



### 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 2,056 wills, trusts, beneficiary designations of IRAs, and retirement plans. His office has “run the numbers” to help hundreds of clients determine the optimal Roth IRA conversion strategy.

Jim’s strategies have been endorsed by *The Wall Street Journal* (35 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*. He also wrote the first peer-reviewed article on Roth IRA conversions in 1998.

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.

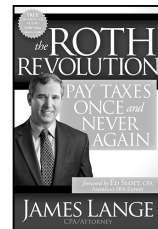
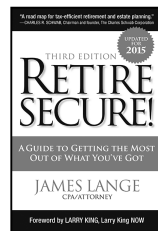
He is also the author of two best-selling books, *Retire Secure!* (Wiley 2006 and 2009), endorsed by Charles Schwab, Ed Slott, Jane Bryant Quinn, Roger Ibbotson and *The Roth Revolution, Pay Taxes Once and Never Again* endorsed by Ed Slott, Natalie Choate, and Bob Keebler.

## Saturday, September 26, 2015 • Crowne Plaza Pittsburgh South

The Keystone Room • 164 Fort Couch Road (across from South Hills Village) • Pittsburgh, PA 15241

To attend one or all three of the FREE workshops, call 412-521-2732 today to RSVP. Spouses are encouraged to attend. Seating is limited. Refreshments will be served.

## Reply Today and Get Three Valuable Bonus Gifts — FREE



### Bonus #1

Register today and you will get a FREE copy of James Lange’s 420-page hardcover book, **Retire Secure! Third Edition for 2015.**

(Cover price: \$24.95)

### Bonus #2:

Attendees will receive a FREE copy of James Lange’s 276-page best-seller, **The Roth Revolution.**

(Value: \$19.95)

### Bonus #3:

Attendees interested in financial services are also eligible for a **FREE Second Opinion Consultation with Jim.** (Value: \$495.00)

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

“In *Retire Secure!*, CPA and estate planning attorney Jim Lange provides a road-map for tax-efficient retirement and estate planning. This is an invaluable resource for investors and planners alike.”

— Charles Schwab, Chairman and Founder, The Charles Schwab Corporation

“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?*

“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

\* In *Retire Secure!*

## How Married Couples Can Combine Optimal Roth IRA Conversion Planning, Appropriate Trusts, and Low-Cost Index Funds to Cut Taxes and Preserve Wealth?

These workshops are especially valuable for married IRA and retirement plan owners aged 60 – 75 with IRAs of \$500,000 or more.

The biggest and most common mistake married IRA owners make is not optimizing their Roth IRA conversion possibilities. It’s not rocket science, but it’s not a guessing game either. We found that there is a mathematical solution individual to each client that will maximize the value of your IRA and retirement plan for you and your heirs. Hint: The optimal plan is most likely a series of Roth conversions over a number of years to keep you in a lower tax bracket. Combine optimal Roth conversion and Social Security strategies and the difference could measure in the hundreds of thousands of dollars.

Trusts are the most misunderstood area of estate planning. There are critical decisions regarding trusts that all married IRA and retirement plan owners must make. Unfortunately, this planning is done wrong more often than it is done right. Learn how to get it right.

Many families are not taking advantage of critical strategies like Roth IRA conversions and the “apply and suspend” technique to optimize their Social Security benefits. In addition, they are still using active money managers or investing in actively traded mutual funds instead of using low-cost index funds to reduce their investment expenses and increase their return.

Are YOU one of those IRA or retirement plan owners who have not optimized your Roth IRA conversion strategy? Are you aware of all your options for collecting Social Security? Does your estate plan have properly drafted trusts?

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.

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9:30 – 11:30 AM

### Roth IRA Conversions: Pay Taxes Once and Never Again

If you have an IRA or retirement plan worth \$100,000 or more, you and your family could gain \$1,000,000. What you’ll learn:

- How to maximize your tax-free income with Roth IRA conversions.
- Costs and benefits of a Roth IRA conversion.
- The peer-reviewed math behind a Roth IRA conversion and why it is good for seniors.
- The impact of future tax increases and stock volatility.
- Combining charitable gifts and Roth IRA conversions.
- Tax-free conversion of after-tax dollars in IRAs and retirement plans.
- The synergy of optimal timing of when to take Social Security and make a Roth IRA conversion.
- Converting and recharacterizing strategies for Roth IRAs.

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 if so, how it can be done.
- Avoiding probate: should you or shouldn’t you?
- Trusts for minors: “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 Makes More Money: The S&P 500 or Professional 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 passive 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

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# 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:

*Last workshop  
in the South Hills  
this year!*

In these **FREE** workshops—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 capitalize on Roth IRA conversion strategies
- How to use Trusts as beneficiaries of your IRA and/or retirement plans, if this planning is appropriate for you and how it can be done
- Why investing in low-cost index funds makes excellent sense
- The synergy of optimal timing of when to take Social Security and make a Roth IRA conversion



**James Lange**, CPA/Attorney, Best-Selling Author & Retirement Advisor

9:30 – 11:30 AM

## Roth IRA Conversions: Pay Taxes Once and Never Again

*If you have an IRA or retirement plan worth \$100,000 or more, you and your family could gain \$1,000,000. We'll explain how!*

A Roth IRA conversion requires paying taxes now on a portion of your IRA or retirement plan. That may seem counterintuitive, but look at the big picture. The new Roth IRA will grow income tax-free for the rest of your life, your spouse's life, your kid's lives, and even your grand-kid's lives. The real eye-opener, however, is that Roth IRA conversions are great for older IRA owners, regardless of the benefits to future generations.

Roth IRA conversions for married couples protect women who are likely to live longer and will be faced with higher tax brackets as singles if their husband predeceases them. Properly applying Roth IRA conversion strategies will improve the quality of life for you and your family.

With a Roth conversion, you are buying out Uncle Sam, your IRA partner. After Uncle Sam is bought out, all future profits go to the family without any future income taxes.

During this information-packed workshop, we present objective peer-reviewed analysis and cutting-edge tax strategies to help you get even more tax benefits from a Roth IRA conversion. We examine the question of when to take Social Security and whether the "apply and suspend" strategy is for you in conjunction with optimal Roth IRA conversion planning.

The result could be tens of thousands, potentially hundreds of thousands or even a million dollars more purchasing power for you and your family. We strongly encourage you to reserve your seat now.

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 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 stand above the rest. 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

*(continued)*