p.m.

**Location:** Bankers Trust Altoona Branch  
3820 8th St. S.W., Altoona

**Cost:** Free



# Managing Investment Risk When Nearing Retirement

By Jason Egge, Vice President – BTC Financial Services

If you're nearing retirement or are currently retired, it's more important than ever to carefully choose how to allocate your investments to balance risk and reward.

It is possible to save for decades to build a "nest egg" only to have it significantly eroded in a short period of time and completely change your financial possibilities in retirement. There are two examples over the last 20 years that highlight that risk. Between March of 2000 and October of 2002, the S&P 500 declined by over 37 percent. From October 2007 through February 2009, the S&P 500 declined by more than 49 percent. Your asset base would have been further eroded had you been taking withdrawals during those periods. After a loss of 50 percent, an investor would have to have the same investment earning 100 percent just to get even.

Unlike younger investors who have time to recover from a big loss, individuals nearing retirement could potentially be forced to postpone their planned retirement date if they experience the same serious loss of retirement security. Therefore, it's important to select the right advisor who can analyze your current situation and make quality recommendations.

## Portfolio Analysis & Recommendations

A quality advisor will look at three things when analyzing and making recommendations to a customer's portfolio.

- **Financial Situation:** Any analysis must start with understanding the client's personal financial situation. What is their net worth and sources of income? What types of assets does the customer currently own? What does the ideal retirement look like to the client and can their investments provide enough income to reach that goal?
- **Risk Tolerance and Investment Experience:** An advisor must take the time to really understand the risk tolerance of any customer. There are risks to assets that have historically provided higher rates of return, but also have risks of significant short term losses. Other lower risk assets can provide stability, but are limited in their ability for growth and keeping up with inflation. The role of the advisor is to educate the customer on their options so together the customer and advisor can come up with the right allocation.
- **Market Knowledge:** Every customer should expect their advisor to provide well thought out guidance regarding current market conditions. This includes interest rate policy, tax policy, economic conditions, equity market conditions and any relevant geo-political factors. For example, the current trade

dispute between the United States and China could have significant implications for the world economy, world equity markets and possibly the interest rate policy of the United States Federal Reserve.

When you're within 10 years of your target retirement age or are living in retirement, it is critical that your portfolio be properly allocated so your investment portfolio can sustain you through retirement.

## Other Factors to Consider

While one of the biggest factors to consider when investing for retirement is your time horizon – how long you have until you will rely on the invested assets and returns – there are other important factors to consider when deciding how much risk to take.

Some important factors to consider when deciding on an investment plan:

- **Health Care Costs:** A number of studies have estimated that a couple at age 65 will need to pay more than \$250,000 out of pocket over their expected lifetime to cover medical expenses. That number could rapidly rise if there arises a need for a care facility over a number of years.
- **Income Stability:** Often, retirees depend on a pension from their employer. In many cases, if the employee passes away, the spouse's benefit may be reduced or eliminated altogether. Income from farmland or real estate investments could decline during times of economic difficulty. It is always important to understand your source of income and have a plan in place for a possible change in your income stream.
- **Costs and Fees:** There will always be costs and fees when working with an advisor. It is important that those fees are transparent and you feel you are getting value out your relationship with your advisor.

Every investment portfolio is unique and should be tailored to the investor's needs, goals and situation. It's important you work with an investment advisor who understands market conditions as well as your unique situation to present the option that best works for you.

**Jason Egge is a registered representative with Securities America, Inc. Securities offered through Securities America, Inc., member FINRA/SIPC. Advisory services offered through Securities America Advisors, Inc. Bankers Trust, BTC Financial Services, a division of Bankers Trust, and Securities America are separate companies.**

**Not FDIC Insured • No Bank Guarantees • May Lose Value Not a Deposit and Not insured by any Government Agency**



453 7th Street  
Des Moines, IA 50309

## Secure LifeStyles Club Representatives

### ALTOONA BRANCH

Kathy Quick  
(515) 245-5484  
3820 8th St. S.W.  
Altoona, IA 50009

### DOWNTOWN BRANCH

Joann Johnson  
(515) 245-5658  
717 7th St.  
Des Moines, IA 50309

### SOUTH BRANCH

Kim Birchette  
(515) 245-2905  
655 E. Army Post Rd.  
Des Moines, IA 50315

### CEDAR RAPIDS

#### BLAIRS FERRY OFFICE

Terri Doyle  
(319) 832-1160  
400 Blairs Ferry Rd. N.E.  
Cedar Rapids, IA 52402

### CLIVE BRANCH

Patsy Blazek  
(515) 222-2014  
11111 University Ave.  
Clive, IA 50325

### GRIMES BRANCH

Vickie Lilly  
(515) 245-2454  
110 S.E. Main St.  
Grimes, IA 50111

### WEST DES MOINES BRANCH

Gayle Lynch  
(515) 248-1320  
620 S. 60th St.  
West Des Moines, IA 50266

### DEERFIELD OFFICE

Patsy Blazek  
(515) 222-2014  
13731 Hickman Rd.  
Urbandale, IA 50323

### NORTH BRANCH

Jean Johnson  
(515) 245-2408  
3905 Merle Hay Rd.  
Des Moines, IA 50310

### WINDSOR HEIGHTS BRANCH

Jo Leavengood      Cindy Mayo  
(515) 271-1003      (515) 271-1001  
7000 University Ave.  
Windsor Heights, IA 50324

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

[BankersTrust.com/SLC](http://BankersTrust.com/SLC)