

Financial Confidence for Widows

Many experts agree that while the grieving process upon losing a spouse can take a year or two to begin receding, the process of mourning the loss of your spouse may never go away. That first year or two, however, can be a chaotic time in which you try to process the seven stages of grief: shock, denial, anger, bargaining, depression, acceptance and processing.

Taking Steps Toward Financial Confidence

The first year of navigating life without a spouse can be difficult and emotional – it's best to not make any major financial decisions in that first year if you can avoid them.

1 Step One: Ask for Help

You don't have to go it alone. There are people who can help you wade through the responsibilities and tasks that come with continuing after the loss of a spouse. A professional advisor without any emotional investment to the situation can prove invaluable at this time.

2 Step Two: Simplify

Identify what opportunities there are to simplify your finances and responsibilities. If your spouse typically handled your finances before their passing, now is the time to gain control and simplify. If you are accustomed to managing your finances, it's time to find ways to make money management easier and less of a chore.

3 Step Three: Take Control

You might find yourself questioning why your spouse handled money the way they did, but now isn't the time to dwell over past mistakes. Instead, turn your focus toward taking control of your finances now. This is yet another instance where an advisor can be of great help.

Financial Confidence Is in Your Reach

We can't take away your pain from the loss of your spouse, but we can guide you toward becoming more comfortable and secure in handling your finances now and in the future. Reach out to schedule a conversation.

Investment advisory services offered through Lane Brothers Investment Counsel, an SEC Registered Investment Advisor.



LANE BROTHERS
INVESTMENT COUNSEL

JOE ALLEN

Wealth Advisor

joe@lanebrothers.com



Meet Joe

Whether you're planning for retirement, in retirement, saving for college for children or grandchildren, or just trying to protect the financial future of the ones you care for the most, Joe will work together with you to develop specific strategies to help you pursue your goals. Joe will work together throughout your life with your attorney, accountant and other trusted professionals to help ensure you are always on track as you work toward those goals. Throughout it all, Joe is dedicated to providing you with the level of service he provides his family members.

Joe's journey to becoming a financial advisor began with his family. Before Joe and his wife, Wendy, got married, they were both incredibly passionate about making sure they were on a strong financial foundation with a plan to reach their goals. They planned on having kids and wanted to make sure they provided a stable financial environment. So, when Joe was fresh out of college and entering his career in information technology, he enlisted the help of a financial advisor.

After many years in IT, adding two sons to their family and having built the financial foundation he desired (thanks to the help of his family's financial advisor), Joe realized he wanted to do something more meaningful. Along the way, he had the opportunity to help a family member retire with dignity. It was in those few one-on-one sessions that Joe realized he wanted to help people pursue their financial goals.

Joe is not only passionate about finances, but also serving in his community. He serves as vice president of the board of directors for The Launch Pad Teen Center (a local nonprofit), volunteers as a youth sports coach year-round, was a Big Brother for 12 years until his "little" turned 18 and is a member of Senior Connection here in the Quad Cities.

Lane Brothers

1560 Plaza West Drive
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LANE BROTHERS
INVESTMENT COUNSEL

Money doesn't have to be complicated.

You deserve to understand what's happening with your money. We make the complex simple to help you pursue your life goals. Our goal is to help our clients to fully understand what's happening with their money at every stage of their financial journey. You'll receive:

An Effective Game Plan

It's our job to understand the complexities of your situation. Your financial plan is designed with your personalized goals in mind. We'll continually evaluate your plan to make sure it's on track with your goals and updated as your life changes.

Advice in Common Language

We speak your language to ensure you have a clear understanding of what we're going to do with your money. Our ongoing communications provide continual transparency so you'll stay informed on the markets and know what's happening with your investments.

Straightforward Fees

You should know what you're paying your advisor and how we apply those fees to your investments. We'll explain our fee structure so you have confidence that you're receiving value from your advisor.

Solutions to Fit Your Needs

Our passion is to help you find your vision of true wealth – all that money can't buy and death can't take away. That means helping you define what true wealth looks like for you and putting a plan in place to help you pursue your vision. We do this through our commitment to service – from investment management and retirement planning to estate planning and legacy solutions – our goal is to help you reach your goals, whether you're just getting started, preparing for retirement or well into your golden years.



Set Your Family Up for Success

I'm a young professional looking to expand my family, eliminate debt and help grow my wealth.



Accumulate Wealth

I want to protect the wealth I've acquired and put it to work for me so I can continue to grow my assets.



Prepare for Retirement

Retirement is approaching, and I want to make sure my family has the income we'll need.



Leave Your Legacy

I'm already retired and want to make sure my legacy is protected (and I don't run out of money anytime soon).

What Makes Us Different

Your best interests come first. We are fiduciaries, meaning we act in your best interest – always. We customize your financial plan to your risk level, goals and stage of life. You'll work with a skilled advisor who can draw upon a team of highly specialized professionals dedicated to the complexity and unique nature of your financial situation. Our holistic financial planning approach provides full in-house support for financial planning, taxes, trust, retirement planning, insurance and investments.



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Is your financial advisor partnering with other professionals on your team?

Introducing Joe Allen, Wealth Advisor with Lane Brothers Investment Counsel. Joe is a fee based fiduciary advisor with offices in Prescott & Scottsdale serving clients across the U.S.

Why Joe?

Joe is not your average financial advisor. Joe and his team stay in close contact with their clients and are very responsive to their questions and needs.



Joe will:

- ▶ Take the time to understand you and your financial goals
- ▶ Provide advice in common language
- ▶ Take a disciplined approach using a proven process as the guide on your financial journey
- ▶ Ensure a realistic plan is in place in pursuit of your goals
- ▶ Ensure your investments are aligned with your goals and appropriate for your risk tolerance
- ▶ Partner with your CPA (with your permission) on tax strategies for your benefit
- ▶ Partner with your estate attorney (with your permission) and ensure alignment with your portfolio

You're Invited!

We invite you to a complimentary, no obligation, no pressure meeting to further discuss whether Joe might be the right advisor for you and your family.

What if I already have a Financial Advisor?

You're the boss! You get to choose the professionals that are helping in pursuit of your financial goals. Joe is happy to provide a no-cost second opinion at any time.

**To learn
more**

1. Talk to your CPA
2. Call Joe at 928.776.8870
3. Or visit www.lanebrothers.com/joe

Lane Brothers Investment Counsel | 1560 Plaza West Drive | Prescott, AZ 86303

What is a Fiduciary?

By definition, a fiduciary is a professional who is legally obligated to act in a client's best interests when making financial decisions on their behalf. That means the fiduciary must consider what is best for the client - not what's best for the professional. The needs of the client always come before the needs of the fiduciary.

Fiduciaries should not:

- » Suggest investments that aren't the best option for the client.
- » Make decisions that solely benefit them and their practice.
- » Engage in conflicts of interest without proper disclosure or mitigation, if they cannot be avoided.
- » Recommend inferior proprietary investment products.

Fiduciaries should:

- » Act in the best interest of their clients.
- » Suggest investment decisions that are consistent with their client's goals.
- » Provide all relevant information to keep clients informed.
- » Clearly explain all fees.

Fiduciary Standard vs SEC Regulation Best Interest (REG BI)

Not all financial professionals are created equal. It's important to choose one who looks out for you by taking your overall financial picture into account at all times, in an attempt to help you reach your goals.

Fiduciary	REG BI
Decisions that are best for the client on an ongoing basis , including monitoring of the client's accounts	Decisions that are best for the client at the time of the recommendation
Responsibility to the client	
Focus on the client's profit	

How to Know If an Advisor Is a Fiduciary

The best thing to do is to ask them directly: *"Do you have a legal obligation to act as a fiduciary?"*

A fiduciary's response will likely be an enthusiastic yes, followed by brief explanations of what that means. But if the advisor responds with language that seems vague or if they dance around the question, it's likely they're not a fiduciary.

All of our advisors are fiduciaries and held to a fiduciary standard.

(CONTINUED ON NEXT PAGE)

Other Advisor Titles

CERTIFIED FINANCIAL PLANNER™ or CFP® Professional

Advisors with the CFP® certification are expected to act as fiduciaries. This certification requires a vigorous examination along with a requirement for continuing education requirements.

Accredited Investment Fiduciary (AIF)

This certification requires advisors to be fiduciaries. Advisors must also complete continued education on fiduciary responsibility.

Certified Public Accountant (CPA)

CPAs are held to a “best interest” standard and are not required to act as a fiduciary when conducting audits or attestations but may act as fiduciaries when working for clients directly.

What This Means for Our Clients

As fiduciaries, we are obligated to act in your best interest. As a fiduciary, your advisor has a “duty to care” and must continually monitor not only their client’s investments, but also their changing financial situation. Take solace in knowing that your advisor has your best interests in mind.

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Our Commitment to You

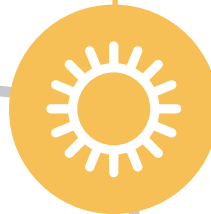
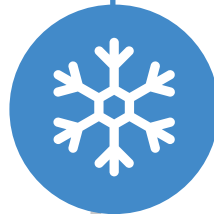
Goes Beyond the Annual Review

Our approach to complete wealth management involves a disciplined process that goes beyond an annual review. In addition to regularly scheduled reviews, you can expect the following planned interactions as we work FOR and WITH you throughout the year:

Winter

Communications / Reminders:

- Firm Updates & Greetings
- Upcoming Tax Season
- Unique to YOU age-based milestones/activities (e.g. starting RMDs, Medicare actions, ROTH IRA Conversions, etc.)
- Upload/Send latest Estate and Insurance Policy Documents



Summer

Communications / Reminders:

- Upload/send previous-year tax return documents
- Required Minimum Distributions
- Unfunded Retirement Accounts
- ROTH IRA Conversions (continued)
- Qualified Charitable Distributions

Fall & Spring

Review Meetings (cadence based on client preference)

- "What's New" survey in preparation for your annual review
- Post-Review Survey – How are we doing?

Partnering FOR you

- Partnership with your CPA pre/post tax season (as needed)
- Partnership with your estate attorney (as needed)

Reminder: You can reach out to us anytime of the year!

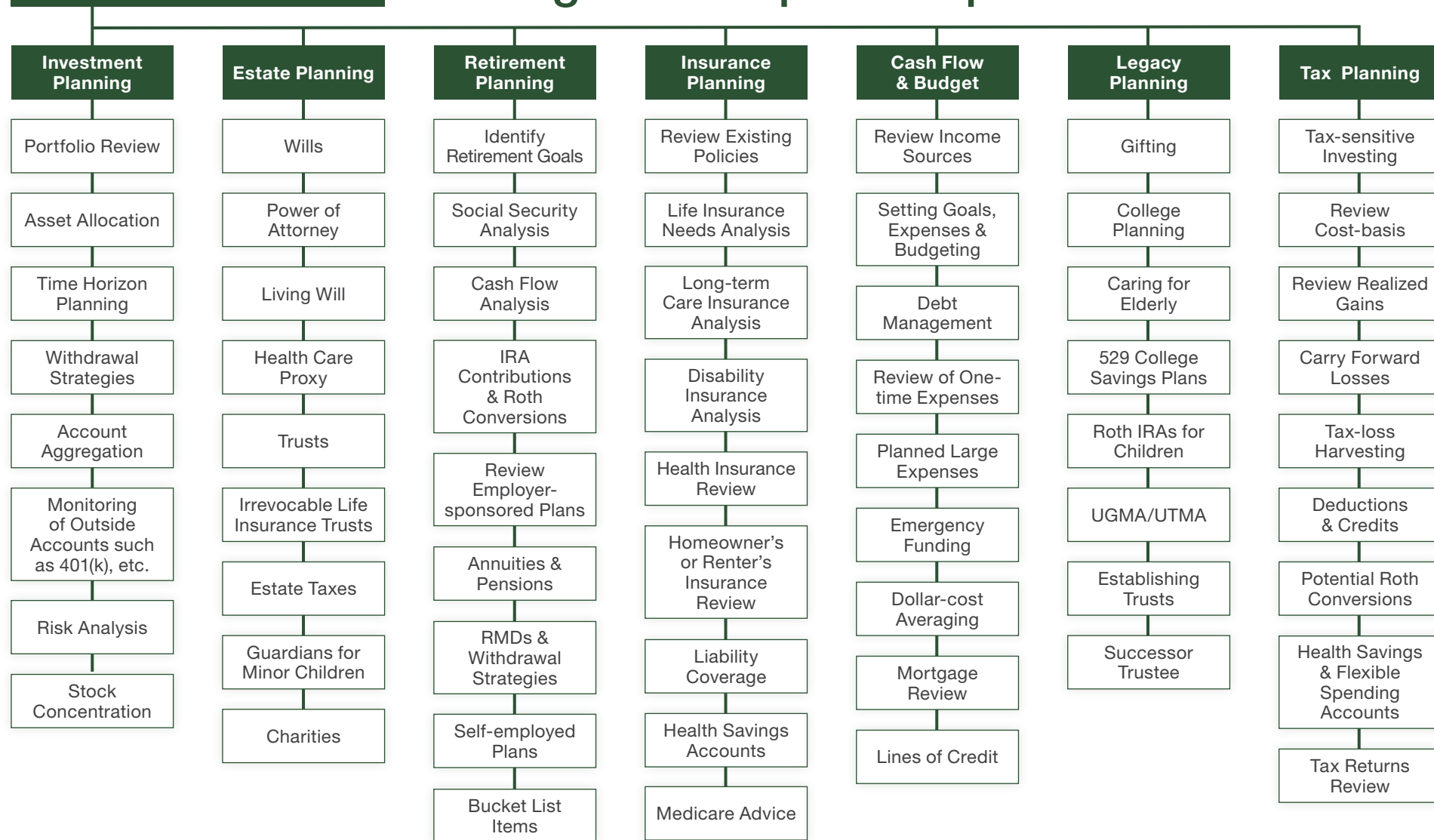
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LIFE PLANNING & COACHING

Making the Complex Simple



In addition to our services listed above, we also:

- » Coordinate with other advisors such as your attorneys and accountants.
- » Hold regular meetings and ensure that all planning is well coordinated and implemented.
- » Maintain copies of documents such as insurance policies, estate planning and legal documents, and tax returns.
- » Coordinate family legacy meetings

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