Biography of R. Lance Belline

R. Lance Belline is the visionary founder and partner of Lighthouse Financial, a renowned advisory firm based in Rogers, Arkansas. Specializing in financial planning, wealth management, and tax planning services, he has spent decades guiding both individuals and businesses toward achieving their financial goals. His firm has earned a reputation for delivering tailored financial strategies that not only focus on wealth accumulation but also tax efficiency, ensuring clients can retain more of what they earn. With a career rooted in the financial services industry, his expertise extends beyond advisory roles; he is also the author of the widely acclaimed book, *More Wealth, Less Taxes*, released in 2022. This book offers readers invaluable insights into building tax-efficient wealth while minimizing tax liabilities, reflecting his commitment to empowering others through financial literacy.

Lance's journey in the financial services sector took a significant leap forward in 2009 when he founded Lighthouse Financial. His vision was clear: to create a boutique financial services firm that catered to high-income and high-net-worth individuals, helping them navigate the complexities of financial planning with precision and foresight. The firm's tagline, "Always on Watch," encapsulates the proactive approach that has become its hallmark. From the outset, he distinguished his firm by incorporating innovative investment strategies designed to reduce the tax burden on clients during their retirement years. This forward-thinking approach has been a cornerstone of the firm's success, setting it apart in a competitive industry.

R. Lance Belline

Featured on podcasts about wealth and taxes.

In 2002, Belline earned the prestigious designation of Certified Financial Planner, a testament to his deep knowledge and commitment to professional excellence. Over the years, he has completed a series of rigorous financial industry examinations, including the Series 65 Uniform Investment Adviser Law Examination, the Series 63 Uniform Securities Agent State Law Examination, the Securities Industry Essentials Examination (SIE), the Series 7 General Securities Representative Examination, the Series 6 Investment Company Products/Variable Contracts Representative Examination, and the Series 26 Investment Company Products/Variable Contracts Principal Examination. These credentials underscore his extensive expertise and dedication to providing clients with the highest level of financial advice and service.

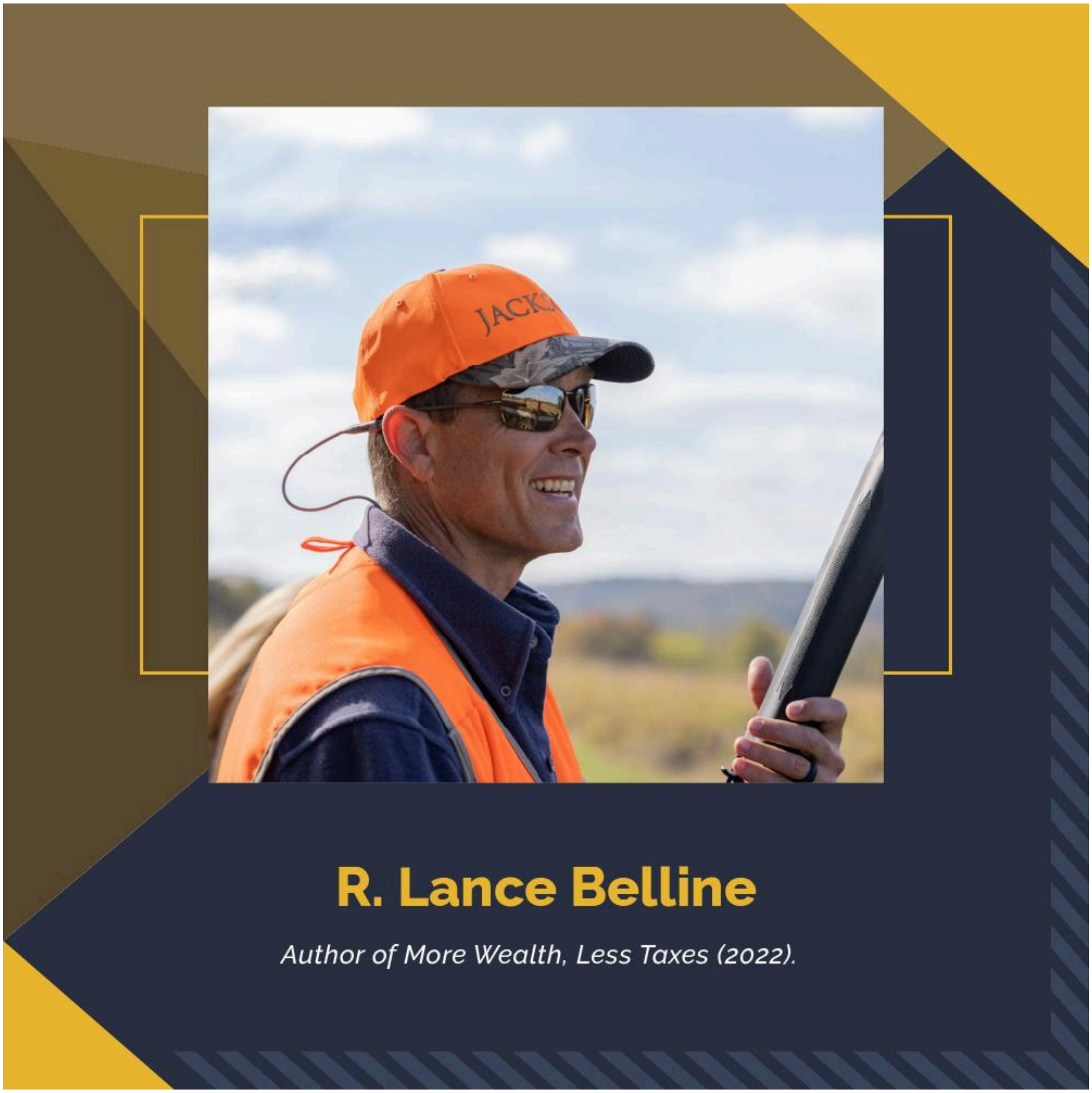
Author of *More Wealth, Less Taxes

R. Lance Belline's ability to simplify complex financial concepts has made him a respected figure in the industry. His book, ***More Wealth, Less Taxes***, is a prime example of this talent. Written with warmth and clarity, the book demystifies intricate financial topics by presenting them in plain-spoken English, complete with real-life examples and client stories. His goal in writing this book was to equip readers with the knowledge and confidence to take control of their financial futures. He emphasizes the importance of building tax-efficient wealth and provides strategies for maximizing financial efficiency while avoiding common pitfalls.

A key theme in *More Wealth, Less Taxes* is the concept of managing wealth across three distinct categories, or "buckets": pre-tax money, after-tax money, and tax-free income (such as Roth IRA and Roth 401(k)). He advocates for a balanced approach, encouraging individuals to distribute their wealth across these buckets to optimize tax outcomes in the future. One of the most compelling ideas presented in the book is the potential to achieve a zero tax rate, a concept that he explores in detail, offering readers practical advice on how to influence their tax liabilities through strategic financial planning.

The book has been widely praised for its accessibility and practical value. Readers have lauded Lance for making complex financial concepts understandable and relatable. One reader commented on how the book had a profound impact on their financial understanding at an early age, instilling confidence in their ability to make smarter financial decisions. Another reader highlighted the book's effectiveness in delivering life-changing content that is essential for anyone looking to secure their financial future. In addition to its rich content, *More Wealth, Less Taxes* includes several valuable resources, such as Tax Facts at a Glance, Retirement

Investment Flow Charts, Benefits of Tax-Free Savings, an Asset Organizer, a Comparison of Estate Planning Options, an Expense Planning Worksheet, and Advisor Interview Questions, all designed to empower readers in their financial journeys further.



Sharing His Knowledge as a Featured Guest on Various Podcasts

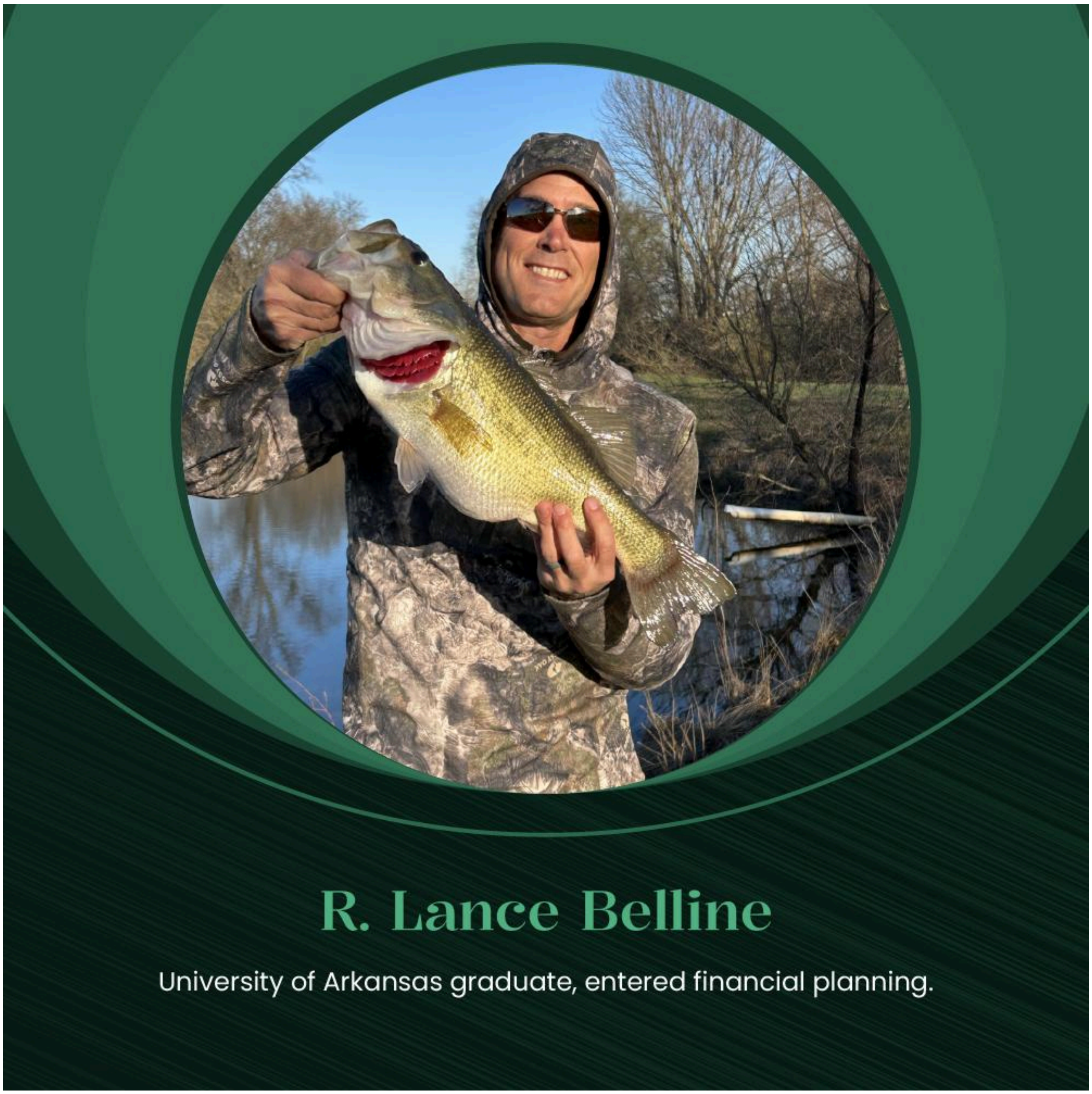
Beyond his written work, R. Lance Belline has shared his **financial wisdom** through various media outlets, particularly as a featured guest on numerous podcasts. His appearances have allowed him to reach a broader audience, discussing topics that range from raising financially literate children to creating generational wealth. For instance, in his guest spot on *Dads Making a Difference* with Cam Hall, he delved into the importance of teaching children about money management from a young age. He shared personal stories of how he mastered financial management during his childhood, underscoring the long-term benefits of financial education.

Belline's expertise has also been featured on other popular podcasts, including *Let's Go Win* with JM Ryerson, *Capital Gains Tax Solutions*, and *The Financial Freedom Podcast* with Dr. Christopher Loo, where he discussed the significant impact of taxes on wealth accumulation. His discussions on these platforms have resonated with listeners, offering actionable insights on how to navigate the complexities of financial planning and tax strategy. Whether addressing the intricacies of capital gains taxes or the broader challenges of financial freedom, he consistently brings a wealth of knowledge and a relatable approach to every conversation.

Lance Walks the Talk to Give Back

Belline is not only committed to helping others achieve financial success but also to **[giving back to the community]**. One of the core principles he imparts to his clients and readers is the importance of generosity. Over the years, he has demonstrated this commitment through his support of various charitable organizations. He has made significant contributions to Student Mobilization (STUMO), a non-denominational Christian college campus ministry in Arkansas focused on developing students' character, leadership, and faith. His philanthropic efforts extend to other organizations as well, including Campus Crusade, Adventures for Missions, VIA, and New Beginnings, all of which align with his values of faith and community service.

In addition to his charitable contributions, Lance has actively participated in leadership roles within nonprofit organizations. He served on the board of Cobble Stone Project, a nonprofit organization dedicated to using agriculture as a means to empower the under-resourced communities in Northwest Arkansas. The project focuses on five strategic pillars: hunger relief, education, economic development, community, and sustainability. His involvement with the Cobble Stone Project reflects his deep commitment to making a positive impact on his community. He also currently serves on the board of the American Diabetes Association – Northwest Arkansas, where he continues to contribute his time and resources to causes that align with his passion for helping others.



Saving at an Early Age

Born in Joplin, Missouri, R. Lance Belline was raised in a family that instilled in him the **values of hard work and financial prudence** from a young age. These early lessons in money management had a profound impact on his life, shaping his views on the importance of saving and planning for the future. His ability to look beyond immediate gratification and focus on long-term financial goals set the foundation for his successful career in financial planning.

After completing his education at the University of Arkansas, Lance entered the financial planning industry, where he quickly made a name for himself as a trusted advisor. His approach to financial planning is deeply rooted in the principles he learned during his formative years, and he is passionate about passing these lessons on to others. When he is not helping clients navigate the complexities of financial planning, he enjoys spending time with his wife, Jessica, and their three children. He is also an avid outdoorsman with a love for skiing, golfing, hunting, fishing, and playing pickleball. These activities provide him with a well-rounded life, balancing his professional commitments with personal interests and family time.