Joe Allen
Wealth Advisor

joe@lanebrothers.com

1560 Plaza West Drive
Prescott, Arizona 86303

7373 E Doubletree
Ranch Road, #200
Scottsdale, Arizona 85258

928.776.8870

ESTATE PLANNING SIMPLIFIED

Many often think that estate planning only benefits the very wealthy, but this is a common misconception. It's something everyone needs to engage in regardless of age, estate size or marital status. If you have a bank account, investments, a car, home or other property — you have an estate — and must plan accordingly to protect your family and their future interests. Check out these stats regarding the importance of estate planning.

• WHO NEEDS AN ESTATE PLAN? •

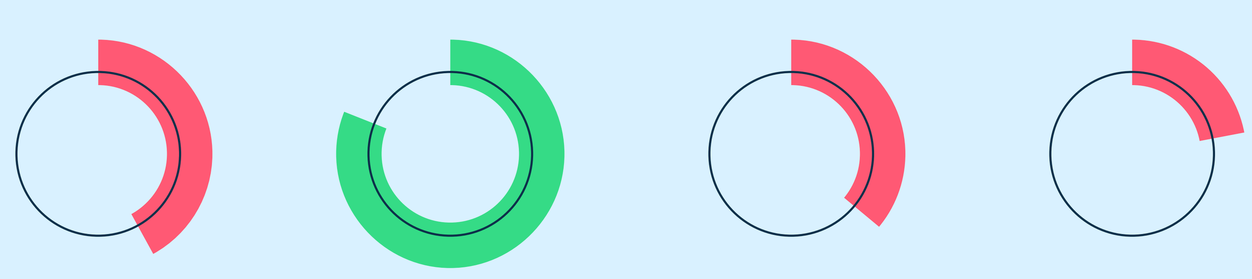
Anyone with stuff.

$30 TRILLION:

estimated amount of wealth that Generation X and Millennials are expected to inherit over the next 30 years.[1]

THE STATE OF ESTATE PLANNING

How many adults in the U.S. have a will or living trust in place? [5]



42% of all adults

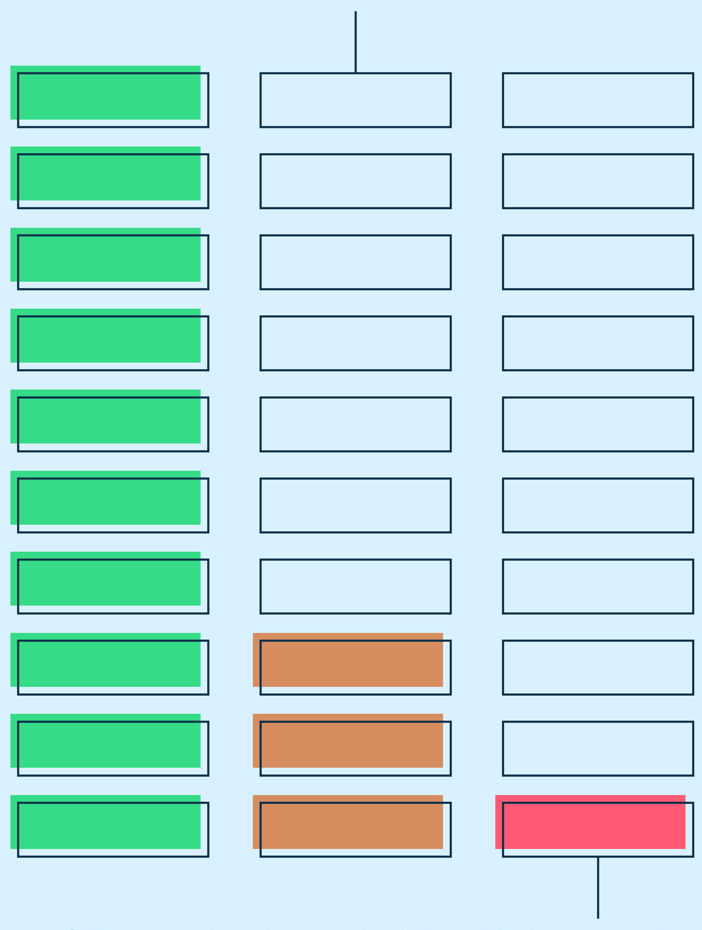
81% of adults 72 or older

36% of Gen Xers

22% of Millennials

HARD TO PASS THE BUCK

70% of family money disappears by the end of the second generation[4]



90% is gone by the end of the third generation[4]

FAMOUS FORTUNES GONE BUST

Huntington Hartford II
Blowing through hundreds of millions, the A&P grocery heir died at 97. Among his extravagant spending: a self-named Manhattan art museum, a 145-acre California artist colony, and a Bahamian resort development with an imported medieval cloister and gold-plated bathroom fixtures estimated at $20 to $30 million.

"Commodore" Cornelius Vanderbilt
Amassed more than $100 billion (in today's dollars). His early heirs built baronial estates, including The Biltmore, a 250-room French-style chateau in North Carolina. But by 1973, according to one biographer, a reunion of 120 Vanderbilt descendants included not a single millionaire.

Barbara Woolworth Hutton
Nicknamed the "poor little rich girl," the Woolworth's five-and-dime heiress blew through half a billion (in today's dollars), splurging on art, jewelry (including historic pieces once belonging to Marie Antoinette) and seven husbands. She died nearly broke, with a reported net worth of just $3,500.

[1] Forbes: Are Boomers Ready To Make The Greatest Wealth Transfer In History?, May 21, 2018
[2] The Wall Street Journal: Lost Inheritance, by Missy Sullivan; March 8, 2013.
[3] Pershing/BNY Mellon: 30 IN 30 report; April 2014.
[4] Nasdaq: Generational Wealth: Why do 70% of Families Lose Their Wealth in the 2nd Generation?; October 19, 2018
[5] Caring.com: 2017 Will Survey

CARSON PARTNERS

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.

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PARTNERS

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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

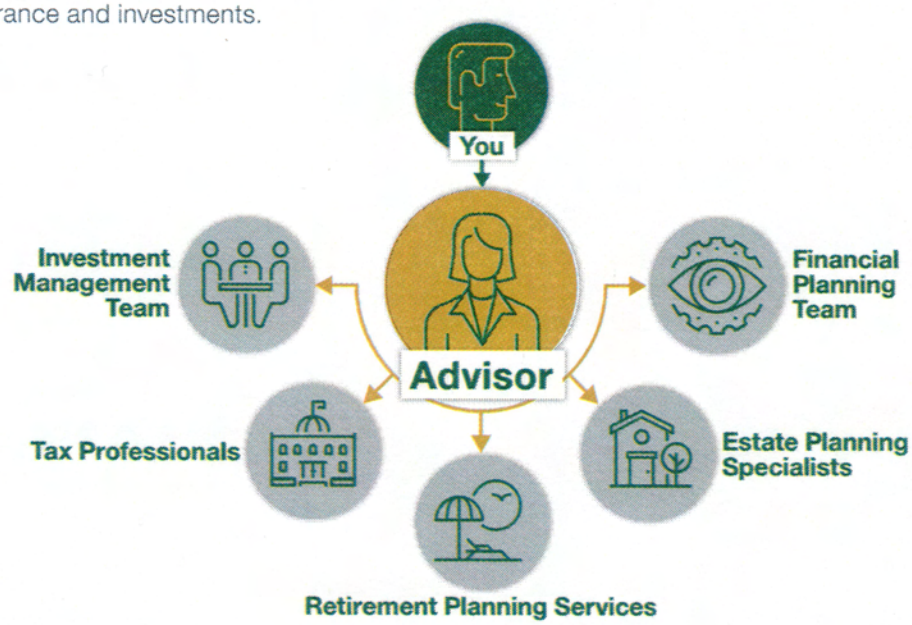
Retirement is approaching, and I want to make sure my family has the income we'll need.

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.



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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CARSON PARTNERS

Lane Brothers Investment Counsel

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Prescott, AZ 86303

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Local: 928.776.8870
Toll-Free: 800.521.4944
Fax: 928.776.0828
Lanebrothers.com

Making the Complex Simple

LIFE PLANNING & COACHING

Investment Planning
- Portfolio Review
- Asset Allocation
- Time Horizon Planning
- Withdrawal Strategies
- Account Aggregation
- Monitoring of Outside Accounts such as 401(k), etc.
- Risk Analysis
- Stock Concentration

Estate Planning
- Wills
- Power of Attorney
- Living Will
- Health Care Proxy
- Trusts
- Irrevocable Life Insurance Trusts
- Estate Taxes
- Guardians for Minor Children
- Charities

Retirement Planning
- Identify Retirement Goals
- Social Security Analysis
- Cash Flow Analysis
- IRA Contributions & Roth Conversions
- Review Employer-sponsored Plans
- Annuities & Pensions
- RMDs & Withdrawal Strategies
- Self-employed Plans
- Bucket List Items

Insurance Planning
- Review Existing Policies
- Life Insurance Needs Analysis
- Long-term Care Insurance Analysis
- Disability Insurance Analysis
- Health Insurance Review
- Homeowner's or Renter's Insurance Review
- Liability Coverage
- Health Savings Accounts
- Medicare Advice

Cash Flow & Budget
- Review Income Sources
- Setting Goals, Expenses & Budgeting
- Debt Management
- Review of One-time Expenses
- Planned Large Expenses
- Emergency Funding
- Dollar-cost Averaging
- Mortgage Review
- Lines of Credit

Legacy Planning
- Gifting
- College Planning
- Caring for Elderly
- 529 College Savings Plans
- Roth IRAs for Children
- UGMA/UTMA
- Establishing Trusts
- Successor Trustee

Tax Planning
- Tax-sensitive Investing
- Review Cost-basis
- Review Realized Gains
- Carry Forward Losses
- Tax-loss Harvesting
- Deductions & Credits
- Potential Roth Conversions
- Health Savings & Flexible Spending Accounts
- 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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