

“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 people been given the tools to increase their Social Security benefits, create appropriate and properly funded trusts, and take advantage of low-cost index investing to increase wealth?

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

Millions of Americans are not taking advantage of critical planning strategies that could improve their personal and generational wealth. If you are married and you combine two strategies: (1) delaying Social Security benefits, or applying for and suspending Social Security benefits, and (2) making a series of Roth IRA conversions, you and your spouse could be better off by \$219,000. Ultimately, if you pass the money to your children, they could be better off by \$519,000 in today's dollars.

Additionally, many couples are inadvertently relying on outdated and inappropriately executed wills, trusts and estate plans. These ill-conceived, but legally binding documents can force your family to pay huge tax bills ... and tie up your assets for years.

Learn how using the right techniques for Social Security optimization and estate planning, along with investing in low-cost index funds, can produce a truly winning combination for your family.

Attend one or all three of the **FREE Workshops**—presented by CPA and Attorney **James Lange**—described below. You'll learn how to increase your Social Security, control your wealth, legally reduce taxes and make sure your family gets the most out of what you've got!

**Saturday,  
July 26, 2014**

### **Pittsburgh Golf Club in Squirrel Hill**

*5280 Northumberland Street  
Pittsburgh, PA 15217*

**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**

### **Enhanced Social Security Planning: Getting the Most out of Your Social Security Benefits**

In this workshop, we highlight **7 important tools** consumers should incorporate into their decision about when and how to claim Social Security benefits:

- The math behind when to claim Social Security benefits.
- If married, take advantage of the benefits available to your spouse based on your earnings record.
- If married, plan for maximizing the benefits available to your spouse after your death.
- When to use the “Apply and Suspend” technique.
- When to use the “Claim Now and Claim More Later” technique.
- The true math behind Roth IRA conversions, including “The Secret.”
- Coordinate claiming Social Security with Roth IRA conversion strategies.

**1:00 – 3:00 PM**

### **Who Says You Can't Control From the Grave? Using Trusts to Protect Your Family**

In this workshop, you will learn all about:

- Trusts as beneficiaries of your IRA, and/or other retirement plans, and if this planning is appropriate for you, and how it can be done.
- Avoiding probate: should you or shouldn't you?
- Trusts for minors: *Sorry my dear, “No Ferrari at 21!”*
- The *“I Don't Want My No Good Son-in-Law to Inherit One Red Cent of My Money!”* Trust!
- Trusts for special needs children or grandchildren.
- Tax motivated trusts, that include the cruelest trap of all for those with traditional wills.
- Spendthrift Trusts: how to protect challenging adult children from themselves.

**3:15 – 3:45 PM**

### **What's a Better Investment Strategy: Active Investing or Passive Investing with Index Funds?**

Here's a statistic that your money manager may not want you to know: 86% of active asset managers underperform the market.\* The truth is you're likely better off with an optimized portfolio of index funds. In this special bonus workshop, we'll cover:

- The differences between active and index management.
- Whether active managers and investors statistically outperform their index benchmarks.
- **Dimensional Fund Advisors (DFA)** index funds, engineered using Nobel Prize winning research.

\* 2012 Index Funds Advisors, Inc. “*On Personal Finance: Beating Index Funds Takes Rare Luck or Genius*” by Jeff Brown



### **About Your Instructor, Attorney and CPA James Lange**

With 3 decades of estate and retirement planning experience, **James Lange** and his team have drafted 1,883 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, July 26, 2014 · Pittsburgh Golf Club in Squirrel Hill

5280 Northumberland Street · Pittsburgh, PA 15217

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:*

- Maximize your retirement income with the coordination of Roth IRA conversions and Social Security benefit planning.
- Prevent children and grandchildren from irresponsibly depleting the assets you give them.
- Take advantage of an investment strategy that has outperformed both traditional index funds and active money managers.

9:30 – 11:30 PM

#### Enhanced Social Security Planning: Getting the Most Out of Your Social Security Benefits

After interviewing several Social Security experts on **The Lange Money Hour**, Jim realized he was missing a giant piece of the puzzle. There were astounding strategies we weren't using that can and should be considered to help clients and others be tens and sometimes hundreds of thousands of dollars better off. Jim and his team did their research and took the best strategies from what they had learned, read, and analyzed, and then went further. Our office ran our own numbers using specialized software and added Roth IRA conversion strategies into the mix.

**We put the entire package together and are presenting it in this workshop.**

Maximizing your Social Security benefits requires education, good planning, and applying techniques that are not necessarily common knowledge. Failing to implement optimal strategies can shortchange your Social Security benefits, resulting in significantly less money for you and your family over

your lifetimes. The decisions you make regarding Social Security will have long-term consequences and the number of techniques available for increasing your benefits will astound you.

**But, to take advantage of these techniques, you need to know about them and be able to recognize the ones that are best for you.**

If you aren't "*in the know*," making the wrong Social Security decisions is too easy. Together we will explore everything from how to calculate your Social Security benefits, to the more complicated strategies and techniques that will allow you to increase and extend your benefits.

Plus, you will learn about our cutting-edge work coordinating timing Social Security benefits and Roth IRA conversions. Discover the synergy between the two that can lead to a decrease in taxes and an increase in generational wealth. This is a workshop you can't afford to miss!

1:00 – 3:00 PM

#### Who Says You Can't Control From the Grave? Using Trusts to Protect Your Family.

##### Trusts as Beneficiaries of IRAs & Retirement Plans

If done right, using a trust as the beneficiary of your IRA or retirement plan can protect your family and defer taxes for two generations. In the case of the beneficiary of a Roth IRA, the appropriate trust can insure tax free growth for the family for multiple generations.

Done incorrectly, or inappropriately, trusts can become a nightmare. Assuming a trust is appropriate, the key to tax protection comes from using the proper wording called "see-through" or "conduit" language. That way, your family will get the protection of a trust and the tax benefits of an inherited IRA or retirement plan.

Income taxes are a major consideration because trusts normally pay higher income taxes than individual taxpayers. This can be avoided with a perfectly legal loophole that you should know about. The vast majority of IRA and retirement plan owners make mistakes when planning for their

IRAs, Roth IRAs and retirement plans after death. We will show you how to get it right.

##### Should You Plan to Avoid Probate?

There are definite pros and cons to avoiding probate. Avoiding probate minimizes delays and paperwork and is less expensive for your heirs. The main way to avoid probate is through the use of a revocable or living trust. But simply establishing a trust is not sufficient. It needs to be funded to serve its purpose.

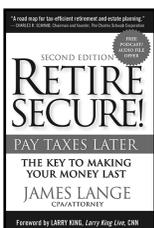
Funding a trust often means transferring certain assets like investments and even your house into the trust. These transfers take time and money. Do the advantages outweigh the disadvantages? It isn't a slam dunk "yes" every time. Bestselling author, CPA and estate planning attorney **Jim Lange** will explain these topics and more in the workshop.

3:15 – 3:45 PM

#### What's a Better Investment Strategy: Active Investing or Passive Investing with Index Funds?

**Active or passive?** This is one of the most important questions each investor must ask. There is a clear trend away from actively managed funds and toward index investing. But if index funds are the right answer, which funds should you hold in your portfolio? There is a particular set of funds, **Dimensional Fund Advisors (DFA)**, generating returns that beat the S&P 500 and

have two Nobel Prize winners on their Board of Directors. You can enjoy the combination of all the strategies we covered in the other workshops along with the benefits of low cost index investing. Join us for this brief investment workshop to learn more about index investing and DFA and how they might benefit your family.



#### 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**

(Over)