

Common Concerns

- What will it take to retire in a lifestyle I'm accustomed to?
- Will my family be okay if I die unexpectedly?
- I am retired but concerned, will I outlive my savings?
- If one of us needs nursing care, will the other be able to sustain our life-style?
- How are taxes* and fees impacting my investments?
- With today's markets, am I taking the right amount of risk with my investments.
- What do I need to do to assure my business survives without me?
- I've done well and have created a sizable estate but I wonder, have I done everything possible to minimize taxes and transfer costs?

These are all common concerns. Many people feel they need to do more in addressing their financial concerns, but lack a well-defined plan of action. At best, this can lead to a disjointed portfolio of various financial products, at worst, no action is taken at all.

For over thirty years I have worked with my clients to help uncover opportunities that can lead to a more rewarding life, while at the same time working to identify potential risks that could undermine their financial wellbeing. Together, building a *plan and a path* for their success.

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Please visit our website to learn more about Lane Financial Strategies, our staff, strategic partners and resources.

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a vision | a plan | a path

Guiding Principles

My primary goal as financial adviser is to help my clients lead better and more rewarding lives and to help foster their economic well-being.

I believe that I must not only be competent and well informed but above all be honest, accountable and available. The most successful relationships are those built on mutual trust and openness where values are not compromised and integrity is never questioned.



a vision | a plan | a path

Every endeavor worth pursuing starts with a vision – an idea of what could be. An exciting opportunity, a new business venture, an image of a better future and the life you want to live.

As important as your vision is, the odds of success are better if you have a Plan to achieve it – and a Path to help you get there. Our role at Lane Financial Strategies is to help foster a collaborative planning environment that creates the Focus that's needed while providing the Orchestration that is critical to success.

By working to help you crystallize your objectives and prioritize your goals, we can create a better understanding of what's needed to increase the odds that your vision will become your reality. It all starts with you – your dreams and your goals. But we live in a complicated world with competing needs, wants and resources that need to be managed.

Our Holistic Planning Process will look at all your goals and resources concurrently – so that you can be confident that all these parts are working in harmony with one another.



The Holistic Planning Process

The Holistic Planning Process, is a comprehensive financial planning process designed to help coordinate and orchestrate the many aspects of a client's financial life into a cohesive whole. The objective is to give a better sense of where they are, where they want to go, and how to get there.

The following graph illustrates the many dimensions.



The Challenge: Most people have many resources and multiple advisers, but their advisers aren't acting together as a team and their resources aren't coordinated. The client is often left to orchestrate the entire process themselves without adequate knowledge, time, or desire. They often don't know what they don't know. What's needed is a central point for all relevant information to flow to and from.

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