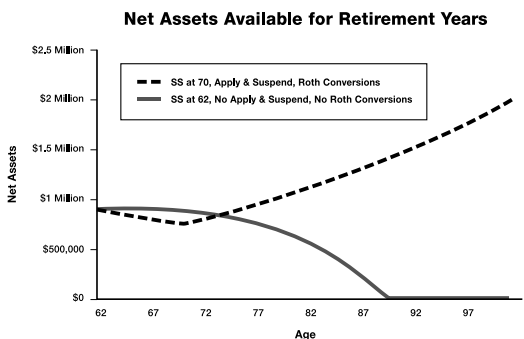


“CPA and attorney Jim Lange provides a road map for tax-efficient retirement and estate planning.”

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

Why Haven't More Families Been Shown these Tax-Reduction Strategies for their IRAs and Retirement Plans and Social Security Maximization Paired with Low-Cost Index Investing?

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



*Assumptions: 1) Spouses born 1/1/1952; 2) Projections start 1/1/2014; 3) 6% rate of return; 4) 3% inflation; 5) PA inheritance tax is 15%; 6) Living expenses are \$75,000 adjusted annually; 7) In the SS at 62 scenario, couple receives \$28,422 at age 62. 8) In the SS at 70 scenario, wealthier partner receives maximum SS benefits of \$41,226 at age 70 plus COLAs. Less wealthy spouse takes a spousal benefit at 66 of \$15,616 plus COLAs; 9) Account balances are \$400,000 of after tax assets and \$700,000 in a Traditional IRA; 10) Roth IRA conversions were completed in the following sequences: \$50,000 annually in years 2014-2017; \$35,000 annually in years 2018-2019.

There were two couples with identical financial resources. They each had the same amount of money, identical investments, identical taxes, and identical earnings history for Social Security purposes.

The first couple didn't do any planning and ran out of money in 28 years. The second couple, following the advice offered in our workshops, had \$1.4 million dollars and their portfolio continued to increase.

What was the difference? The second couple benefitted from our recommended apply and suspend technique for Social Security, did a series of Roth IRA conversions, and used our key planning strategies.

Learn how optimizing your Social Security strategy, making Roth IRA conversions, investing with low-cost index funds, and appropriately planning for your IRA and/or retirement plan for your estate can mean millions of dollars to you and your family.

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 family gets the most from what you've got.

**Saturday,
September 27, 2014**

**Monroeville
Courtyard Marriott**

3962 William Penn Highway
Monroeville, PA 15146

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.
- Align your Social Security election strategy with your overall portfolio.
- Coordinate claiming Social Security with Roth IRA conversion strategies.

1:00 – 3:00 PM

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. *What you'll learn:*

- The tax-savvy way to spend different classes of assets after retirement.
- 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?
- 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.

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 1,915 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* (32 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, September 27, 2014 · Monroeville Courtyard Marriott

3962 William Penn Highway · Monroeville, PA 15146

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.
- Make decisions today about your IRAs and retirement plans that can make an enormous difference in distribution years.
- Take advantage of an investment strategy that has outperformed both traditional index funds and active money managers.

9:30 – 11:30 AM

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 and added Roth IRA conversion strategies into the mix.

I just submitted an article that was accepted for publication by *Trusts and Estates*, a peer review journal, and will present much of those cutting edge strategies and analysis during the workshop. **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 some of the basic concepts like learning about the benefits of holding off on collecting Social Security beyond 62 to the more complicated strategies and techniques that apply to married, divorced or widowed taxpayers.

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.

1:00 – 3:00 PM

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.

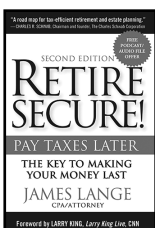
We will provide our best guidelines for the ultimate integrated retirement and estate plan for IRA and retirement plan owners.

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 portfolio.



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)