

“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 Families Been Shown These Social Security Maximization, Tax-Reduction and Wealth Creation Strategies for Their IRAs, Wills, Trusts and Estate Plans Using Low-Cost Index Funds?

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

Millions of married couples are relying on outdated and inappropriately executed wills, trusts and estate plans.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.

Many families are not taking advantage of critical strategies like Roth IRA conversions, the stretch IRA, apply and suspend to optimize their Social Security benefits, low-cost index funds to reduce their investment expenses, and much more.

Have YOU been shown these tax reduction strategies for YOUR will, trust, IRAs and estate plan? *Here's how to get the help you need!*

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,
August 23, 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

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:

- Get your claim right the first time.
- Don't elect too early.
- 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.
- Compute your optimal benefit.
- Align your Social Security election strategy with your overall portfolio.
- Coordinate claiming Social Security with Roth IRA conversion strategies.

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 attorney fees by avoiding probate.
- The synergy of combining apply and suspend Social Security planning and Roth IRA conversions.

3:15 – 3:45 PM

What Makes More Money? The S&P 500 or Active Money Managers?

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.



About Your Instructor, Attorney and CPA James Lange

With 3 decades of estate and retirement planning experience, **James Lange** and his team have drafted 1,904 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* (31 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)

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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.
- Maximize your retirement income with the coordination of Roth IRA conversions and Social Security benefit planning.
- 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 my radio show, I realized I was missing a giant piece of the puzzle. I didn't really understand some of the astounding strategies that can and should be considered to help clients and others be tens and sometimes hundreds of thousands of dollars better off. I purchased two Social Security education systems for financial advisors, including software to help "run the numbers." I took the best strategies from what I'd heard, read, listened to, and analyzed, and then went further. I had our office run our own numbers using different 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 smart 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 could undermine your future financial security. We are here to help. 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 be among the first to 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

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.

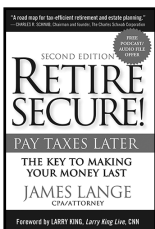
The solution is **Lange's Cascading Beneficiary Plan™ (LCBP)**, a specialized type of estate plan devised by estate planning attorney James Lange. LCBP sets up wills and trusts in such a way that the surviving spouse, with the help of advisors if desired, makes all the important decisions after the first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

3:15 – 3:45 PM

What Makes More Money? The S&P 500 or Active Money Managers?

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**

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