Author of 6 best-selling books

About James Lange, CPA, Attorney and Financial Advisor

36 Times! THE WALL STREET JOURNAL. Newsweek Money Forbes.com

Jim's estate and tax planning strategies have been endorsed by ***The Wall Street Journal*** (36 times), ***Newsweek***, ***Money Magazine***, ***Smart Money***, ***Reader's Digest***, ***Bottom Line***, and ***Kiplinger's*** and most recently, ***Forbes Magazine***. Jim has authored five peer-reviewed articles in ***Trusts & Estates***. Jim is a regular columnist for **Forbes.com**, and his expertise on Roth IRA conversions was solicited for an article in the February 2019 issue of ***Forbes*** magazine.

With 35 years of retirement and estate planning experience, James Lange and his team have drafted 2,612 wills and trusts, as well as sophisticated beneficiary designations for IRAs and other retirement plans using **Lange's Cascading Beneficiary Plan**. They have also administered hundreds of estates whose families have benefitted from these plans.

Mr. Lange is the author of six best-selling books, including three editions of ***Retire Secure!***, endorsed by Charles Schwab, Larry King, Ed Slott, Jane Bryant Quinn, and Roger Ibbotson and 50 other experts; ***The Roth Revolution,*** endorsed by Ed Slott, Natalie Choate, and Bob Keebler; ***The Ultimate Retirement and Estate Plan for Your Million-Dollar IRA***, endorsed by Bill Flanagan, Paul Merriman, and Burton Malkiel; and ***The $214,000 Mistake, How to Double Your Social Security and Maximize Your IRAs*** endorsed by Larry Kotlikoff, Jonathan Clements, Paul Merriman, and Elaine Floyd.

Jim created **The Roth IRA Institute**—offering professionals in the industry advice and recommendations. His proof of the tax and estate planning advantages of Roth IRA conversions has been peer-reviewed by the top tax journal of the American Institute of CPAs. Further, all 15 IRA experts interviewed on his radio show have indicated that most taxpayers, at some point, will benefit from a Roth IRA conversion—and that was *before* today's favorable new tax brackets made Roth IRAs even more advantageous.

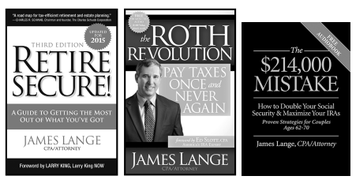
Attend Jim Lange's Retirement and Estate Planning Workshops for FREE in May!

These local workshops are free, but they fill fast. Reserve your seats today.

Saturday, May 4, 2019 · Wildwood Golf Club

2195 Sample Road · Allison Park, PA 15101

To register for any or all of our FREE workshops, call **412-521-2732** today while seats are still available.
Both spouses are encouraged to attend. Free refreshments will be served.



Free Bonus #1

Register today and you will get a copy of James Lange's 420-page hardcover book, ***Retire Secure!*** **Third Edition**, our gift to you. *(Cover Price: $24.95)*

Free Bonus #2:

You will also receive a copy of James Lange's 276-page best-seller, ***The Roth Revolution: Pay Taxes Once and Never Again***. 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 well into the future. *(Cover Price: $18.88)*

Free Bonus #3:

You will receive Jim's new book on Social Security, ***The $214,000 Mistake: How to Double Your Social Security and Maximize Your IRAs.*** *(Cover Price: $9.95)*

Free Bonus #4:

If you are interested in the preparation of Wills and Trusts and/or retirement and estate advice, you will be eligible for a **FREE Second Opinion Consultation** with **Matt Schwartz**, our top estate attorney. Attendees with $1,000,000 or more in IRAs or investible assets who are interested in estate planning combined with financial services are eligible for a **FREE Second Opinion Consultation** with the speaker, **James Lange**. *(Value: $525.00)*

4 Valuable Bonus Gifts: Yours FREE When You Attend Any Workshop!

To claim your 4 bonus gifts worth over $575, call **412-521-2732** right now.
Investment advisory services offered by **Lange Financial Group, LLC.**

Experts Praise Jim Lange's Books*

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...which dollars you should spend first...required minimum distributions while you are alive and after you are gone...gifting strategies...a thorough analysis of the best estate plan for married IRA and retirement plan owners...and much more.

*"Think of **Retire Secure!** as a GPS for your money,"* raves **Larry King,** ***Larry King Now***. *"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**

RED HOT INFORMATION!
Just Featured in: Forbes Magazine, Forbes.com, Pittsburgh Post-Gazette and on an ABC-TV Affiliate.
Now Available to You in this Workshop!

2019 Tax Rates Make Roth Conversions Advantageous for More IRA Owners Than Ever Before

Make the Most of this Window of Opportunity

POP QUIZ: What Do You Get When You Combine Optimal Roth IRA Conversion and Social Security Strategies + Appropriate Trusts + The Best Estate Plan for Married Couples + The Solution to Investor's Greatest Dilemma?
ANSWER: ***Potentially Hundreds of Thousands More Dollars in Your Pocket!***

These workshops are especially valuable for married retirement plan owners aged 55 – 74 with IRAs and retirement plans of $1,000,000 or more.

Our Last Workshop Filled and We had to Start a Waiting List.

Saturday, May 4, 2019 · Wildwood Golf Club

2195 Sample Road · Allison Park, PA 15101

Reserve your place at our FREE workshops by calling 412-521-2732. Attend any or all, the choice is yours.
Seats fill fast. Both spouses are encouraged to attend. FREE refreshments will be served.

With the new tax rates, *many more* taxpayers should revisit the potential for Roth IRA conversions—even if you previously thought they weren't in your future.

Forbes magazine reached out for my recommendations, and their **February 2019 Investment Guide** includes the article, *Ripe Time to Roth*. If you are responsible for protecting and growing the family wealth, a Roth IRA conversion should be on your radar.

Following the strategies in our second workshop, you and your family could be hundreds of thousands of dollars better off with tax-free wealth that will last for generations.

With a traditional IRA, Uncle Sam gets a tax-slice of every distribution. *A Roth conversion allows you to buy out Uncle Sam at currently historically low tax rates.* I converted $239,000 in 1998 and if I live until age 85, my wife and I will be $782,000 better off. If we don't spend it, our daughter will be millions better off. In the workshop, I will share my Roth story and explain how you can benefit too.

Traditionally, the best time for a Roth IRA conversion is after income stops *but before you turn age 70* when Required Minimum Distributions and Social Security re-boost your income. That is still true, but now, many more IRA owners that don't match this demographic will benefit too. The tax rates are low now and these low rates are set to expire December 31, 2025, and a new administration could increase rates faster.

But large Roth conversions are not for everyone. Decisions must factor in additional premiums on Medicare Part B, qualified dividend exclusions, capital gains rates and investment income tax rates. It isn't a simple calculation. That's why it's crucial to attend my Roth workshop, **SESSION 2**.

Leaving the topic of Roths aside for now, we are also offering two other valuable workshops.

SESSION 1 will cover the best estate plan for married couples and trusts and estates for IRA and retirement plan owners. You will learn how to avoid accelerated income taxes at your death and smart trust-planning.

SESSION 3 will provide the solution to investor's biggest dilemma.

SESSION 1: 9:30 – 11:30 AM

The Best Estate Plan for Married IRA Owners Combined with Optimal Trust Planning for IRAs and Retirement Plans

Lange's Cascading Beneficiary Plan (LCBP):

- Our favorite estate plan for over 20 years: 2,500+ plans drafted and hundreds administered. We have saved clients so much.
- You will think *"This should be the norm…I'm on the inside track!"*
- Providing financial security for the surviving spouse, and potentially saving hundreds of thousands to pass on to your heirs.

Trusts:

- Should your heirs inherit your IRA directly, or would naming a trust be safer?
- *"I-don't-want-my-no-good son-in-law-to-inherit-one-red-cent-of-my-money"* trust.
- Trusts for minors, or children and grandchildren with special needs.
- Protecting adult children from bad judgement and creditors.
- Should I avoid probate?

SESSION 2: 1:00 – 3:00 PM

2019 Tax Rates Make Roth Conversions Advantageous for More IRA Owners Than Ever Before: *Make the Most of this Window of Opportunity*

- 2019 Roth IRA Conversion Opportunity: why *now* might be *the best time ever* for Roth conversions.
- Peer-reviewed Roth conversion strategies that could put hundreds of thousands, even millions, of extra dollars in your pocket.
- The best plan for taking distributions from your retirement accounts.
- The single decision that can get you bigger Social Security checks.
- The synergy between Social Security planning and Roth IRA conversions.

SESSION 3: 3:15 – 4:00 PM

Solving the Investor's Biggest Dilemma: How to Stop Market Volatility from Crushing Your Retirement Nest Egg When You Need It Most

- **The Investor's Dilemma:**
  I need to take advantage of higher rates of return on investments in a strong market *but not fall victim* to portfolio-crippling losses in the next market downturn.
- **Investor's Mistakes:**
  Common mistakes that leave investors vulnerable to market downturns, and why to avoid commission and high-fee products.
- **Investor Solutions:**
  Low-cost index investing, appropriate asset allocation, optimal tax planning, plus an additional *critical component* that will be revealed in the workshop. Register now.

All investing involves risk, including the potential for loss of principal. There is no guarantee that any strategy will be successful. Indexes are not available for direct investment.

(continued)

Cutting-Edge and Peer-Reviewed

Discover Tested Strategies to Retire Secure for Life and Maintain Your Present Lifestyle!

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

The new tax laws have created a strategic window of opportunity for IRA and retirement plan owners to make Roth IRA conversions. If you are one of the millions of Americans for whom the math on a Roth conversion just became significantly more advantageous, this could be your chance to cement generations of family wealth. In these **FREE** workshops, you will discover how to use cutting-edge, peer-reviewed strategies designed to significantly bolster your retirement savings and the legacy you leave for your family.

These workshops are designed to help you:

- **Optimize your Roth IRA conversion planning under the new tax laws.**
- **Dramatically reduce your risk of running out of money—*Retire Secure for Life.***
- **Determine which assets you should spend first and which assets you should spend last.**
- **Maximize your Social Security benefits.**
- **Leverage an effective and easy-to-use investment strategy that has a history of outperforming active money managers.**
- **Develop the best estate plan for *your* family.**
- **And much more…**

Discover how you can use the new tax legislation to your advantage. Attend Jim's **FREE** workshops in May, where he will reveal the **latest improvements** to his effective—and 100% legal—tax-saving strategies.

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 investment plan or strategy will be successful.

SESSION 1: 9:30 – 11:30 AM

The Best Estate Plan for Married IRA Owners Combined with Optimal Trust Planning for IRAs and Retirement Plans

The Concept and the Details of the Best Estate Plan for Married Couples with the Same Children

This workshop will explore the best estate plan for married couples, **Lange's Cascading Beneficiary Plan**. You will be able to see the benefits of this plan and decide if it is appropriate for you. *(It probably is).*

We will combine the best estate plan with a detailed examination of trusts that can ensure your hard-earned money is handled responsibly, long after you are gone. This will not only protect your children or grandchildren from themselves and their spouses, but also creditors.

You don't want young beneficiaries getting too much money too early in a way that negatively impacts their lives. You certainly don't want younger beneficiaries spending your money irresponsibly.

On the other hand, trusts for adult children, however, are frequently inappropriate—and this workshop will help you distinguish when you should and should not have a trust.

Trusts can also cause massive income tax acceleration after your death if they don't meet five specific conditions. Yet the vast majority of attorneys don't include those provisions in their Trusts. This tax acceleration could cost your children or grandchildren hundreds of thousands, maybe millions of dollars.

Also covered: *Is the extra time, effort, and expense of avoiding probate worth it?*

SESSION 2: 1:00 – 3:00 PM

2019 Tax Rules Make Roth Conversions Advantageous for More IRA Owners Than Ever Before: *Make the Most of this Window of Opportunity*

As demonstrated by the graph, optimizing your Roth IRA conversion and Social Security planning can make ***a difference of as much as two million dollars****.*

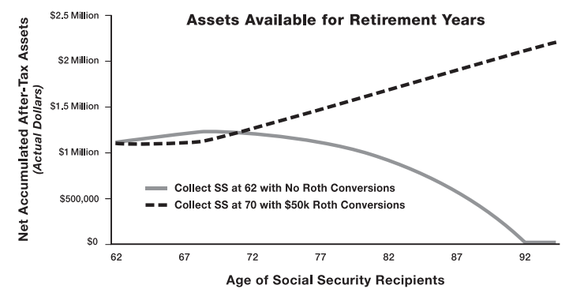


Chart Assumptions:

- **There are two couples with the same investments, the same earnings record for Social Security, and tax rates. But, there are significant differences in their Roth IRA conversion and Social Security strategies.**
- **Couple #1 (represented by the solid line) takes their Social Security as soon as they can, at age 62 and make no Roth IRA conversions.**
- **Couple #2 (represented by the dashed line) optimizes Social Security and Roth IRA conversions. They wait until age 70 to file for Social Security benefits, and they make annual $50,000 Roth IRA conversions from the age of 62 to age 70.**

To register for any or all of our FREE workshops, call 412-521-2732 today while seats are still available.

Question: Why would you pay taxes up-front and convert a portion of your traditional IRA or retirement plan to a Roth IRA?

Answer: To buy out your partner in your IRA, Uncle Sam, at today's low rates. A Roth IRA could grow income tax-free for the rest of your life, your spouse's life, your kid's lives, and even your grandkid's lives.

The benefit to future generations is impressive...but, the real eye-opener is that Roth IRA conversions are great for older IRA owners during their lifetime. For married couples, Roth IRA conversions protect the surviving spouse who will be faced with higher tax brackets as a widow or widower.

And now even more Americans than ever before can reap the financial benefits that a Roth IRA conversion has to offer. Tax rates are at an historical low. This means that many taxpayers who are still working, or who are over age 70, and who previously sat in a high tax bracket making a Roth IRA conversion unprofitable, may now be good candidates for a Roth conversion.

This information-packed workshop, with Roth IRA analysis, peer-reviewed and vetted by the **American Institute of CPAs'** most prestigious tax journal, can help you get more tax benefits from your IRA and more security for your family.

SESSION 3: 3:15 – 4:00 PM

Solving the Investor's Biggest Dilemma: How to Stop Market Volatility from Crushing Your Retirement Nest Egg When You Need It the Most

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. Indexes are not available for direct investment.

Market ups and downs are a fact of life. Most of us have already weathered a couple of downturns prior to reaching retirement. But, as a retiree or as someone nearing retirement, a sudden downturn can be catastrophic. There is always the risk that by the time the market rebounds (as, historically, it has done), it may be too late to salvage your life-savings. How can you protect yourself from life-altering losses when the market takes a dive?

We know that historically, long-term market returns have far outpaced returns on fixed income streams. The appeal of fixed income streams, however, is their apparent safety. But remember, investing exclusively in fixed income virtually guarantees you lose purchasing power to inflation and taxes. The "safe" route can have you pinching pennies and cutting coupons in your golden years instead of enjoying life. In contrast, investing exclusively in the market leaves you open to financial ruin in the event of a significant downturn. *So, what should you do?*

- Here are some **non-solutions: market timing, commercial annuities and other high commission and high-fee products including life insurance.**
- Here are **some elements of the solution you'll discover at the workshop: low-cost index investing, appropriate asset allocation, and optimal tax planning.**
- To discover the last element that we think is the **real key**, you have to attend the workshop.

The **Lange-edge** provides a customized mix of these important strategies and instruments. Hundreds of previous attendees are sleeping like babies, knowing their portfolios are constructed to grow, but also to weather future market downturns. *Why not you?*

(continued)