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
1550 Plaza West Drive
Prescott, AZ 86303

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lanebrothers.com

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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

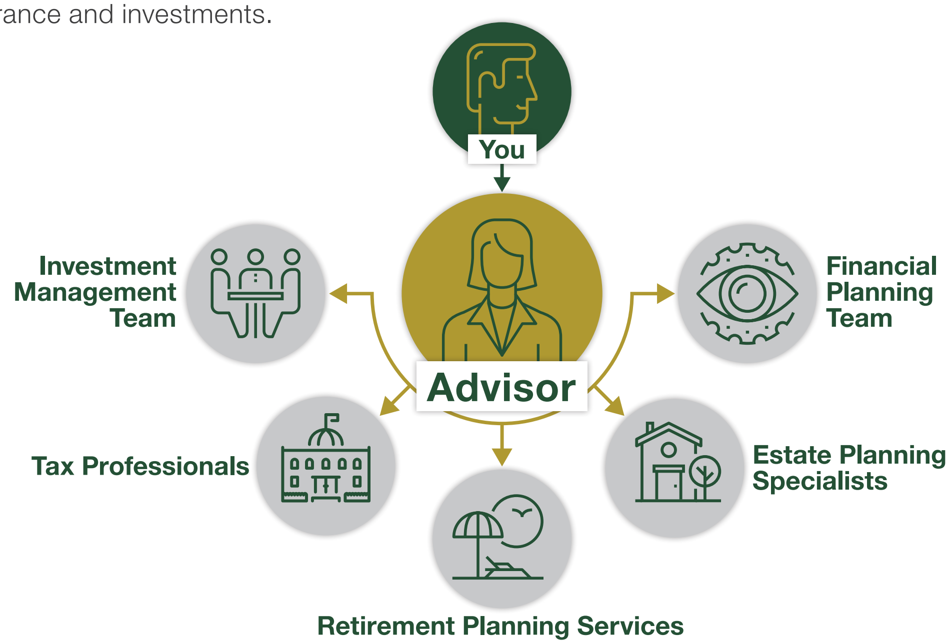
Retirement is approaching, and I want to make sure my family has the income we'll need.

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.



Nationally Recognized

FINANCIAL TIMES	BARRON'S	FA FINANCIAL ADVISOR MAGAZINE
FT 300	Barron's Hall of Fame: Inaugural Inductee	Financial Advisor Magazine's Fastest Growing Firms

Featured in: New York Times, Wall Street Journal, Bloomberg, Barron's, Forbes, Fox News

The Financial Times Top 300 Financial Advisors is an independent listing produced by the Financial Times. The FT 300 is based on data gathered from firms, regulatory disclosures, and research conducted on behalf of the Financial Times by Ignites Research, a Financial Times sister publication. The listing reflects each advisor's performance in six primary areas. The factors are: 1. Assets under management; 2. AUM growth rate; 3. Years of experience; 4. Compliance record; 5. Industry certifications; 6. Online accessibility. Neither the brokerages nor the advisors pay a fee to the Financial Times in exchange for inclusion in the FT 300. Listing in this publication and/or award is not a guarantee of future investment success. This recognition should not be construed as an endorsement of the advisor by any client. **Barron's Hall of Fame**: Awarded to Ron Carson: Barron's magazine, October 20, 2014 issue. Advisors inducted into the Hall of Fame include those who were recipients of the Barron's Top 100 Independent Advisors ranking since the list's inception. The Barron's rankings are based on data provided by over 4,000 of the nation's most productive advisors. Factors included in the rankings: astsets under management, revenue produced for the firm, regulatory record, quality of practice and philanthropic work. Investment performance isn't an explicit component because not all advisors have audited results and because performance figures often are influenced more by clients' risk tolerance than by an advisor's investment-picking abilities. **Financial Advisor Magazine** Fastest Growing Firms: Awarded to Carson Wealth (2019). RIA ranking candidates are ranked by AUM of the previous year. To be eligible for the FA Magazine RIA ranking, firms must be independent registered investment advisors and file their own ADV statement with the SEC. They need to provide financial planning and related services to individual clients. Firms were measured and ranked by their growth in assets under management from 2017 to 2018 to determine the top 50 fastest growing.

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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 persmission) 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 fiducaries 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

Investment Planning	Estate Planning	Retirement Planning	Insurance Planning	Cash Flow & Budget	Legacy Planning	Tax Planning
Portfolio Review	Wills	Identify Retirement Goals	Review Existing Policies	Review Income Sources	Gifting	Tax-sensitive Investing
Asset Allocation	Power of Attorney	Social Security Analysis	Life Insurance Needs Analysis	Setting Goals, Expenses & Budgeting	College Planning	Review Cost-basis
Time Horizon Planning	Living Will	Cash Flow Analysis	Long-term Care Insurance Analysis	Debt Management	Caring for Elderly	Review Realized Gains
Withdrawal Strategies	Health Care Proxy	IRA Contributions & Roth Conversions	Disability Insurance Analysis	Review of One-time Expenses	529 College Savings Plans	Carry Forward Losses
Account Aggregation	Trusts	Review Employer-sponsored Plans	Health Insurance Review	Planned Large Expenses	Roth IRAs for Children	Tax-loss Harvesting
Monitoring of Outside Accounts such as 401(k), etc.	Irrevocable Life Insurance Trusts	Annuities & Pensions	Homeowner's or Renter's Insurance Review	Emergency Funding	UGMA/UTMA	Deductions & Credits
Risk Analysis	Estate Taxes	RMDs & Withdrawal Strategies	Liability Coverage	Dollar-cost Averaging	Establishing Trusts	Potential Roth Conversions
Stock Concentration	Guardians for Minor Children	Self-employed Plans	Health Savings Accounts	Mortgage Review	Successor Trustee	Health Savings & Flexible Spending Accounts
	Charities	Bucket List Items	Medicare Advice	Lines of Credit		Tax Returns Review

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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