



### About James Lange, CPA and Attorney

With more than 3 decades of estate and retirement planning experience, **James Lange** and his team have drafted 2,343 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 two 2016 articles predicting the “Death of the Stretch IRA” and showing investors what they can do to protect their wealth against it in the peer-reviewed journal, *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, Burton Malkiel, and Jonathan Clements.

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

Top financial experts have praised Jim Lange’s advice on retirement, investing, and estate planning in his books, and these local workshops are free. But seating is limited.

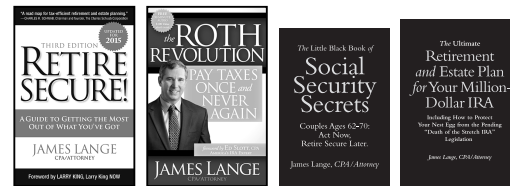
### Saturday, January 28, 2017 · Crowne Plaza Pittsburgh South

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

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

## 5 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**.



#### 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*. In this book, Jim shows how to use a series of Roth IRA conversions to grow your IRA income tax-free not only for you throughout your life, but also for your children and grandchildren after you are gone. (Cover Price: \$18.99)

#### Free Bonus #3:

Your third bonus gift is a copy of James Lange’s book, *The Little Black Book of Social Security Secrets*, which shows you ways to maximize your Social Security and get a bigger monthly check. (Cover Price: \$9.95)

#### Free Bonus #4:

Attendees will receive 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. (Cover Price: \$12.95)

#### Free Bonus #5:

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)

### 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.

“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

*How Married Couples Can Combine Optimal Retirement Planning, Social Security Optimization, Appropriate Trusts, and Low-Cost Index Funds to Keep Their Wealth in Their Family ... and Out of Uncle Sam’s Hands!*

### Saturday, January 28, 2017 · Crowne Plaza Pittsburgh South

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

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.

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 saving grace: there are strategies to dramatically reduce the impact of these devastating changes—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—and potentially profitable!

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

*Note: Workshops at this location are usually filled. Because of the importance of this new law, we recommend you RSVP today.*

#### 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?
- Trusts as 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!* to protect family inheritances.
- Trusts for special needs children or grandchildren.
- *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.
- Naming charitable trusts as the beneficiary of your IRA, which could give your children more life-long 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.

(continued)

# Discover How to Create a Secure Financial Future for You and Your Family—for FREE—while there's still time!

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...

You and your spouse are cordially invited to attend any, or preferably all 3, of the FREE workshops presented by CPA and Attorney **Jim Lange**.

*You'll discover strategies to grow your wealth, legally reduce taxes, use Trusts to protect your family, learn the real math behind Roth IRA conversions, discover why investing in low-cost index funds may be a better bet, and develop a plan for you and your spouse, children, and grandchildren to be well provided for financially for many years to come—in any economy.*



*James Lange*

9:30 – 11:30 AM

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

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 that is addressed in depth in this workshop is whether it is worth it to go through the extra time, effort and expense of avoiding probate.

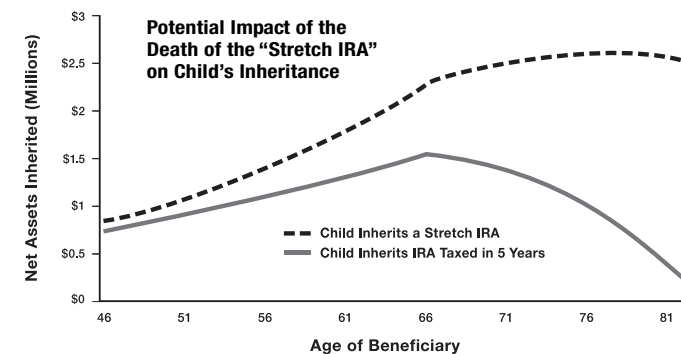
Worried that your no-good son-in-law will divorce your daughter and walk away with half of the money you left her? Learn about the "I don't want my no good son-in-law to inherit one red cent of my money trust." Want to stop your grandson from blowing his inheritance on a Porsche when he is 21?

Here are the Trust strategies that can keep your wealth intact and help protect your heirs from their creditors and from their foolish mistakes. 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 Taking Up to 1/3 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!



Since 1989, 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.

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.

*(continued)*