

“CPA and attorney Jim Lange provides a road map for tax-efficient retirement and estate planning.”

— Charles R. Schwab, Chairman & Founder, The Charles Schwab Corporation

Why Haven't More Traditionally Married Couples Been Shown These Tax Reduction and Wealth Creation Strategies for their IRAs, Trusts, and Estate Plans?

With knowledge of these advanced planning strategies, you and your family can enjoy hundreds of thousands of dollars in savings.

Many families aren't taking advantage of critical strategies like Roth IRA conversions, the stretch IRA, Social Security benefit optimization, using low-cost index funds to reduce their investment expenses, and much more.

Are YOU one of those traditionally married couples who have not been shown these tax reduction strategies?

Attend one or all three of the **FREE Workshops**—presented by CPA and Attorney **James Lange**—described below. You'll discover how to control your wealth, legally reduce taxes, increase your Social Security benefits, and make sure your spouse, children, and grandchildren get the most from what you've got.

**Saturday,
April 26, 2014**

Wildwood Golf Club

2195 Sample Road
Allison Park, PA 15101

There's no charge to attend Jim Lange's workshops, but you must reserve your seat today.

To attend one or all three of the **FREE Workshops**, call 412-521-2732 now while space is still available.

Spouses are encouraged to attend.

Refreshments will be served.
Seating is limited.

9:30 – 11:30 AM

Cut Taxes on Your IRA Withdrawals: More Money for You and for Your Heirs

This workshop is geared toward investors between 60 and 75 years old with \$250,000 or more in IRAs or retirement plans. *Here's what you'll learn:*

- The tax-savvy way to spend different classes of assets after retirement.
- The impact of Social Security decisions on your IRA distribution strategies.
- The best way to handle non-deductible IRAs and after-tax dollars inside your IRA or retirement plan.
- Could your family enjoy substantial benefits from Roth IRA conversions? Get the objective analysis.
- The impact of the changing laws on Roth 401(k) and Roth 403(b) conversions.
- How to plan for your IRA and Roth IRA after your death.

1:00 – 3:00 PM

America's Most Flexible, Tax-Favored Estate Plan for Traditional Married Couples

In this estate planning workshop, you will discover:

- How **Lange's Cascading Beneficiary Plan™ (LCBP)** increases flexibility for the surviving spouse in distribution of assets.
- How LCBP can slash income taxes after the first spouse passes away.
- The 4 options for distribution of your assets in a Will or estate plan.
- How to avoid unintentionally disinheriting the surviving spouse.
- Why a series of small Roth IRA conversions enriches most families by \$100,000 or more.
- How to save time and slash attorneys' fees by avoiding probate.
- The synergy of combining apply and suspend Social Security planning and Roth IRA conversions.

3:30 – 5:30 PM

How We Sabotage Our Retirement Planning and Why Index Investing Offers the Best Solution

Nobel Prize Winning Research Sheds Light on Index Funds and Investor Behavior

In this workshop, Jim focuses on the **four key questions** that every investor must ask when developing a successful investment portfolio and just how important the answers are in coordinating your overall retirement, estate planning, and tax planning strategies.

- What asset allocation is right for me?
- How do I achieve diversification, and what does it really mean?
- Do I want to follow an active or index investment strategy?
- Should I rebalance my portfolio—if so, when and how?



About Your Instructor, Attorney and CPA James Lange

With 3 decades of estate and retirement planning experience, **James Lange** and his team have drafted 1,807 Wills and trusts. Jim is the creator of the **Lange Cascading Beneficiary Plan™** and **The Roth IRA Institute**.

Jim's strategies have been endorsed by *The Wall Street Journal* (30 times), *Newsweek*, *Money Magazine*, *Smart Money*, *Reader's Digest*, *Bottom Line*, and *Kiplinger's*. His articles have appeared in *Bottom Line*, *Financial Planning*, *The Tax Adviser*, *Journal of Retirement Planning*, and *The Pennsylvania Lawyer* magazine.

Jim is the host of **The Lange Money Hour** on **KQV 1410 AM**. He is also the author of 2 best-selling books including *Retire Secure!* (Wiley, 2006 and 2009), endorsed by Charles Schwab, Larry King, Ed Slott, Jane Bryant Quinn, Roger Ibbotson and *The Roth Revolution*, *Pay Taxes Once and Never Again* endorsed by Ed Slott, Natalie Choate and Bob Keebler.

(Over for more details)

Saturday, April 26, 2014 · Wildwood Golf Club

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To attend one, or all three, of the **FREE** workshops listed below, call **412-521-2732** today to RSVP.

Spouses are encouraged to attend.

Seating is limited. Refreshments will be served.

Discover how to create a secure financial future for you and your family—for FREE!

These workshops will help you:

- Create an estate plan that minimizes income tax and ensures maximum flexibility for the surviving spouse.
- Take advantage of an investment strategy that has outperformed both traditional index funds and active money managers.

9:30 – 11:30 AM

Cut Taxes on Your IRA Withdrawals: More Money for You and for Your Heirs

This workshop is geared towards investors between 60 and 75 years old with \$250,000 or more in IRAs or Retirement Plans.

Chances are, most of your financial decisions have been made with good intentions but are somewhat piecemeal—think of a series of individual decisions all of which seemed to make sense at the time. What most people underestimate is the value of coordinating multiple strategies that, in concert, will yield the best results over time.

Here are some examples of decisions that require coordination:

- Timing your IRA distributions and a Roth IRA conversion strategy with Social Security distributions.
- The optimal Wills, trusts, and beneficiary designations of IRAs and retirement plans require coordination that can often be optimized to benefit everyone. For example, provide for your family with Roth IRAs and your charities with traditional IRAs.

We will provide our best guidelines for the ultimate integrated retirement and estate plan for IRA and retirement plan owners.

1:00 – 3:00 PM

America's Most Flexible, Tax-Favored Estate Plan for Traditional Married Couples

More than 7 out of 10 adult Americans do not have a legally drafted estate plan. And many of the estate plans that have been drafted before the 2013 tax law changes now risk severely restricting the surviving spouse's access to the estate. Further, few plans allow the surviving spouse options to drastically reduce income taxes for the family after the first spouse passes.

One of the biggest problems with conventional estate plans is that they lack flexibility and are made based on today's circumstances. But when things change in the future—income, net worth, family relations, estate tax laws, income tax rates, etc.—the plans become, not just dated, but potentially worthless and even detrimental to your overall financial health. In addition, the traditional estate plan for families with a net worth of more than \$600,000 does not, as

commonly believed, transfer assets directly to the surviving spouse. Instead, the funds go into a trust for the benefit of the surviving spouse. This trust only provides income. The principal can't be touched except for special needs such as health and maintenance—that could create a potential nightmare for your spouse.

The solution is **Lange's Cascading Beneficiary Plan™ (LCBP)**, a specialized type of estate plan devised by estate planning attorney **James Lange**. **LCBP** sets up Wills and trusts in such a way that the surviving spouse, with the help of advisors if desired, makes all the important decisions after the first spouse is gone. By combining a Roth IRA conversion with **LCBP**, you can potentially reduce income taxes by hundreds of thousands of dollars.

3:30 – 5:30 PM

How We Sabotage Our Retirement Planning and Why Index Investing Offers the Best Solution

Nobel Prize Winning Research Sheds Light on Index Funds and Investor Behavior

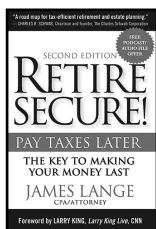
Investing imposes **four questions** on every investor. Whether you answer them explicitly, or let them be answered by default, they will play the biggest role in the success or failure of your portfolio. Asset allocation, diversification, overall investment philosophy (active or index), and rebalancing determine, to a great extent, how much you have to retire and the legacy you are able to leave behind.

We will address these questions in depth, going beyond the basics to cover the impact of each individual decision and what factors matter most when planning your secure retirement. Reliable research indicates that asset allocation and diversification are the most important factors in maintaining a successful portfolio. In addition, research also tells us that most active investors underperform their index benchmarks. So, the question is, how can you get the markets to work for you? And if index investing is the best way

to go, which indexes should you choose? There's a particular set of index funds, Dimensional funds, managed through **Dimensional Fund Advisors (DFA)** with two Nobel Prize winners on the board of directors, that is generating unprecedented returns. Previously only available to pension funds and corporate investors, they are now available to the general public when you go through an approved DFA advisor.

Jim will also discuss the emotions of investing. You can hear the facts; you can even understand the facts. But when your nest egg is at stake, anxieties can overwhelm reason. Learn how to avoid the pitfalls of irrational investment decisions based on emotions.

Whether you are a do-it-yourself investor or prefer to use a trusted fiduciary advisor, Jim will explain how you can achieve the best results using a combination of superior indexes and clever tax and estate planning strategies.



Reply today and get two valuable bonus gifts—FREE!

Register for one or all three of Jim Lange's **FREE Workshops** today, and you get these 2 free bonus gifts:

Bonus #1: Attendees receive a **FREE** copy of Jim Lange's best-selling book, *Retire Secure!*, a 320-page hardcover published by John Wiley & Sons. *Value: \$32.95.*

Bonus #2: Attendees are eligible for a **FREE Second Opinion Consultation** with Jim. *Value: \$495.00.*

"You may know where you are and where you want to go, but you don't know how to get there. Jim Lange offers the best routes."

— **Larry King, CNN**

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