

Our Services

Development of Your Family's Strategic Financial Masterplan



Our experienced CPAs, working in conjunction with you and your spouse (if applicable), quantify what you have now, what you and your family will have in the future given the status quo using reasonable assumptions, and what you and your family could have with different strategic steps that you could take under our guidance.

Although each *Masterplan* is unique and tailored to the situation, needs, and goals of the clients for whom it is developed, we regularly look at and make recommendations in the following areas:

- Annual and long-term spending analysis (including safe withdrawal and safe spending rate calculations)
- Determination of optimal annual and long-term spending and saving plans
- Feasibility analysis of the best time to retire, if the client is still working
- Analysis of retirement plans and development of optimal retirement plan distribution strategy
- Multiple year Roth IRA conversion analysis and recommendations
- Social Security analysis & strategy optimization
- Multi-Generational wealth planning (including analysis of SECURE Act's potential impact on Eligible Designated Beneficiaries of retirement plan assets)
- Development of estate, inheritance, and gift tax minimization plans
- Income and other tax minimization planning
- Charitable and beneficiary gift planning
- Identification and optimization of self-employment retirement plan savings opportunities
- Identification and optimization of NUA options
- Review of your current estate plan (including the beneficiary designations of IRAs, retirement plans, life insurance and other assets that have a beneficiary form) and our recommendations for optimization
- For clients who choose to update their estate planning documents to incorporate our suggested improvements, we can communicate with your estate planning attorney to help ensure that the changes we recommend are properly implemented
- Protection planning including review, analysis & recommendations for life insurance and long-term care insurance

(OVER, PLEASE)

¹ Although we bring our knowledge and expertise in estate planning into our recommendations, they are only offered in our capacity as financial planning professionals and not as attorneys. There is no attorney-client relationship for these services. We will likely make recommendations, that our clients could have a licensed estate attorney implement. There is no solicitation for legal services being made by me, James Lange, nor by Lange Legal Group, LLC.



The Two Paths to Your *Financial Masterplan*

1. Ongoing Assets-Under-Management (AUM) Client

The first path is to become an ongoing assets-under-management (AUM) client. If you choose to become an AUM client, a number crunching CPA at Lange Accounting Group will develop your long-term Financial Masterplan at no additional cost to you.[1] You will also have the opportunity to have that plan reviewed and updated by our experienced CPAs on an annual basis to ensure it remains aligned with your evolving financial situation. The money management aspect of the AUM relationship is handled by one of our money management partners.

2. Fee-for-Service Masterplan Development (*Waitlist Now in Effect*)

For clients who prefer a one-time fee-for-service engagement, the fee for developing a Financial Masterplan range from \$12,500 to \$22,500, depending on the complexity of your estate. However, due to overwhelming demand, we have temporarily suspended new fee-for-service Masterplan engagements. Prospective clients interested in this service will be placed on a waiting list. We anticipate resuming these engagements in late spring or early summer, following the conclusion of the 2025 tax season.

Want to face the future with confidence knowing that you are taking the right steps to get the most out of what you've got?

For qualified prospective clients who are seriously interested in working with us as an AUM client or wish to join the waitlist for a fee-for-service Masterplan, the first step is a complimentary **Retire Secure Initial Consultation**.

To see if you qualify for a free consultation call our office at **412-521-2732** or complete the appointment request form at **PayTaxesLater.com/NextSteps**.

² Financial Masterplans prepared by Lange Accounting Group, LLC, for assets-under-management clients are completed in consideration for the portion of the client's account management fee that Lange Financial Group receives from the investment advisor and at no additional charge to the client.