First Point Wealth Solutions

FOURTH QUARTER 2021 NEWS

A PUBLICATION EXCLUSIVELY FOR FIRST POINT CLIENTS

First Point Client Appreciation 2021

IN THIS EDITION

YOUR PRIVATE BANKING TEAM

Karen Johnson
515-663-3009
Karen.Johnson@FNB247.com

Marcy Nelson
515-663-3075
Marcy.Nelson@FNB247.com

Jen Walter
515-777-7174
Jennifer.Walter@FNB247.com

WELCOME *TEAM MEMBERS*

Karen Johnson
515-663-3009
Karen.Johnson@FNB247.com

Leanniris De Jesus
515-663-3030
Leanniris.DeJesus@FNB247.com

First Point Private Banking is pleased to welcome two new members to our First Point Team!

Karen Johnson joined the First Point team as a private banker in Ames. Karen brings to the role a wealth of experience in delivering exceptional customer service, along with a passion for building trusting relationships with her clients. Karen previously served as a senior relationship banker at our Ames Main branch.

Karen joins Marcy Nelson in serving our Ames First Point clients and Jen Walter who serves our clients in Ankeny and the Des Moines Metro.

Leanniris De Jesus joined the First Point team as a private banking assistant at our Ames Main location. Leanniris will be serving as another point of contact to assist Karen and Marcy with your banking needs in the Ames area. Leanniris previously served as a senior relationship banker at our Ames Main branch.

First Point Private Banking continues to grow, and we are excited about expanding our team.

BANK *THE KNOWLEDGE*

SEMINAR

FRAUD & SCAM PROTECTION

Learn about recent scams and how to protect yourself and respond to fraud!

SAVE THE DATE

Ames
Tuesday, January 25 | 11:30 a.m. – 1 p.m.

Ankeny
Thursday, February 3 | 11:30 a.m. – 1 p.m.

West Des Moines
Tuesday, February 22 | 11:30 a.m. – 1 p.m.

Locations to be determined.
RSVP by contacting your private banker.

FIRST POINT
WEALTH MANAGEMENT

End of the Year Financial Checklist

"Organizing your financial house" usually ranks toward the top of most New Year's resolution lists. We've compiled a financial checklist to help you get organized for 2022.

- ☐ **Review your tax withholdings.** Have you had a major life change (e.g. employment, marriage, divorce, or a new child) that affects your income tax? Check to make sure your tax withholding has been properly adjusted.
- ☐ **Check to see when you last rebalanced your investment portfolio.** Although you don't need to update your investments every year, many people go far too long without making necessary adjustments as they age.
- ☐ **Review IRA and employer retirement plans for the year.** Both IRAs and 401(k)s have annual contribution limits, so consider the best options for your situation. The deadline for IRA contributions is usually April 15 for the previous year. Check with your tax advisor to determine tax advantages of the various IRA options.
- ☐ **Evaluate your debt.** It's a good time to evaluate your debt, determine which carries the highest interest rates and prioritize your payments. Paying off debt with the highest interest rates first can make a huge difference in reducing your debt more quickly.
- ☐ **Consider contributions to a 529 Plan to fund children's/grandchildren's education.** 529 Plans allow you to make contributions to a tax-free account that may be used to pay for qualifying secondary education expenses.
- ☐ **Check up on wills and estate planning.** Make sure that the wording of your will reflects your actual intentions and wishes, especially if you have been through a major life change.

Being strategic with your retirement planning reduces stress, saves money, and helps provide confidence for you and your loved ones. We are here to help with all of your financial planning needs and to assure your assets are working toward your financial goals. Call to schedule a financial check-up.

First Point Wealth Management clients have access to completing a complimentary financial plan with a First Point Wealth Management representative. Contact us today to learn more.

Sydney Pottebaum
Administrative Assistant
(515) 663-3074 | Sydney.Pottebaum@LPL.com

Ric S. Nelson,CFP®
Investment Representative

SERVICE *HIGHLIGHTS*

eMoney Client Portal

Take Control of Your Financial World

Your Personal Financial Management website makes it easy to manage both your wealth and your well-being.

Organize. Monitor. Collaborate.

ORGANIZER
Connect all your accounts for a consolidated view of your entire financial picture.

INVESTMENTS
Interactive charts and detailed views help monitor all your accounts.

TRACK SPENDING
Know how much you're spending, and where.

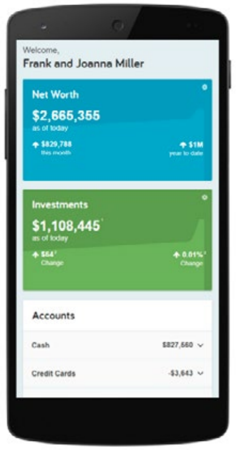
BUDGETING TOOLS
Set budgets to help work toward your savings goals.

SCREEN SHARING
Join a screen-sharing session quickly and easily for interactive planning anytime, anywhere.

VAULT
Safely store your most important financial documents, accessible 24/7.

MOBILE
A complete financial picture available on your smart phone.

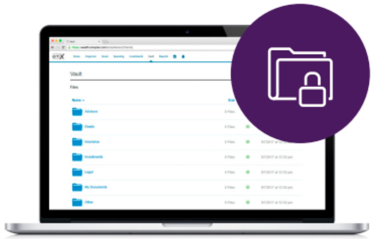
GOALS
See if you're on target toward your most important goals.



Answers in the Palm of Your Hand

With mobile access to your account information, your complete financial picture is in the palm of your hand, whenever you want, from wherever you are.

- See All Your Accounts on One Page
- View Your Updated Investments
- Track Your Progress Towards Your Goals
- Access Important Documents



Protect Your Important Documents

With unlimited secure document storage, you can organize and protect your most important documents. Review the checklist below and start adding to your Vault today!

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. First National Bank and First Point Wealth Management **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using First Point Wealth Management, and may also be employees of First National Bank. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, First National Bank or First Point Wealth Management. Securities and insurance offered through LPL or its affiliates are:

Not Insured by FDIC or Any Other Government Agency	Not First National Bank Guaranteed
Not First National Bank Deposits or Obligations	May Lose Value

Contact us today for more information on how to get started on your personal financial website.

Sydney Pottebaum
Administrative Assistant
(515) 663-3074 | Sydney.Pottebaum@LPL.com

Ric S. Nelson,CFP®
Investment Representative

IRELAND WITH MICHAEL

MAY 28, 2022 – JUNE 6, 2022

Travel to Ireland on the trip of a lifetime with PBS TV host and world-renowned Irish tenor, Michael Londra.

INCLUDED IN PRICE:

2 Nights at Ferrycarrig Hotel, Wexford
3 nights at The Europe Hotel, Killarney,
2 nights at The Hardiman Hotel, Galway
1 night at the Alex Hotel, Dublin
All breakfasts, 5 dinners
VIP concert
Admission to all the sites on our tour
Luxury coach with wifi, Servies of Driver/Tour Guide

LAND TOUR PRICING:

Double Occupancy - $3,800 per traveler
Single supplement additional $1,050
*Air fare is currently about $1,300 from Des Moines Airport
Trip Insurance: $259

Contact your private banker for more information.

Sun, May 29
DEPARTING DUBLIN — Upon arrival in Dublin, your tour guide will escort you by luxury coach through the Wicklow mountains to meet MIchael at Wells House & Gardens.

Mon, May 30
HALLS and CASTLES — Travel to Hook Head and visit Loftus Hall, which is often called the most haunted house in Ireland. Then visit the Hook Lighthouse, one of the oldest lighthouses in the world.

Tue, May 31
GIFT OF THE GAB — Travel west to the village of Blarney and stroll the grounds of Blarney Castle. You can climb the battlements and kiss the world-famous Blarney Stone to get the "gift of the gab".

Wed, June 1
DINGLE PENINSULA — Then visit Dingle Distillery, which puts a distinctive Irish twist to their whiskey, gin and vodka.

Thu, June 2
JAUNTING CAR RIDE & RING OF KERRY — Enjoy a horse-drawn car ride through the grounds of the Killarney National Park. Then board the coach through magical scenery to the village of Kenmare.

Fri, June 3
CLIFFS OF MOHER & GALWAY— View the Cliffs of Moher, which stretch 5 miles along the wild Atlantic Ocean. Then it's on to Galway, the City of the Tribes.

Sat, June 4
QUIET MAN WALKING TOUR — Travel into County Mayo to the village of Cong which was made famous by the 1952 movie "The Quiet Man".

Sun, June 5
Visit Clonmacnoise, a monastic settlement founded in 545 AD. Learn about the history of the site and take a walk around to see the ancient monuments.

TICKETS *AVAILABLE*

A First Point benefit is the opportunity to purchase tickets for shows at these local theatres. Secure great seats while saving time and processing fees; and avoid lines by contacting your private banker.

C.Y. STEPHENS AUDITORIUM

1900 Center Drive, Ames

October 15	Whose Live Anyway?, 8 p.m. - $57.50
October 17	Ballet Hispánico, 7 p.m. - $35
October 21	Ron White, 8 p.m. - $74
October 30	Straight No Chaser, 8 p.m. - $57.50
November 28	Martina McBride: Joy of Christmas Tour, 7 p.m. - $79
December 11-12	The Nutcracker Ballet, 1 p.m. - $30
December 20	A Magical Cirque Christmas, 8 p.m. - $68
January 26	Roald Dahl's Charlie and the Chocolate Factory, 7:30 p.m. – $76
January 29	Drumline Live, 7 p.m. - $56

ACTORS (AMES COMMUNITY THEATER)

120 Abraham Drive, Ames

Thursday–Saturday performances 7:30 p.m.; Sunday performances 2 p.m. and 7:30 p.m.

November 11 – 21	Lucky Stiff
January 27 – February 5	Murder on the Orient Express

DES MOINES COMMUNITY PLAYHOUSE

831 42nd Street, Des Moines

Contact your private banker for ticket price and availability.

October 15 – 24	Escaping the Labyrinth
December 2 – 19	Sound of Music
February 4 – 20	Murder on the Orient Express
March 25 – April 10	Singin' in the Rain

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1ST FIRST NATIONAL BANK

405 5TH STREET • P.O. BOX 846
AMES, IOWA 50010

What do you like about working

with your advisor?

"They encourage us to enjoy our retirement. I know that I can contact them for any concerns about our financial future."

– Steven & Mary