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# WOW

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  - EMPOWERING WOMEN TO FOLLOW THEIR PASSIONS AND TO FIND THEIR BLISS

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# AROUND THE *Water Cooler*



By *Kate Garner* **FUN AT WORK**

I work at a local accessory boutique and two little girls came in with one of their moms the other day. They both looked maybe seven years old. They started trying on sunglasses and hair accessories. Then one of them grabbed a rhinestone tiara and feather boa, she said, "Look, I am Lady Gaga! Aren't I cool?" The other little girl shook her head, "No. Lady Gaga is gross." ~ *Marie*, URBAN DALE

My friend Jon was telling me a story about his family getting together over the weekend. Once again he went into how too much alcohol had led to an argument. Our friend Ed spoke up from the other side of the cubical, "That's why I drink alone." ~ *Steve*, WEST DES MOINES

My friend Cindy was really pushing me to go out with this new guy at her office. We were texting

and I asked, "What does he do?" She responded, "He's a lawyer. He used to be a prostitute in Denver." When I read it, I did a movie quality spit-take and texted back, "WHAT?!" There was a little lag before her response – "Crap! I just read that again. I meant prosecutor! Damn spellcheck." ~ *Gina*, ANKENY

I found my co-worker Kendra crying in the ladies room just before quitting time last week. After we talked things through she seemed better, but I went ahead and asked, "Are you going to be okay tonight?" She answered, "Oh yea, I'll be fine. You know how it is, go home, crack open a bottle of wine, watch *The Lion King* and cry it out." ~ *Dawn*, WAUKEE

*\*Names changed to protect the 'innocent'. Have you overheard something funny at work? Share it with Kate - kgarner@desmoinesradiogroup.com*

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*Ann Merkley*

It has been a really rough week...I had 3 clients who had loved ones die very unexpectedly. This caught everyone by surprise and reminded me how important it is for each of us to do a little planning to make the lives of our loved ones a little less painful after we are gone.

I teach estate planning 101 adult community education classes with an estate planning attorney, Phyllis Pearson. Here is a summary of some of the basics you need to know to ensure your assets are distributed where and when you want and to minimize

time, headaches, taxes and fees for your loved ones.

### **What is estate planning and who needs to do it?**

Your estate is the accumulation of your assets during your lifetime – from your home to those savings bonds in the safe deposit box to that antique collection. No matter your net worth, it's important to have a basic estate plan in place. Such a plan ensures that your family and financial goals are met after you die. Some of the basic elements of an estate plan are a will, powers of attorney and sometimes a trust.

### **What is a will and who needs one?**

Your will is a legal document where you provide directions on who will receive your individual assets and who you want to appoint as guardian to your minor or disabled adult children. Everyone should have a will otherwise they risk their assets not being distributed according to their wishes.

### **What is probate and why do most people want to avoid their estate going through the probate process?**

Probate is the process of making sure all of your wishes in your will are followed. It is basically the instructions to the probate court of how you want your assets distributed. Most people want to avoid probate because it can be expensive, time consuming and is public record. Probate fees alone in the state of Iowa can be between 2-4% of your estate.

Here's an example – Let's say your home, bank accounts and all other investments total \$1 Million. Your family may have to pay \$20,000-\$40,000 in probate fees.

The process can also take a minimum of 9-12 months to complete and anyone can request a copy of your will from the local county courthouse.

### **Won't I avoid probate if I have a will?**

This is probably one of the most common misconceptions we run across. Your will is actually the instructions to the probate court so if your will is being used, you haven't avoided probate. One of the simplest ways to avoid probate is to be sure you have valid beneficiary designations for or jointly own all of your assets.

### **What are some common mistakes that could cause my estate to go through probate?**

*(Note: All it takes is one overlooked asset to land you in probate)*

**1. Real Estate** – In the state of Iowa, the only ways of transferring real estate at death are:

- i. Joint ownership with rights of survivorship
- ii. Going through Probate

If you are the sole owner of real estate in the state of Iowa and have not retitled the property in the name of a trust, your estate will go through probate in order to transfer that real estate.

**2. Individual Stocks** – Many of us have received shares of stock from a relative or an Insurance company in the past. If you hold individual stock certificates outside of a brokerage account at death, the only way to transfer that stock to your beneficiaries is through the probate process.

**3. Outdated beneficiary designations** – Another common misconception many have is that your will controls how your life insurance, annuities, 401k and IRA's are distributed. However, all of these assets are passed according to your beneficiary form. Example: If your will says your children will receive your assets but your IRA beneficiary form still says your sister, your sister will inherit 100% of your IRA.

**4. Naming "My Estate" as your beneficiary** - Your estate will pass through probate by putting this beneficiary designation on your beneficiary forms.

### **How can I protect and provide for my minor children?**

Most of us wouldn't want an 18 year old to have unrestricted access to hundreds of thousands of dollars let alone an 8 year old. By writing a trust provision into your will, you can name who will handle any funds that might be paid to a minor child and up until what age. It's often common practice to have the funds kept in trust until the children reach age 25 or more.

### **Beneficiary forms – Don't forget to update and add beneficiaries to all of your assets**

The easiest way to avoid probate and be sure all of your assets pass the way you want them to is to put a primary and secondary beneficiary on all assets. IRA's, Life insurance, 401(k), bank accounts, certificates of deposit (CD's), brokerage accounts, mutual funds, etc. If the asset isn't jointly owned and you haven't named a beneficiary on it, there's a good chance your estate will pass through probate.

Estate planning is for the living...not the dead. A little advanced estate planning can lessen the burden, expenses and time that your loved ones will spend handling your final affairs. Protect and Preserve your family. \*

*~Ann*

*Merkley Wealth Associates is an all female comprehensive financial services firm located in Clive. Ann Merkley can be reached at 515-457-1286 or [ann\\_merkley@glic.com](mailto:ann_merkley@glic.com).*

*If you have a financial question for Ask Ann, please send it to Ask Ann at [ann\\_merkley@financialarchitectsinc.com](mailto:ann_merkley@financialarchitectsinc.com)*

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# COVER STORY In the Business of “Tero-izing”

Text by Becky Kolosik

Photos by Photojeania & Ro Crosbie

Is it really possible to learn something new every day? Most of us have one or two areas of knowledge that we strive to know very well... like things related to our job or maybe a hobby. Many times we're too caught up in our own lives to take time to develop a broad understanding of the world in general. There are many good and practical reasons to make learning a part of our daily personal and business routine because learning:

- Helps us more easily and readily adapt to new situations
- Broadens our knowledge and inspires us to think creatively
- Deepens our character and makes us more inspiring to others around us
- Gives us confidence

Tero International is one of the most respected and successful corporate training firms in the nation and around the world. President, Ro Crosbie, believes that professional/personal development is the most important ingredient for businesses and individuals to succeed. “Eighty-five percent of success is related to people skills and when someone fails at their job, it is rarely because of a lack of technical skills, it's the inability to relate to others,” explains Ro. “Where higher education equips people with technical skills, Tero equips people with people skills.”

Ro has built her career and business around learning. Along the way, what she has learned is that to be successful you have to start small, dream big... and never give up.

## Not Your Traditional Learner

Growing up in Winnipeg Manitoba, Canada, Ro describes life with her parents, two brothers, and a dog as the “perfect” family setting. As a young student, she loved school and even thought of becoming a teacher. But that quickly changed in junior high as she



## Meet Ro Crosbie

found the “traditional” classroom setting frustrating. “I wanted to read certain books or study certain subjects,” she says. “But my teachers said I couldn't because those books or subjects were not what I was supposed to be learning at my grade level.” Instead of letting it get the best of her, Ro began cramming in as many credits as she could to get through

school as quickly as possible.

When she turned 15 she also got her work permit, and began waiting tables at a local restaurant for \$2.75/hour. She loved working and when she had saved up enough money, she was excited to make her first purchase – a muskrat coat. “It was a very sensible purchase...it was cold in Canada!” she exclaims. “The coat is still in the family and gets good use from my niece.”

By age 16, she was ready to graduate, but decided to wait until she turned 17. Because of her high school experience, Ro couldn't imagine going on to study at university. She decided to give business college a try for a year and then eased right into the working world. She enjoyed being a receptionist/secretary for a few years, but soon realized there wasn't much room for advancement. She eventually enrolled in the university, studying business leadership and accounting, and soon landed her first job in accounting with an agricultural company.

## New Life, New Career... and a New Love

Life as an accountant was good... but, Ro was an entrepreneur at heart. She and a partner started a desktop publishing company, and while she would have loved to make it her full-time career, an opportunity for a training job with the company she worked for became available in the United States. She was intrigued and decided to pack up and make the move to Iowa. “I didn't like school... and I definitely did not see myself as a teacher, but I soon learned that training/corporate education was different from the ‘traditional’ classroom,” she explains. “The learning experience was focused more on the learner's needs rather than a specific curriculum – and I really liked it.”

As she settled into her new life and career, Ro also found herself settling into a new relationship with the man who would eventually become her husband. She and Ted both worked for the same company and life at the office became a little more complicated after they married in 1992. Ro quickly got the bug once again to start her own business and with Ted's stepson living with them, running her own business from home was an ideal opportunity to work and raise a family.

## \$200 + Two Cats = Success

Ro started Tero International in 1993 out of her spare bedroom with only \$200 and her two cats. “The \$200 was required by my bank to start a business checking account,” she explains. “And because I didn't like to work alone, CJ and Charley were more than happy to lend their ‘paws’ to the cause and serve as my vice-presidents.”



Ro in the classroom.



*Cuddly kitties: CJ (black) was one of Ro's cats when Tero began 20 years ago (he passed away several years ago). Charley (the tabby) is still with us. He's a little younger - 15 or 16 years!*

Tero is a combination of the names Ted and Ro... and it has stuck all these years, along with the original logo that was designed by her marketing consultant friend. She remembers having to make those tough financial decisions about where/how to spend money in the beginning, but it was those decisions that started her on a path to success. As business grew, she upgraded her space several times before settling into Tero's current location in 2005.

### Staying on Top with Corporate Training

Corporate training is a must for today's businesses to compete and succeed. During tough economic times, corporate training budgets are often the first to hit the chopping block. For many managers, corporate training programs are considered an unaffordable luxury when revenues are down, and those who cut their budgets actually end up hurting their organizations in the long run.

Lynn Schroeder, Owner/President of KHI Financial Solutions, utilizes Tero training workshops on a regular basis. "Tero is the most polished and professional training organization that I have ever worked with and we continue to send our staff through the programs to be 'Tero-ized.' With Tero skills, we are able to set ourselves apart from the competition."

Professionals locally and around the world have graduated from Tero workshops and hundreds of leaders turn to the company for executive coaching services. The Tero Learning Center is designed exclusively for the unique needs of learners – including "traditional" classroom space and an unlikely distraction – a ping pong table. "The ping pong table offers participants the opportunity to take both a physical and mental break during their training day," explains Ro. Not only does it encourage participants to disengage from the training, it allows time for the new neuron connections in the brain to be made more permanent. "Physical exercise creates an adrenal response critical to coping with challenges, improving mental functioning and increasing oxygen flow to the brain, which helps you think better."

### From Spare Room to...

In the last 20 years, Tero has gone from "spare room to board room." While the cats have long since retired, Ro still leads the company (now with 21 team members in four states) and is hands-on in the daily functions, teaching many of the training programs herself. Beyond corporate training, Tero also supports its communities by offering services at reduced cost or no cost to a number of organizations. In addition, the company was once again honored this past September as the Best Sales and Executive Training Company by readers of the *Des Moines Business Record* in their annual "Best Of" poll.

For Ro, Tero's success is simply a reminder that sometimes you have to break tradition in order to achieve innovation and inspire others toward greatness. \*

## Sometimes, You Just Have to Dig In

On evenings and weekends, Ro's retreat from the city is the farm she and Ted share near Earlham. A farm girl by marriage, she's not afraid to jump on the John Deere or get her hands dirty raising three horses, a mule, two dogs and forty farm cats. "My family thought it was quite funny that I married a farmer," she jokes. "I am a city girl turned country and truly have the best of both worlds."



Tero began as a small company out of her home on the farm. While she's come a long way, Ro had to dig deep in order for her business to thrive and grow. Even today, many women owned businesses still face the reality that they are much less likely to get funding and lack sustainable business networks to help support one another.

Through it all, Ro has come to embrace the phrase "These Things Happen" (it's what her dad always used to say). "In running a business, there are a lot of things that you can do to build and strengthen it, but things will happen," she explains. "The best you can do is focus on understanding yourself, your reactions, your strengths and struggles. Once you dig in, you'll begin to understand exactly what holds you back or helps you create and move ahead."



*Ro on her John Deere*

## BIZSTARTS:

### Monica's Advice for Start-Up Businesses



Monica Dolezal

**M**y personal mantra has always been to “Learn something new each day, and teach something each day.”

No matter whether you've been in business for six months or sixty years, you can always learn something new about at least part of your business. You can't be an expert in everything – and you need to be open to learning about your areas of weakness.

Here are three helpful tips that I share with the participants in my Small Business Administration class as well as those in my DMACC Business Entrepreneurship Certification Program classes:

**1. Do the Research** - Before you invest too much time and money, do your research through Primary and/or Secondary sources. Best case scenario, your results should support the fact that you have a great idea that is feasible and viable for a business that will continue – and be more than a fad – unless of course, that's your plan.

- **Primary research** consists of you and/or your advertising/marketing agency actually conducting the research in some way (focus group, survey, traveling to a trade show or reading trade journals to see what is happening in general in your industry.)
- **Secondary research** is information you get from the internet, association reports, etc. It's the most feasible for start-up businesses because it requires less time and money. You can look at the barriers to entry – for you and/or for others, and keep up with your soon-to-be competition through questionnaires and surveys (via surveymonkey.com, Social media platforms, and direct mail.)

**2. Follow the Trends** – Keep on top of what is trending in your industry and market segment. Watching trends in the economic, social, technological, political/regulatory, global, and demographic environments is a must.

**3. Always Analyze** – Prepare an inside-out and outside-in analysis. A *SWOT Analysis* (Strengths, Weaknesses, Opportunities, and Threats) should be a constant for the business.

As a business owner you should always be on the lookout for new opportunities to make your company more profitable – by continuously assessing, pivoting, and implementing change. Keeping yourself educated and passing along the information to your customers, your employees, and any other stakeholders is very important to the sustainability and success of your business. \*

Monica L. Dolezal has been the President/Owner of BIZSTARTS, LLC since 2004. She also has 30 years of banking experience, much of which was spent specializing in small business loans. To contact Monica, go to [www.bizstarts.biz](http://www.bizstarts.biz) or email [monica@bizstarts.biz](mailto:monica@bizstarts.biz).

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## FocusFirst:

### Lori's Advice for the Seasoned Business Owner



Lori Day

**T**o function effectively, you need to ensure that continuous improvement and learning are a top priority. Your business is not just a group of people coming together each day... it is a high functioning team working together to ultimately build strength and profitability. That's why it's important to ensure your staff is trained to perform with a consistently high degree of competence and accuracy.

If you have an employee not performing his/her job consistently and accurately, ask yourself:

- Have I clearly defined what excellence looks like, sounds like?
- What specific training and reinforcement has he/she received?
- Did the training/learning occur? Does the employee have the skills/knowledge to successfully apply it?
- What direction has he/she received when work did not meet company standards?
- Have I asked what areas they feel confident and knowledgeable about and/or what areas they would appreciate more training?
- What responsibility do I have for the lack of effectiveness of an employee's job performance?

#### Assess Needs

Conduct a yearly *Business Needs Assessment* for yourself and your staff to determine:

- What errors, duplication, or “rework” have occurred
- What customer complaints are telling you about your business
- How external environment/competition/market changes affect your business
- New product introductions, issues and opportunities

#### Create a Training/Learning Plan

Align the business needs with a *Training/Learning Plan* that defines the type of training, who will be trained (where, how, when) and budget.

- **Engage your staff** – ask them what they need to be more effective or where training is needed.
- **Assess the ROI** – what value or return on investment must come from training? What results are needed to ensure the value is worth the total cost (dollars spent, disruption to work flow, etc.)?
- **Consider operational improvement** – how will training improve productivity and/or reduce expenses?
- **Set a budget** – include time, money, resources... and a direct correlation with value and ROI.

Training and learning are a direct investment in the growth of your business. When done effectively, training provides big payoffs for your business in increased productivity, knowledge, loyalty, and contribution. \*

Lori Day is the President of FocusFirst, Inc. She has more than 20 years of experience in business leadership, management, coaching and consulting across large and small firms. To contact Lori, visit [www.focusfirstinc.com](http://www.focusfirstinc.com) or email [info@focusfirstinc.com](mailto:info@focusfirstinc.com).

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Debra L. Sears

## Learning and Teaching are as Human and Natural as Breathing... We Do It Everyday...

**W**e learned as a child from the actions and the words of the people that we spent time with. We absorbed everything and formed habits. Hopefully this process was started and remained dominant

from our mother and father, as everything starts at home. We were sent to school and held accountable at home and at school for our grades and our behavior. This shaped us as children evolving into adults and parents. As parents we passed these values along to our children. We create our own future.

As employees, employers and business owners we continue to utilize all of the skills that we have and continue to learn every day. Our education can come in many ways. There are numerous opportunities to learn something new and to strengthen personal development. This might include a combination of technology and/or relationship involvement. There are many resources available such as, apps on your iPad, internet searches, strategic networking, team meetings or even mentoring with individuals you respect. Your ability to access information is limitless so take advantage of the opportunities.

At Sears Insurance we are on top of every aspect of health insurance, life insurance, long term care, disability/income protection, etc. The Healthcare Reform is front and foremost in the thoughts of us all. We have all that you need to remain in compliance as the changes unfold each year. We have posted these timelines on our web site at [www.searsinsurance.info](http://www.searsinsurance.info) for your easy reference.

Our sources of education are varied. We attend courses at the Kelley Insurance Center at Drake University. The courses and classes are conducted by leaders in our industry and offer current information in many interests. The name honors the late Robb Kelley, Winifred Kelley, and Employers Mutual Casualty (EMC) Insurance Companies of Des Moines in recognition of the support the Kelley family and EMC insurance companies have given Drake University over the years. These qualify for what is called CECs, continuing education credits, mandated by the State to renew our license.

We attend classes sponsored by brokers from the carriers that we represent. Wellmark, the largest health insurance company in the state, offers classes on products, changes, compliance issues, etc. There are online classes that we subscribe to as well. Publications that track several subject matter authorities bring the latest changes and trends to us. We blog about various topics of interest. Our information is beneficial for both individuals and group benefits administrators.

All of these enable us to do the best job possible for you, our clients. We in turn teach you and show you the options available. Our goal is to protect your health and your finances. As independent agents we represent many quality carriers. When we bring you a quote we show you all that is available in the marketplace. As we work together I ask you questions that enable me to learn more about you. When we make a final decision, it is an educated decision. I then offer to schedule a meeting with your employees. It is important they understand what you are offering to them and how they can use this valuable benefit.

I enjoy working with all ages. When I work with the generations on either side of me ... I am a "Boomer"... it seems that I learn a whole lot. They teach me what is important to them as they set their personal goals. A younger person's career and families can be so varied that it is a pleasure to help them set their sails for their future. When working with our seniors, I ask them what is most important to them. While there are some common denominators, they have a whole different perspective. They want to maintain independence both financially and physically as well as asset transfer to their beneficiaries. We are careful listeners and ask a lot of questions. That's how we learn.

Never fear the unknown...become knowledgeable through learning...then share with others by teaching. \*

"ANYONE WHO STOPS LEARNING IS OLD, WHETHER AT TWENTY OR EIGHTY. ANYONE WHO KEEPS LEARNING STAYS YOUNG. THE GREATEST THING IN LIFE IS TO KEEP YOUR MIND YOUNG"  
- Henry Ford

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Annie Meacham

## Live, Learn & Pass It On

Sharing all you know yields great rewards

I have been in marketing since, well, longer than I want to admit. There were no cell phones. No fax machines or internet. No computers or printers or quick fixes. If a client needed a sign that read: “RING BELL FOR SERVICE,” they called their advertising

agency. Okay, my first print ad didn't roll off the Gutenberg press, but it's been a long time, and life was very different.

When I think back to my first agency job, I still cannot believe how green I was. My husband and many of our friends were in advertising, and I had enjoyed a bit of success as a freelance copywriter. Arriving at the agency felt like the end of a long road. I had arrived! At last someone had seen my talent and I had been hired for all I knew! And then, I went to lunch. Listening to the conversation, I discovered how little I knew—about everything.

Every lunch at the agency became a learning experience. We would arrive at a smoke-filled restaurant where I would quickly order my diet cola and settle in to listen, as the guys “talked shop” and threw down the hard stuff. My cronies—and the media reps who were always present—didn't just *talk* fast, they *thought* fast, tossing out statistics and running commentary at a dizzying pace. To me, it seemed as if they knew absolutely everyone and everything—hundreds of vendors, business owners, heads of companies, political figures. They discussed the inner workings of different business models, politics, media, money, and clients. It was as intuitive for them as breathing. Every lunch left me amazed and exhilarated. And there they were, eating, drinking and downloading, sharing everything they knew until I thought my head might explode. They were my first mentors—wizened, grizzled, gregarious characters filled with a passion for advertising—the remarkable professionals who raised me in the business.

Since they belonged to professional organizations, I joined as well, attending luncheons where speakers from across the country opened my eyes to even more. The more I learned, the more I wanted to learn, so I started setting aside money for regional seminars and national conferences. There I was, gaining insights directly from “the big boys,” people whose names I had read in

industry publications like *AdAge*.

A decade later, I found myself receiving requests from educators and students for internship opportunities in my small freelance firm. While I wasn't sure I had much to teach them, I knew I had plenty of work and sharing the load seemed like a good idea.

Interns in my office were not sent to do grunt work or wash coffee cups. They worked at my side, learning print process and what to look for in a press check, the guidelines for writing copy in each medium, how to set up and maintain an international media center, how to “wing it,” and when not to “wing it.” As we went from project to project, I never covered my paper. I gave them everything I had, shared every tip, every trick I knew. It didn't take long to see that sharing all I knew yielded great rewards.

It was an intern who helped me upgrade from my portable word processor notebook to my first Mac. A few years later, another intern solved tricky network issues and taught me PhotoShop, and it was an intern in the early 90s who formatted a series of Excel templates for my accounting and production budgeting. At the end of their internships they left stronger and smarter—and so did I.

After 30 years, I still haven't arrived. I still attend workshops and lectures. I take part in internet trainings and classes. Anyone who knows me knows I am always in the middle of a book on behavioral psychology, or business. I still pore over magazines on graphic design, communications, psychology, and technology. And as a lifelong mentor, I am still sharing what I know, because watching knowledge grow and expand in someone else still flat out knocks me out. Every day reminds me that life and work are still filled with endless things to learn, even after all these years.

Turns out that learning and giving have not just been endless, they have been the best parts of a career I have loved. ✨



“EVERY DAY REMINDS ME THAT LIFE AND WORK ARE STILL FILLED WITH ENDLESS THINGS TO LEARN, EVEN AFTER ALL THESE YEARS.”

Annie Meacham is busy enjoying life as a freelance writer and full-time marketing specialist with Des Moines Radio Group. Her roots recently led her back to Des Moines after seven years in Minneapolis working in direct response television and radio for an impressive list of well-known brands, including Bare Minerals, Lumber Liquidators, CareOne Insurance, Proactiv Solution, and Rosetta Stone.





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Raylee Melton

## SOCIAL MEDIA: How Can You Use Social Media to Improve Your Business?

I believe that a hand shake and a smile will always be necessary. I also believe that social media is a powerful force today. But how do you do business with Facebook feeds?

Social media can feel like an overwhelming part of your marketing plan. At Moth Media, we offer a navigation strategy instead of an all-knowing claim. We feel that

social media is an ongoing process.

Let's see how Traci K Houghton, owner, Barefoot Chic Boutique in Ankeny; CEO of Brightstar, uses social media.

**What have you learned about social media?** We have learned so much about social media; specifically, we learned the importance of formulating a specific and strategic social media plan for each month and executing that plan effectively. We have also learned a variety of best practices that we can use throughout our marketing campaign.

**What results can you say you have achieved from social media?** Barefoot has experienced a tremendous increase in overall awareness by utilizing social media. We have gained more "likes" that are real, not just happy clickers but genuine customers. As for me personally, I have increased my overall knowledge of social media, its importance and impact.

**What is your short term/long term goal with social media?** Barefoot Chic Boutique's short term goals were to increase awareness, increase "likes", increase our social media knowledge, and increase store traffic. BCB's long term goals are to continue to increase market awareness, increase frequency to our pages and websites, and directly increase sales.

**Why aren't you doing social media yourself?** Social media takes time, strategy and creativity; Moth Media instantly helped formulate our plan. As owner of two businesses, I have very little time, and I like knowing that I can rely on Moth Media to manage this very important piece of our marketing strategy.

**Why did you choose Moth Media?** Barefoot Chic Boutique needed help developing a social media strategy that would create awareness, promote customers to our store, and increase sales. Moth Media offered so many intuitive ideas, and immediately understood what I was trying to do and the message I was trying to deliver to my customers. Also, Moth Media is very knowledgeable and easy to work with. Furthermore, I strongly believe in supporting women-owned businesses; I appreciate Moth Media's commitment to seeing my business grow. \*

See her results for yourself at [www.facebook.com/BarefootChicBoutiqueAnkeny](http://www.facebook.com/BarefootChicBoutiqueAnkeny) or stop in her store at 110 NW 9th Street Ankeny, IA.

**Moth Media - Navigating you with the finest technology while still knowing how to use a compass.** Raylee Melton is the owner of Moth Media, LLC. "I want to use my experience to help businesses improve, utilize and enjoy social media as a tool to increase profitability. Most of all...I want to teach you how to have fun while doing it!"

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Phyllis Pearson

## ESTATE PLANNING: Unmarried Couples

We usually think of same-sex couples when we think of unmarried couples. But there are young couples who aren't ready for marriage, couples where one or both have been divorced and are wary of getting married again, and elderly couples who for financial reasons do not want to get married. One of my elderly couples who had been together for more than 25 years didn't want to

get married because then they would have to live together! These unmarried couples can be the same-sex or not, the law applies the same for any unmarried couple. I want to discuss some of the issues and how an unmarried couple can, with planning, resolve these issues without getting married.

**Health Care.** If an unmarried couple wants to be able to make health care decisions for each other, if they are unable to make decisions for themselves, they each need to complete a *Medical Power of Attorney*. This form can be found at <http://www.iowabar.org> under Legal Forms. You do not need a lawyer to complete the form. The couple should give a copy to their family doctors and take it with them any time they go to the hospital.

**Residence.** I just had an unmarried couple in last week where the residence was only in one of their names. He told me that if he died first, no problem, his children would not kick her out, but he wants his children to ultimately get the house. This is not good planning. They both live in the house and have lived together for many years. She considers the residence her home just as much as he does.

An easy solution would be for the house to be titled in both their names as *Joint Tenants With Right of Survivorship*. That means if one of them dies, the other one automatically gets the house.

However, it may be more complicated than that. In the example above, he purchased the house and makes all house payments and wants it to go to his children. To solve this issue, they are going to sign a "Residence Trust" which is a revocable living trust that only deals with the residence. It can specifically provide that if he dies first, she can live in the house until she moves out (because of death or otherwise) and can specifically provide that she cannot live there if she is co-habiting with someone else.

**Funerals.** Funerals are where the ugliness really comes out! For the couple that was together for 25 years but didn't want to live together, when he died, his ex-wife popped up and took over the funeral. The girlfriend of 25 years was relegated to the back row and felt like she had just been a mistress. This can be avoided. Iowa has adopted *The Right to Disposition Act*. You can fill out a form, stating what you want done with your remains (buried, cremated, specify a funeral home, etc.), and more importantly, who is in charge of your remains.

These are just three issues that unmarried couples can address with estate planning. Then they can make the decision to get married on other issues. \*

\*All names used in this article have been made up.

Phyllis Pearson is the senior partner of Pearson Bollman Law and has been practicing in the areas of wills, trusts and probate for more than 30 years. In 2004 she added the area of elder law as a practice area. Elder law is often referred to as "later in life estate planning," and relates to the protection and distribution of assets should you or a loved one be faced with entering a nursing home. She also is an accredited attorney with the Department of Veteran Affairs. This permits her to represent clients in the preparation, presentation and prosecution of claims for veterans benefits, including the Aid and Attendance Benefit, before the Department of Veterans Affairs.

To contact Phyllis, go to [www.pearsonbollmanlaw.com](http://www.pearsonbollmanlaw.com) or email [phyllis@pearsonbollmanlaw.com](mailto:phyllis@pearsonbollmanlaw.com)





*Kathi Koenig*

## Keep Your Finger on the Pulse of Your Business by Reviewing Financial Information

**B**ecause of the economic woes seen during the past few years, many businesses have experienced decreased profits. Unfortunately, some companies that were barely getting by and didn't adjust during these tough times have gone out of business.

Remarks often heard from such businesses are "How could this happen?" and "We didn't see it coming."

While it's true that few people could have predicted the overall downturn in the economy, some business owners simply did not pay attention to the general health of their company. They failed to analyze the financial information available to them, saying, "Things seem to be running just fine," "Why bother?" or "I'm just too busy."

A review of the statement of cash flows could have revealed that operations had been using – not providing – cash and that the company had been relying greatly on bank financing to stay afloat. An analysis of the accounts receivable may have alerted business owners and managers that a majority of their receivables were not current and collection issues might arise in the future.

### Optimizing business with an internal review

Management can benefit greatly by learning how to read and use their financial statements. It is important to analyze financial information enabling you to improve profitability, identify problems, make projections, cut costs and assist in the decision-making process. Management's review of the financial statements can also help identify and mitigate fraud or theft.

Many small businesses, due to their limited number of employees, usually do not have proper segregation of duties. To help compensate for the lack of segregation, management should, at a minimum, perform a monthly review of financial statements, compare actual amounts to budgets and prior periods, and investigate any unexpected differences. You should also review bank reconciliations and bank statements to see who's getting paid and how much.

### Analyzing financial information

#### Review Comparative Financial Statements

By analyzing financial statements for different periods side by side, a business can see how it has performed over time and identify trends in accounts.

The company should make inquiries not only on percentage and dollar changes but also on its expectations based on operations. For example, if the number of plant employees at a manufacturing company doubled from last year, all things being equal, the

company should expect revenues, as well as wages, supplies and other direct expenses to increase accordingly.

#### Monitor Budgets to Control Spending

The goal of a budget is to identify specific areas for spending the revenue of the company. Budgets are good for accountability and control of spending. The company should compare budget to actual figures on a regular basis and investigate major variances.

#### Calculate Financial Ratios

Financial ratios are an important part of the financial statement analysis. Ratios generally hold no meaning, unless they are benchmarked against past performance or the industry. By benchmarking certain key income statement lines with industry data, an organization can see how it compares to similar companies.

Businesses can use ratios when analyzing income statements to make sure the numbers appear reasonable. They can do this by looking at their driving factors and comparing them to revenue for the period. For example, for a medical practice, a direct relationship should exist between the number of patient visits or surgeries and the revenues for a given period.

There are many ratios, so a company should focus on key industry ratios and ratios important to its business – such as ratios required by loan covenants.

In conclusion, when it comes to monitoring the health of your business, having a series of internal checkpoints in place, and reviewing your financial statements will help keep your company fit. Contact your CPA today and ask them how to use your financial information to keep your business healthy and better equipped to handle an uncertain market. \*

*Kathi Koenig, CPA, Partner – WDM Office McGowen, Hurst, Clark & Smith, P.C., kkoenig@mbcscpa.com, 515-288-3279.*

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Katie Heim

## Make the Grade as a *Financial Teacher*

If you're a parent, you've likely told your kids at one time or another that money doesn't grow on trees. Most children are aware of the concept of money long before they can even add or subtract...just ask them where money comes from and you'll likely hear the words, "the ATM." The idea

that parents actually work for money requires a more mature mind, but even then, it doesn't always make sense.

JP and I want to instill the same values about money in Elizabeth and Emma as our parents taught us – *to earn, save, give and spend*. Once they are both a little bit older, they will be required to do chores in our home and eventually get a part-time job while attending school. Our goal is to teach them that first and most importantly, money must be earned. Once earned, they need to 1) put a portion in savings, 2) give a portion to the church or another community organization in the community, and 3) spend what's left on something special for themselves if they so choose.



### Teach Kids About Money Sooner Rather than Later

Educating, motivating, and empowering kids to become regular savers and investors will enable

them to keep more of the money they earn and do more with the money they spend – and provide them a foundation for good financial habits as they grow into adults. Here are some simple ways to help children learn about personal finance and managing money:

#### 1. **Introduce them to money as soon as they can count.**

Teaching money should be a hands-on learning experience. Get out the real thing, use play money, or even make your own.

#### 2. **As your children grow, be an example and teach them your values concerning money.**

Share your ideas on how to save it, how to make it grow, and how to spend it wisely.

**3. *Is it a need, want or wish?*** Teaching kids the difference between something they need or want will help prepare them for making good spending decisions in the future.

**4. *Introduce children to the value of saving versus spending.*** Explain and demonstrate the concept of earning interest income on savings. Later on, they also will realize that the quickest way to a good credit rating is a history of regular, successful savings.

**5. *Give allowance in denominations that encourage saving.*** If the amount is \$5, give them five 1-dollar bills and encourage them to set at least one dollar aside in savings.

**6. *Let kids open their own savings account.*** Start regular savings habits early, but don't refuse when they want to withdraw some money for a purchase. This may discourage them from saving at all. Find a bank that has a program specifically geared toward children that support the same principles that are personally important to you.

**7. *When making a credit card purchase, take the opportunity to teach children about how credit works.*** Explain how to verify the charges, the fact that it is like a "mini" loan that has to be paid back, and how to guard against credit card fraud.

**8. *Think twice about making credit cards available to young people, even if they are in college.*** Students find it easy to use credit cards for cash advances or to meet everyday needs, instead of for emergencies as originally planned. When that happens, students find themselves having to cut back on classes to fit in part-time jobs just to pay for their credit card purchases.

As parents, grandparents and business people, it is our responsibility to be an example for the children in our lives and our community. Directing them on the path to good financial goal setting will prepare them to be good citizens and successful business people later in life. It is up to us to create a brighter future for the next generations to come. \*

Source: Family Education Staff. 15 Ways to Teach Kids About Money. Retrieved September 2012, from <http://life.familyeducation.com/money-and-kids/parenting/>

Katie Heim is the AVP Sales & Service Manager of Central Iowa for Two Rivers Bank & Trust.



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### OCTOBER

**How to Master the Art of Appreciation.** The holiday season is just around the corner. It's a time when you want others to know you are thinking about them – that you care about them. There's no doubt that everyone longs to feel appreciated. As a business owner, it is important that your customers know that you care and appreciate them not just during the holiday, but all year long.

In today's economy, we should be focused on customer service, loyalty and gratitude. How many times have you put a little note you received on your refrigerator? How did that thoughtful act make you feel? Building stronger relationships in your personal life and business is more important than ever.

Ann Merkley and Denise Boring share how thanking clients for their patronage is one of the single, most important activities that can make a difference in your business. From simple thank yous to birthday or anniversary cards to chocolates...you'll learn the art of appreciation marketing.

**Thursday, October 18, 2012**

**11:30 am** - Arrival and Networking (*Optional*)

**12:00-1:00 pm** - Lunch, Presentation and Commercials

**1:00 pm - 1:30 pm** - Optional Networking

*We will begin the programming promptly at 12 p.m.*

*If you wish to join us for lunch, please arrive by 11:45 a.m.*

#### **Our October Non-Profit Organization Spotlight:**

**Polk County Conservation** provides the citizens of Polk County with quality outdoor recreation, conservation education, and the long-term protection of Polk County's natural heritage. [www.leadingyououtdoors.org](http://www.leadingyououtdoors.org)



#### **Our October Presenters ~**

**Ann Merkley**

*Senior Partner, Merkley Wealth Associates*

Ann is a Senior Partner with Merkley Wealth Associates and a registered representative of Park Avenue Securities. She specializes in Retirement and Legacy Planning. Ann is also the co-founder of Women of Worth (WOW). She is a member of the Million Dollar Round Table (MDRT) and has been in the financial industry for 32 years. Ann is also a registered early childhood music teacher and serves as a youth and music program leader at First Christian Church in Des Moines. She enjoys playing her violin in church and in her free time. Ann attended Drake University in Des Moines, Iowa and continues to make Des Moines her home along with her husband, three grown children and grandchild.

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#### **Denise Boring**

*Owner, The Grand Opening Store*



"Let's Celebrate" is a common theme for Denise Boring and her business, The Grand Opening Store. After spending almost a decade in corporate America, she took that experience to Small Business America and now helps her clients make a much larger impact on the bottom line through promotional products and grand opening celebrations.

Denise is active in and volunteers with several local Chambers of Commerce, enjoys biking, reading and celebrating with friends and family. [denise@thegrandopeningstore.com](mailto:denise@thegrandopeningstore.com)

### NOVEMBER

**How to protect and control your financial future.** Today, women are living longer and have a great deal of vitality and energy at fifty, sixty, seventy and beyond. While many Americans have seen their retirement dreams fade in the wake of the recession, experts say the crisis is worse for women. What do you want to do when you retire? Do you want to travel, spend more time with your family and enjoy your favorite activities... or just relax with no work or money worries?

Join us for WOW in November and Aimee Johnson will not only help you gain a better perspective on retirement, but show how you can prepare for your financial future. You will:

- Learn about factors that may impact your retirement
- Learn how you can overcome common financial missteps
- Discover 10 powerful retirement strategies
- Take the first steps toward a more empowered retirement

**Tuesday, November 20, 2012**

**11:30 am** - Arrival and Networking (*Optional*)

**12:00-1:00 pm** - Lunch, Presentation and Commercials

**1:00 pm - 1:30 pm** - Optional Networking

*We will begin the programming promptly at 12 p.m.*

*If you wish to join us for lunch, please arrive by 11:45 a.m.*

#### **Our November Presenter ~**

**Aimee Lynn Johnson**, *Women's Program Manager, Allianz Life Insurance Company of North America (Allianz)*



Aimee Johnson leads research on the women's market, creating and maintaining relevant marketing resources for financial professionals and consulting with them about strategies for productive meetings and client seminars/events.

Aimee attended Dunwoody Institute in Minneapolis, and is FINRA-registered with Series 7, 66, and 31 securities registrations. She enjoys camping and hiking, traveling, and going to collector car shows with her family. [Aimee.Johnson@allianzlife.com](mailto:Aimee.Johnson@allianzlife.com)

#### **Our November Non-Profit Organization Spotlight:**

**Blank Children's Hospital** is committed to family-centered healing, caring and teaching. Hundreds of doctors, nurses and staff care for patients from before birth through adolescence and the number of medical specialists, programs and services is constantly growing to improve care and meet the changing health needs of children and families.

[www.blankchildrens.org](http://www.blankchildrens.org)



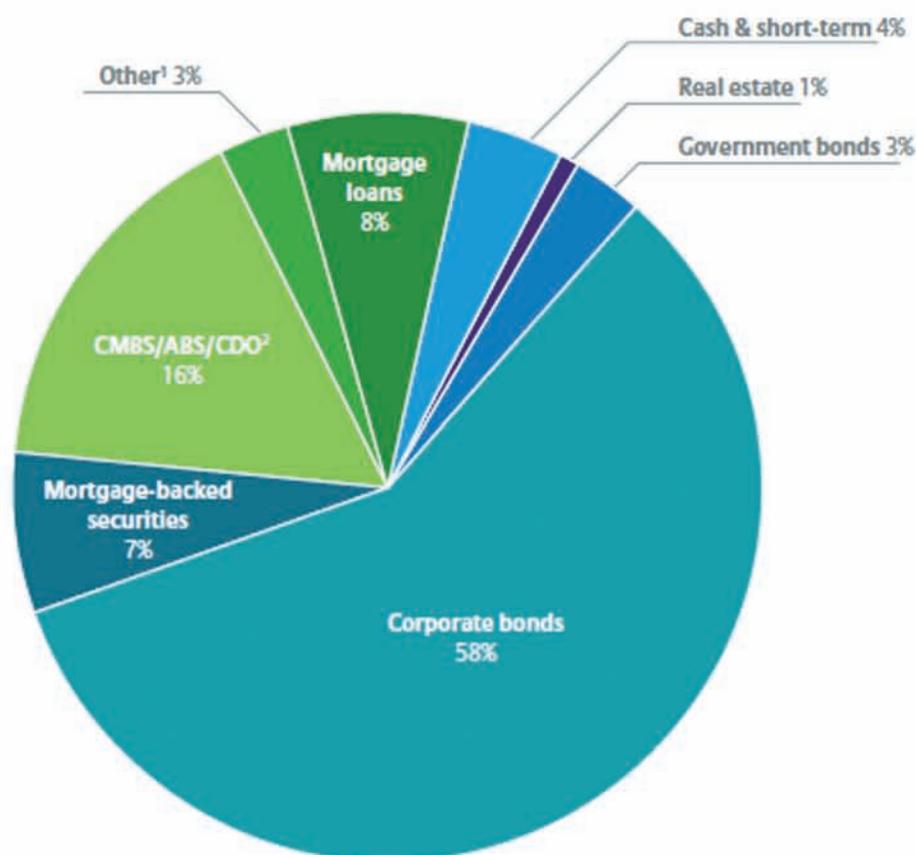
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