



### About James Lange, CPA and Attorney

**Jim Lange** has three decades of estate and retirement planning experience as both CPA and an estate attorney. He and his team have drafted 1,954 wills, trusts, beneficiary designations of IRAs, and retirement plans using some variation of the flexible estate planning recommended at these workshops.

Jim's strategies have been endorsed by *The Wall Street Journal* (33 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 for 2014 alone, one article on Social Security and one article on IRAs both published in the peer-review journal, *Trusts & Estates*.

Jim is the host of **The Lange Money Hour** on KQV 1410 AM featuring guests such as John Bogle, Jane Bryant Quinn, Ed Slott and practically all the top IRA and many of the top index fund experts in the country.

He is also the author of two best-selling books, *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.

### Attend Jim Lange's Retirement Planning Workshops in The Villages FREE in January!

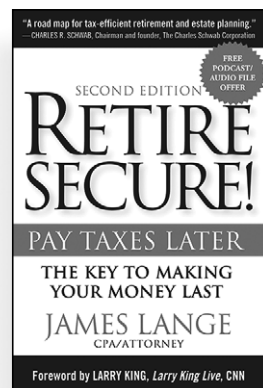
Top financial experts seek out Jim Lange's advice on retirement investing. These FREE Florida workshops will be Jim's only workshops in The Villages this year.

### Thursday, January 8, 2015 · The Waterfront Inn at Lake Sumter Landing

1105 Lakeshore Drive (in the Greatroom) · The Villages, FL 32162

To register for these FREE workshops, call toll free 1-800-387-1129 today. Seating is limited. Call today while seats are still available. Refreshments will be served.

### Special Quick-Response FREE Bonus Gift!



Register today and you will also get a FREE copy of James Lange's 320-page hardcover book, *Retire Secure! Second Edition*. (Cover price: \$24.95)

### Experts Praise Jim Lange's Book, Retire Secure!

Charles Schwab calls *Retire Secure!* "an invaluable resource for investors." In its pages, you will get the facts on funding your retirement plans, the differences between traditional IRAs, Roth IRAs, and 401(k)s, optimal spending strategies for retirees, withdrawing retirement plans funded with company stock, trusts, estate planning, and much more.

"Think of as a GPS for your money," raves CNN's Larry King. "You may know where you are and where you want to go, but you don't know how to get there. Jim offers the best route."

"James Lange's book, *Retire Secure!*, covers two areas particularly well—Roth IRA conversions and estate planning for IRA owners." — Jane Bryant Quinn, Newsweek/Bloomberg.com

"*Retire Secure!* is a very practical investment guide on how to defer taxes and efficiently plan for retirement and your estate." — Roger B. Ibbotson, Professor, Yale School of Management

"Keeping your investment expenses low and following Jim Lange's tax savings strategies are the surest routes to a comfortable retirement." — Burton G. Malkiel, Professor of Economics, Princeton University, Author, *A Random Walk Down Wall Street*

"James Lange is a genius at making the most difficult subject of estate and retirement planning easy to understand." — Eleanor Schano, Host, LifeQuest, WQED Multimedia

"In today's volatile market, the peril of building wealth on short-term growth strategies has never been more evident. James does a great job of explaining the how and why of a long-term view with an eye to building money and protecting it when you are ready to spend it." — Peter M. Vessenes, RFC, CEO, Vestment Advisors, Inc.

"Jim Lange is a clear and concise communicator. He takes the complicated and makes it simple." — Diane L. McCurdy, CFP, Author, *How Much is Enough?*

Top IRA expert at The Villages for 1 day only!

"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

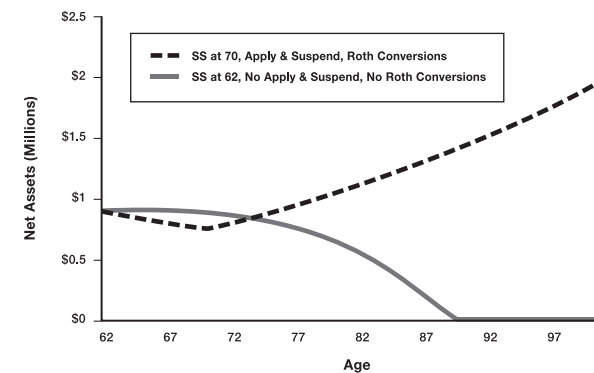
## Why Haven't More Villages Residents Been Shown These Perfectly Legal Tax Reduction and Social Security Maximization Strategies?

Combined with low-cost index investing, these proven strategies could add hundreds of thousands of dollars to your retirement nest egg.

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### Net Assets Available for Retirement Years

#### Chart Assumptions:

- Spouses were born on 1/1/1952. Projections start 1/1/2014 (when they are 62);
- 6% rate of return / 3% rate of inflation;
- Living expenses are \$75,000 adjusted annually;
- In the SS at 62 scenario, the couple receives \$28,422 at age 62.
- In the SS at 70 scenario, the wealthier partner receives maximum SS benefits of \$41,226 at age 70 plus COLAs. The less wealthy spouse takes a spousal benefit at 66 of \$15,616 plus COLAs;
- Account balances are \$400,000 of after tax assets & \$700,000 in a Traditional IRA;
- Roth IRA conversions were completed in the following sequences: \$50,000 annually in years 2014-2017; \$35,000 annually in years 2018-2019.

### The Key to a Financially Secure Retirement for Life: A Tale of Two Couples

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

The first couple didn't engage in any proactive planning. The second couple followed the advice offered in this workshop. Making reasonable projections, the first couple (see graph) runs out of money in 28 years while the second couple has \$1.4 million dollars and their portfolio continues to increase.

**Why the life-changing difference?** The first couple began taking Social Security at age 62, and they didn't make any Roth IRA conversions.

The second couple used our preferred "apply and suspend" technique for Social Security and they also optimized their Roth IRA conversion strategy.

### Boost Your Gains With Index Funds Most Investors Cannot Own

You can further accelerate your wealth-building with no-load, low-cost, diversified, tax-efficient **Dimensional Fund Advisors (DFA)** index funds.

Personally, we think DFA offers the best low-cost index funds on the planet—even better than Vanguard.

Typically, access to DFA funds is restricted to institutional investors. Only 0.15% of asset management firms are approved to offer their clients access to these funds. **The Lange Financial Group** is one of them.

(continued)

# Discover How to Create a Secure Financial Future for You and Your Family—for FREE!

You and your spouse are cordially invited to attend any or all of the 3 FREE workshops listed below:

In these **FREE** workshops for Villages residents presented by CPA and Attorney **Jim Lange**, you and your spouse will discover how cutting-edge tax reduction strategies, Roth IRA conversions, trusts, Social Security benefit maximization, and index investing can potentially add hundreds of thousands of dollars to your retirement savings.

*You'll discover how to:*

- Optimize your Social Security benefits
- Capitalize on Roth IRA conversion strategies
- Create the best plan estate plan for your IRA and retirement plan that ensures maximum value for your family
- Discover why investing in low-cost index funds makes excellent sense
- Make sure you, your spouse, children, and grandchildren get the most from what you've got



9:30 – 11:30 AM

## Social Security Maximization Techniques Combined with Optimal Roth IRA Conversion Strategies

The difference between using the best Social Security maximization strategies and taking Social Security too early can be measured in hundreds of thousands of dollars. Employing the optimal strategies not only increases both you and your spouse's long-term Social Security income, it will also guarantee much stronger financial security, **especially if the surviving spouse has the weaker earnings record**. And keep in mind that on average wives outlive their husbands by 7 years.

This workshop presents cutting-edge Social Security strategies in conjunction with our well-established Roth IRA conversion method. *You'll learn:*

- Fundamental peer-reviewed strategies to optimize Social Security benefits
- Advanced Social Security strategies for married couples

- How to optimize Social Security benefits for the spouse with the weaker earnings record
- How to increase Social Security benefits for your spouse after your death
- The math behind a Roth IRA conversion and why it is good for older married taxpayers with children and grandchildren

The Roth IRA advantage to you and your spouse on a \$100,000 conversion, measured in 2014 dollars, could be \$28,186; the advantage to your children could be \$160,825; and to your grandchildren, \$838,585. The benefits of combining the "apply and suspend" Social Security technique with a series of small Roth IRA conversions between ages 66 to 70 can be worth over \$1,000,000 to you.

1:00 – 3:00 PM

## Cut Taxes on Your IRA Withdrawals

Including an Analysis of a Newly Proposed Law That—More Likely Than Not—Will Radically Change the Disposition of Your IRA and Retirement Plan After Your Death

We call the likely new law the "death of the stretch IRA." But, as important as it is to understand the proposed law, it is crucial to understand the fundamentals of the existing law first. *This workshop covers:*

- The tax-savvy way to spend different classes of assets after retirement
- How to make Roth IRA conversions for free with your non-deductible IRAs and after-tax dollars inside your IRA or retirement plan after the 2014 law changes
- The advantages to you and your heirs of establishing your own one-person "Super K" 401(k) plan
- How to plan for your IRA and Roth IRA after your death under both the existing law and the proposed new law
- An explanation of the "death of the stretch IRA" or inherited IRA as we know it
- Critical action points you can act on now to help you reduce the damage if the law passes

**Warning:** The inherited IRA has been used for decades to increase wealth and save on taxes for future generations. Congress is planning to take away the tax advantages and the long-term potential for the growth of an inherited IRA for your children and grandchildren and turn it into a source of revenue for the government—rather than a lasting family legacy. Jim will walk you through these potential changes and discuss the best ways to work around them.

**Special Bonus:** Attendees will learn all about **Lange's Cascading Beneficiary Plan™ (LCBP)**, a specialized type of estate plan. LCBP sets up wills and trusts and IRA beneficiary forms 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 Social Security strategies, Roth IRA conversions, and LCBP, you can potentially cut taxes and increase wealth 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 answer. It's true that 86% of active money managers underperform their benchmark indexes. Due to lower investor costs and superior net results, there has been a swing 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 Funds, generating returns that beat the S&P 500. DFA has two Nobel Prize

winners on their board of directors. *In this special investment 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