



### About James Lange, CPA, Attorney and Financial Advisor

With more than 3 decades of estate and retirement planning experience, **James Lange** and his team have drafted 2,357 Wills and Trusts. Jim is the creator of **Lange’s Cascading Beneficiary Plan** and **The Roth IRA Institute**.

Jim’s strategies have been endorsed by *The Wall Street Journal* (36 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 4 peer-reviewed articles (and one pending) in *Trusts & Estates*.

Jim is the host of **The Lange Money Hour** on KQV 1410 AM. He is also the author of six best-selling books, including 3 editions of *Retire Secure!*, endorsed by Charles Schwab, Larry King, Ed Slott, Jane Bryant Quinn, Roger Ibbotson...*The Roth Revolution*, endorsed by Ed Slott, Natalie Choate, and Bob Keebler...*The Little Black Book of Social Security Secrets*, endorsed by Jonathan Clements, Paul Merriman, and Elaine Floyd, and his most recent book, *The Ultimate Retirement and Estate Plan for Your Million-Dollar IRA*, endorsed by Bill Flanagan, Paul Merriman, and Burton Malkiel.

Only 30 Seats Still Available!  
Our last workshop had 93 attendees!

“CPA and attorney Jim Lange (in his book *Retire Secure!*) provides a road map for tax-efficient retirement and estate planning.” — Charles R. Schwab, Chairman & Founder, The Charles Schwab Corporation

## Senate Finance Committee Votes 26-0 Approving New Tax Law Giving the IRS Carte Blanche to Take Up to 1/3 of Your IRAs and Retirement Plans

Discover These Under-Publicized Retirement and Estate Planning Secrets That Can Help Married Couples between the Ages of 60 – 75 Keep Their Wealth in Their Family ... and Out of Uncle Sam’s Hands!

Saturday, March 25, 2017 · Wildwood Golf Club

2195 Sample Road · Allison Park, PA 15101

To attend any or all of our 3 FREE financial workshops, call 412-521-2732 today to RSVP. Seating is limited. Call while seats are still available. Spouses are encouraged to attend. Free refreshments served.

### Attend Jim Lange’s Retirement and Estate Planning Workshops for FREE in March!

These local workshops are free. But seating is limited. At our last workshop, we had 93 attendees—and at this venue there is room for only 30 people to attend. So we expect these workshops to fill up fast!

Saturday, March 25, 2017 · Wildwood Golf Club

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To register, call 412-521-2732 today while seats are still available. Spouses are encouraged to attend. Free refreshments will be served.

## 4 Bonus Gifts – Yours FREE When You Attend Our FREE Workshop! Now!

To claim your bonus gifts worth almost \$600, call 412-521-2732 today. Investment advisory services offered by Lange Financial Group, LLC.

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

Charles R. Schwab calls *Retire Secure!* “an invaluable resource for investors.” In its pages, you will get the facts on funding your retirement plans, traditional vs. Roth IRAs and 401(k)s, optimal spending strategies for retirees, withdrawing retirement plans funded with company stock, Trusts, estate planning, maximizing Social Security, IRA strategies, and much more.

“Think of *Retire Secure!* 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, AARP, 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*

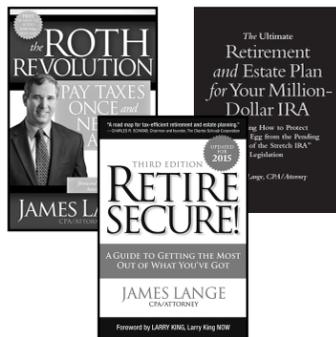
“James Lange is a genius at making the most difficult subject of estate and retirement planning easy to understand.”\* — Eleanor Schano, Host, LifeQuest, WQED Multimedia

“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?*

\* All reviews are for Jim’s books, not his services.



#### Free Bonus #1

Register today and you will get a copy of James Lange’s 420-page hardcover book, *Retire Secure! Third Edition*, updated for 2015, a comprehensive tax-saving guide to retirement and estate planning. (Cover Price: \$24.95)

#### Free Bonus #2:

Attendees also receive a copy of James Lange’s 276-page best-seller, *The Roth Revolution: Pay Taxes Once and Never Again*, in which Jim shows how to use a series of Roth IRA conversions to grow income from your IRAs tax-free not only for the rest of your life, but for your children and grandchildren after you are gone. (Cover Price: \$18.99)

#### Free Bonus #3:

Your next gift is a copy of James Lange’s newest book, *The Ultimate Retirement and Estate Plan for Your Million-Dollar IRA*, which outlines five proven strategies for keeping your wealth within your family—and out of Uncle Sam’s hands—in the wake of the end of the stretch IRA. (Cover Price: \$12.95)

#### Free Bonus #4:

Attendees interested in the preparation of Wills and Trusts, retirement and estate advice, or other financial services may be eligible for a **FREE Second Opinion Consultation**. (Value: \$525.00)

The Senate Finance Committee just voted 26-0 to pass a law that could reduce your IRA and retirement plan by 1/3 or more after you die. By unanimously killing the “stretch IRA,” it appears likely that the federal government will put an end to what has been the greatest tax break for retirement accounts in U.S. history.

Just think about how many years you worked and contributed to your IRA and 401(k)—and now Congress wants to take away a third of it after you pass. Though the Senate Finance Committee doesn’t have the force of law yet, we believe it will pass in 2017.

The good news is we have discovered 5 little-known wealth protection strategies that can dramatically reduce the impact of these devastating changes in the tax laws—and I am prepared to share them with you in a new workshop, *How to Stop Pending Changes in Tax Laws from Taking Up to 1/3 of Your IRAs and Retirement Plans*.

I will also be presenting two of our “classic” workshops on trusts and retirement wealth building with index funds that I am sure you will find interesting, profitable—and perhaps even life-changing!

These FREE Workshops are especially valuable for men and women with IRAs of \$500,000 or more.

Note: Workshops at this location usually fill and definitely will because of the importance of the new law. So I urge you to reserve your seats today while space is still available.

#### 9:30 – 11:30 AM

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

- Is Trust planning appropriate for your family? Which Trusts should you use?
- When should you make trusts — and not your heirs directly — the beneficiary of your IRA.
- *No Ferrari at 21!* — Trusts for minors.
- *I Don’t Want My No Good Son-in-Law to Inherit One Red Cent of My Money Trust!* — Trusts to protect family inheritances.
- Trusts for children or grandchildren with special needs.
- *Spendthrift Trusts*: how to protect challenging adult children from themselves.
- *The Cruellest Trap of All* — outdated (and potentially disastrous) tax-motivated Trusts in traditional Wills.
- A new use for an old Trust to respond to the proposed tax changes.
- The advantages and disadvantages of avoiding probate.
- **Lange’s Cascading Beneficiary Plan**: the best estate plan for married couples, which now takes on even greater importance with the proposed tax laws.

#### 1:00 – 3:00 PM

### How to Stop Pending Changes in Tax Laws from Taking Up to 1/3 of Your IRAs and Retirement Plans.

This workshop will show you steps that can help you stop Uncle Sam from taking up to 1/3 of your retirement savings when the stretch IRA disappears later this year.

- How to avoid massive taxation of your retirement plans after the new law passes.
- How the new \$450,000 exemption rule can work in your favor.
- Five crafty but 100% legal strategies for keeping your legacy wealth in your family for generations.
- Using Roth conversions to minimize taxes on your IRA income for decades for both you and your heirs.
- A little-known special trust that could give your children significantly more lifetime income.
- Gifts that grow tax-free, including 529 plans and life insurance.
- The best (and most flexible) estate plan for married IRA and retirement plan owners.

#### 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: according to the 2015 Year-End SPIVA U.S. Scorecard, *more than 8 out of 10 active funds underperform their benchmark indexes*. 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 money management.
- The statistics on whether active managers and investors outperform their index benchmarks.
- **Dimensional Fund Advisors (DFA)** — index funds engineered using Nobel Prize winning research.

\* Past performance is no guarantee of future results. All investing involves risk, including the potential for loss of principal. There is no guarantee that any strategy will be successful.

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# Discover Strategies to Retire Secure for Life and Create a More Comfortable Financial Future for Your Heirs—for FREE!

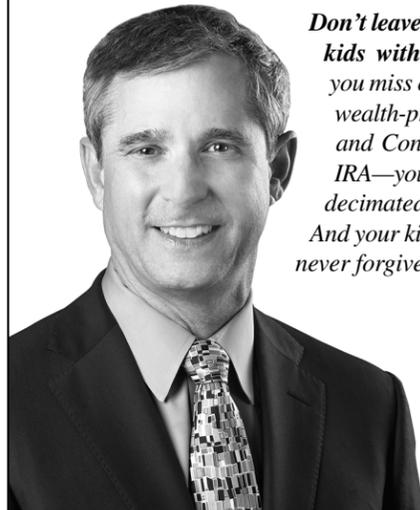
You and your spouse are cordially invited to attend any or all of the 3 FREE workshops listed below:

In these **FREE** workshops, you will discover how to use cutting-edge, peer-reviewed, tax-reduction strategies...Roth IRA conversions...Trusts...life insurance...index investing...and many other under-publicized strategies designed to significantly bolster your retirement savings and your estate.

*These workshops are designed to help you:*

- Dramatically reduce your risk of running out of money to help you retire secure for life.
- Determine which assets you should spend first—and which they should spend last.
- Optimize your Roth IRA conversion planning.
- Maximize your Social Security benefits.
- Protect your family and plan for your estate.
- Understand an investment strategy that has a history of outperforming active money managers.  
*(Note: Past performance is no guarantee of future results).*
- And much more...

So take action NOW! Stop the IRS from confiscating your hard-earned wealth and taking away hundreds of thousands of dollars in inheritance you want to leave your heirs. Attend Jim's FREE workshops in March. Discover his uncannily effective—and 100% legal—tax-saving strategies. Making these important changes to your estate plan today can **stop** the IRS from taking 1/3 or more of your IRA and retirement plan savings after you are gone!



**Don't leave your kids and grandkids with a mere pittance!** If you miss out on these important wealth-protection workshops—and Congress kills the stretch IRA—you could see your estate decimated. You don't want that. And your kids and grandkids may never forgive you!

*James Lange*

9:30 – 11:30 AM

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

Are your kids fiscally conservative and financially responsible? Do they save sensibly or way overspend on luxuries and toys they can't really afford?

You won't always be around to make sure your children, their spouses, your grandchildren, and your other heirs are fiscally responsible with the inheritance you leave them.

But by using Trusts, as Jim shows you in this workshop, you can maintain control over your wealth, and ensure your heirs hang on to it and use it responsibly, long after you are gone.

Another issue addressed in depth in this workshop is whether it is worth

it to go through the extra time, effort and expense of avoiding probate.

Worried that your no-good son-in-law will divorce your daughter and walk away with half of the money you left her? Learn about the "I don't want my no good son-in-law to inherit one red cent of my money Trust." Want to stop your grandson from blowing his inheritance on a Porsche when he is 21?

Here are the Trust strategies that can keep your wealth intact and help protect your heirs from their creditors and their own poor judgement. Trusts for adult children, however, are often not appropriate—and this workshop helps distinguish when you should and should not have a Trust.

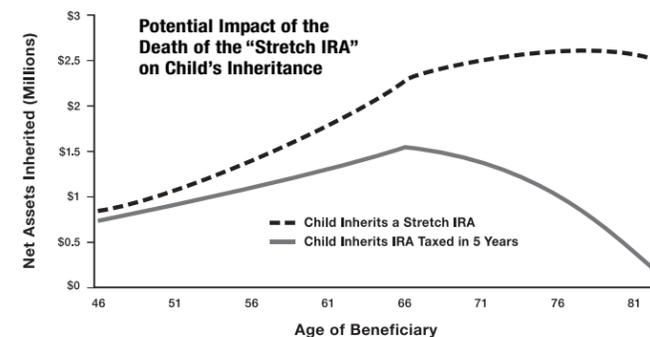
1:00 – 3:00 PM

## How to Stop Pending Changes in Tax Laws from Enabling the IRS to Legally Take Up to 1/3 or More of Your IRAs and Retirement Plans

By combining Optimal Retirement Planning, Social Security Optimization, Appropriate Trusts, and Low-Cost Index Funds You Can Keep Your Wealth in Your Family... and Out of Uncle Sam's Hands!

### Chart Assumptions:

- Child inherits IRA at age 45, and earns \$100,000 annually during working years
- Child retires at age 67, and receives \$40,000 in Social Security income annually
- \$90,000 Expenses, adjusted annually by 3.5% • Rate of Return is 7%



Since January 2001, the IRS has permitted beneficiaries—both children and grandchildren—to stretch distributions of the money from inherited IRAs over their lifetime. That way, they pay the income taxes on relatively modest annual distributions for many years while continuing to benefit from tax-deferred growth.

Known as the "stretch IRA," this loophole has long been the greatest opportunity taxpayers had to pass on their wealth to heirs relatively intact and with a minimum of taxation on the estate.

Well, the federal government, with a national debt of more than \$19 trillion<sup>1</sup>, is in desperate need of cash. So a few years ago, they decided that killing the stretch IRA would be a good way to get their hands on some of the \$18 trillion<sup>2</sup> Americans hold in their retirement accounts. Jim Lange was one of a handful of financial advisors to predict the

end of the stretch IRA was close at hand, which he did in two articles published in the January and February 2016 issues of the peer-reviewed tax journal, *Trusts & Estates*.

And sure enough, the government has now officially pounded the first nail into the stretch IRAs coffin: On September 21, 2016, the Senate Committee on Finance this time voted 26-0 to ask Congress to kill the unlimited stretch IRA.

The elimination of the stretch IRA, included as part of a bill called the Retirement Enhancement and Savings Act (RESA) appears very likely.

Senate Finance Committee Chairman Orrin Hatch is pushing for RESA approval. Trump is now President, and he has given no indication that he will stop RESA from becoming law.

Under RESA, your beneficiaries would have to pay taxes on the retirement account they inherit within 5 years of the owner's death, with an exemption of \$450,000. The good news is that the new law does not apply to surviving spouses, but only to most other heirs.

The tax payments under the new RESA law proposed by the Senate could be financially devastating to your beneficiaries as the larger distributions could be taxed at the highest tax rates, currently 39.6%.

In this workshop, Jim shares with you important steps you can take to reposition your retirement and estate plans for the imminent end of stretch IRA protection—and potentially keep hundreds of thousands of extra dollars of your wealth in your family.

1. <http://www.usdebtclock.org/>

2. <https://www.ebri.org/publications/benfaq/index.cfm?fa=retfaq4>

3:15 – 3:45 PM

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

*Note:* All investing involves risk, including the potential for loss of principal. There is no guarantee that any strategy will be successful.

Another great strategy to build your retirement wealth and estate: invest in no-load, low-cost, well-diversified, and tax-efficient index funds. Our preferred sets of funds, **Dimensional Fund Advisors (DFA)**, were previously only available to institutional investors.

In fact, *only 0.15% of asset management firms are approved to offer clients access to these funds.* **Lange Financial Group** is one of them, enabling our clients to own Dimensional Fund Advisor Funds.

Over the long term, we believe DFA index funds will have an advantage over their Vanguard counterparts, even after subtracting a presumed 1% annual management fee.

Paul Merriman, a well-known retired investment advisor who used both Vanguard and DFA during his career, has said that he has his own money in DFA funds for two reasons. First, he likes the DFA investment options. Secondly, DFA funds come with an advisor who can be extremely helpful in terms of asset allocation and rebalancing.

In our case, clients also receive a thorough "running of the numbers" for many areas including Roth IRA conversion planning, estate planning, Social Security planning, how much you can spend without running out of money, and other ways to maximize your returns while protecting your wealth.

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