

## You Can't Measure What You Don't Track

Many of us have had the opportunity to compete in various sports throughout our lives, such as tennis, football, basketball or golf, and all sports have a way of keeping score. Imagine a football game with no score or playing a round of golf against an opponent and not keeping score. Who wins? Think of Michael Phelps swimming in this year's Summer Olympics. How would we know, without timekeepers, if he sets another world record? Whether it's swimming, track and field or baseball, all must keep score.

Believe it or not, investing and retiring are like swimming, golf or any sport. You have to keep score. Let's look at some of the tools needed.

### Goals

Like the Olympic athletes we watched this summer, we too need goals. We need answers to questions such as: At what age would I like to retire? What do I want to do in retirement? How much do I want to pay for my child's education? Ask yourself: Do I have an account for "opportunities" that might arise? Do I have an account for the future wedding I will have to pay for? It's important to write down these goals and then let us help you fund them.

### Plan

When you have your goals in place, just as the Olympic athletes did, you need a plan to reach them. This should be written out and put into place immediately. For instance, let's say you want to have \$15,000 saved for your daughter's wedding someday. Establish this account, determine what needs to be invested in it each month to hit that number by the time she is 25 and then start funding it. Having a plan in place allows you to gauge the progress. You can bet that Michael Phelps had a plan in place to win gold this summer.

### Track

Remember, you can't measure what you don't track. You must have a way of monitoring your goals each and every year to ensure you are on track. You can set up a spreadsheet to allow you to monitor the progress of your investments twice per year. For example, three years after starting the wedding fund you will be able to see if you are ahead of or behind schedule.

One of the easiest ways to track your progress is with our online software called eMoney. It's an online data aggregation tool that allows you to track your investments, mortgages, credit cards, 401(k)s and more in one convenient place. It allows you to print out a Living Balance Sheet anytime you would like, just by logging into the eMoney website. Each night the online tool grabs the current balances of your various accounts and updates your Living Balance Sheet.

Another useful feature is the online Vault that allows you to save documents securely online. A good use of this would be adding copies of your driver's license or passports. If you ever lose them you would be able to retrieve copies from anywhere in the world where you have online access. To demo this software, please visit the following link on our website at [www.iwealth4me.com/client-access/account-access/](http://www.iwealth4me.com/client-access/account-access/).

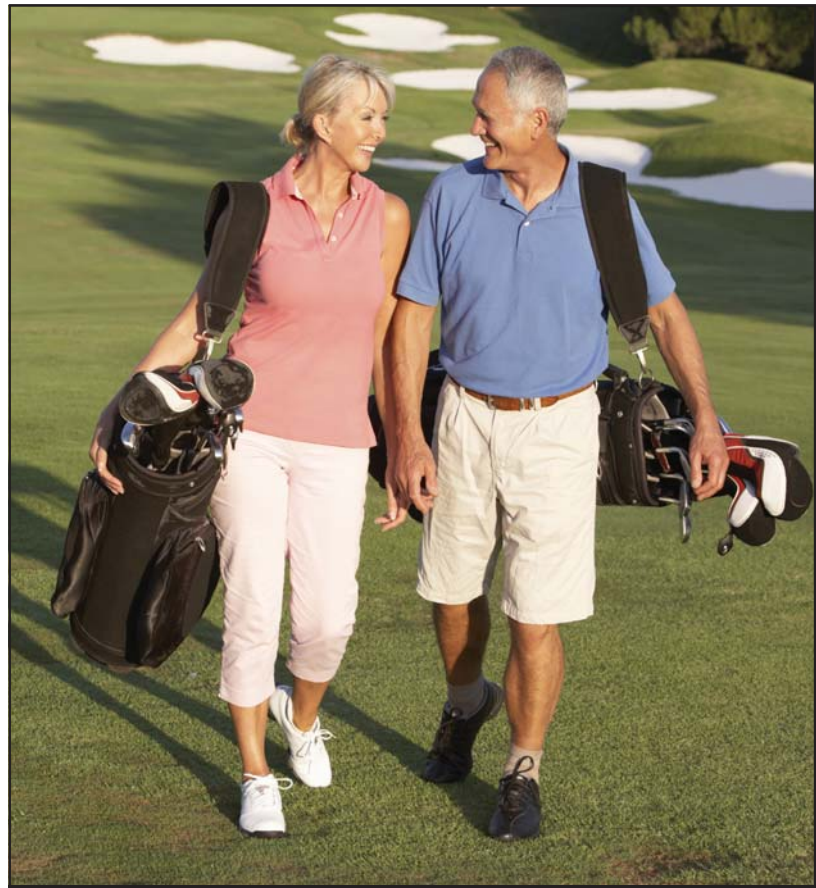
So, as we watched this year's Summer Olympic Games and saw the times, scores and goals being fulfilled, you too should be working on your goals and tracking the results. Keeping track will enable you to succeed in your plans.

If you would like some more information regarding using eMoney, please contact Michelle in my office at [michelle.nieuwsma@investmentcenters.com](mailto:michelle.nieuwsma@investmentcenters.com).

Happy planning,

Brad Connors, CWS®  
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Benjamin Franklin, one of our Founding Fathers wrote: "wealth is not his that has it, but his that enjoys it." In harmony with this thought, we encourage our clients to enjoy the wealth they worked so hard to build. We want them to protect it of course, but not squander it. We urge them to live richly; to enjoy the golden years of retirement. In the end, true wealth is not about money, but about the experiences we share with those we love.

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