

Author of 6 best-selling books

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



With more than one-third of a century of estate and retirement planning experience, **James Lange** and his team have drafted 2,538 Wills and Trusts.

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*. His articles have appeared in *Bottom Line*, *Financial Planning*, *The Tax Adviser*, *Journal of Retirement Planning*, and five peer-reviewed articles in *Trusts & Estates*. Jim is a regular columnist for *Forbes.com*.

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, Roger Ibbotson and 50 other experts; *The Roth Revolution*, endorsed by Ed Slott, Natalie Choate, 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 is the creator of **Lange’s Cascading Beneficiary Plan** and **The Roth IRA Institute**. His analysis of the advantages and tax savings for Roth IRA conversions has been peer-reviewed by the top tax journal of the American Institute of CPAs. In addition, Jim has interviewed 15 IRA experts on his radio show, all of whom believe that most taxpayers, at some point, will benefit from a Roth IRA conversion—and that was *before* today’s favorable new tax environment made Roth IRAs even more advantageous.



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

Only 2018 workshops in Squirrel Hill – RSVP Today!

Announcing the most lucrative and 100% legal tax-reduction strategy for married couples. Read on if you are between the ages of 55 and 75 with IRAs or retirement plans worth from \$500,000 to \$3 million or more...

## New Trump Tax Laws Create Unintended Benefits for Savvy IRA and Retirement Plan Owners Who Act Quickly

Make your IRA last longer. Retire secure for life.

Leave a legacy of wealth for your children and grandchildren.

Do this now... and ensure a secure financial future for yourself and your loved ones.

(Even if you are age 55 or older, there’s still time—when you act NOW!)

Saturday, October 27, 2018 · Pittsburgh Golf Club

5280 Northumberland Street · Pittsburgh, PA 15217

Reserve your place today for any or all of our FREE workshops by calling 412-521-2732.

Seats fill fast. Reserve as soon as possible.

Both spouses are encouraged to attend. Free refreshments will be served.

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

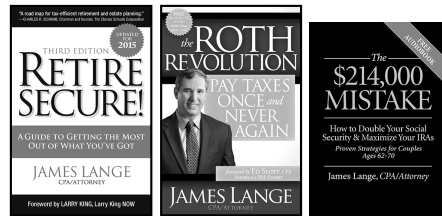
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## 4 Bonus Gifts – Yours FREE When You Attend Our FREE Workshop!

To claim your 4 bonus gifts worth over \$575, 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, which dollars you should spend first, minimum required 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.

#### 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:

Attendees 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 after you are gone. (Cover Price: \$18.88)

#### Free Bonus #3:

Attendees will receive my 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:

Attendees interested in the preparation of Wills and Trusts or retirement and estate advice are eligible for a **FREE Second Opinion Consultation** with **Matt Schwartz**, our top experienced estate attorney. Attendees with \$750,000 or more and interested in integrated financial services are eligible for a **FREE Second Opinion Consultation** with the speaker, **James Lange**. (Value: \$525.00)

#### From the Desk of James Lange:

Years ago, I wrote a best-selling book on how to retire secure for life through strategically timed *Roth IRA conversions*—as well as other proven retirement and estate planning methods.

But now, the new Trump tax laws have put the tax-saving power of Roth IRA conversions on steroids.

As a result, by following the strategies you’ll discover in my new free workshops, you and your family could be *hundreds of thousands of dollars better off*—with legacy wealth that will last for generations.

#### Here’s the First Step to Building Your Wealth Under the New Trump Tax Law

The new historically low tax rates, combined with the inevitable tax raises in the near future, create a mathematically compelling case for married couples to closely look at Roth IRA conversions—before it is too late.

Traditionally, the best time to do a Roth IRA conversion is after you no longer have an income from your job or business, but before you turn 70, when required minimum distribution (RMD) and Social Security benefits boost your income again. The ideal time for a Roth IRA conversion is the short window while you are in your lowest tax bracket. *But now, the new tax laws open that window for a much broader group of taxpayers.*

Even more exciting, multiple years at lower tax rates, which the new tax law is likely to give us, could present a golden opportunity to gain long-term protection from inevitable tax increases. The new lower tax rates are set to expire December 31, 2025. Which means the time to lock in those savings is NOW!

But, that doesn’t mean everyone should be doing large Roth conversions right now, because each person’s situation is different. You also have to factor in additional premiums on Medicare Part B, the impact on qualified dividend exclusion, capital gains rates, as well as investment income tax rates.

You’ll also discover the best estate plan for married IRA and retirement plan owners, **Lange’s Cascading Beneficiary Plan**. We will provide you with our guidelines on managing RMDs from retirement accounts, including recommendations for your heirs. We will also cover smart trust-planning, and the advantages of low-cost index investing, and so much more.

#### Solving Investor’s Biggest Dilemma

The stock-market is volatile. When it is up, we win, when it is down, we lose—and it is the losing that we all worry about. Learn how you can build a retirement portfolio that takes advantage of the high return on investment offered by a strong market while simultaneously protecting your assets in the event of a market slump.

#### SESSION 1: 9:30 – 11:30 AM

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

- Should your heirs inherit your IRA directly, or would naming a Trust be safer?
- Is it worth the aggravation of creating a Trust and administering it after you are gone?
- Is Trust planning still appropriate for your family—and which Trusts should you use?
- Is the “I Don’t Want My No Good Son-in-Law to Inherit One Red Cent of My Money Trust” right for you?
- Trusts for minors—as well as children or grandchildren with special needs.
- Spendthrift Trusts—How to protect adult children from their own bad judgement and creditors.
- The new laws make many Trusts and Wills outdated, putting the surviving spouse at risk.
- The pros and cons of avoiding probate.
- **Lange’s Cascading Beneficiary Plan**—The best and most flexible estate plan for married couples, more crucial than ever with the new tax laws.

#### SESSION 2: 1:00 – 3:00 PM

#### New Trump Tax Laws Create Unintended Benefits for Savvy IRA and Retirement Plan Owners Who Act Quickly.

- How to get the most out of your IRAs and retirement plans while you are alive and after you are gone.
- How the new tax legislation creates opportunities and pitfalls for IRA owners.
- Optimal timing for Roth IRA conversions that can put hundreds of thousands of extra dollars in your pocket.
- The best plan for taking distributions from your retirement accounts.
- The one single decision that can get you bigger Social Security checks.
- The synergistic calculation of optimal Social Security and Roth IRA conversion strategies.
- Using **Lange’s Cascading Beneficiary Plan** to ensure financial security for the surviving spouse and potentially save hundreds of thousands to pass on to your children and grandchildren.
- The Trust that can allow your beneficiary to “stretch” the IRA over their lifetime.

#### SESSION 3: 3:15 – 3:45 PM

#### Solving the Investor’s Biggest Dilemma: How to Stop the Next Downturn from Decimating Your Portfolio.

- **The Investor’s Dilemma:** How can I take advantage of the high rate of return on investments in a strong market without falling victim to portfolio-crippling, life-altering losses in the next market downturn?
- **Investor Mistakes:** The common mistakes investors make that leave them vulnerable to market downturns, and why to avoid commission and high-fee products like the plague.
- **Investor Solutions:** Low-cost index investing, appropriate asset allocation, optimal tax planning, plus an additional *critical component*. Want to find out what it is? Register for this workshop.

(continued)

cutting-edge and peer-reviewed

# Discover Tested Strategies to Retire Secure for Life While Maintaining Your Present Lifestyle!

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

The new Trump tax laws are going to create opportunities and minefields for IRA and retirement plan owners. In these **FREE** workshops, you will discover how to use cutting-edge, peer-reviewed, tax-reduction strategies. You'll discover how to maximize Roth IRA conversions...Social Security benefits...Trusts...index investing...and many other strategies designed to significantly bolster your retirement savings and estate.

These workshops are designed to help you:

- Dramatically reduce your risk of running out of money and help you retire secure for life.
- Determine which assets should you spend first and which assets should you spend last?
- Optimize your Roth IRA conversion planning under the new Trump tax law.
- Maximize your Social Security benefits.
- Understand an effective and easy-to-use investment strategy that has a history of outperforming active money managers.  
*(Note: Past performance is no guarantee of future results).*
- And much more...

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



## SESSION 1: 9:30 – 11:30 AM

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

#### How, When, and Why to Name Trusts as Beneficiaries of IRAs or Retirement Plans

Trusts can ensure your hard-earned money is handled responsibly, long after you are gone. Perhaps you are worried that your no-good son-in-law will divorce your daughter and walk away with half of the money you left her. Trusts can stop him dead in the water!

Want to stop your grandson from blowing his inheritance on a Ferrari when he is 21? Learn about Trusts to protect younger beneficiaries from irresponsible spending.

This workshop addresses Trust strategies that can keep your wealth intact and help protect your heirs from blowing through their inheritance.

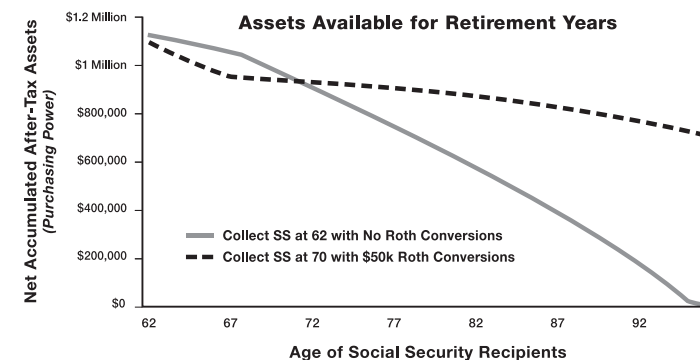
Trusts for adult children, however, are often not appropriate—and this workshop helps distinguish when you should and should not have a Trust.

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 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

### New Trump Tax Laws Create Unintended Benefits for Savvy IRA and Retirement Plan Owners Who Act Quickly

As demonstrated by the graph, optimizing your Social Security and Roth IRA conversion planning can make a difference of as much as a million dollars—and it could be even more with the new Trump tax laws.



#### 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. They do not make any 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.

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

Roth conversions, coupled with smart Social Security decisions, could increase your and your family's purchasing power by tens of thousands, potentially hundreds of thousands or even a million dollars. 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. Women, who are likely to live longer, are particularly vulnerable.

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 a Roth IRA conversion, and more security for your family. And it's newly updated to maximize your savings under the new Trump tax laws.

## SESSION 3: 3:15 – 3:45 PM

### Solving the Investor's Biggest Dilemma: How to Stop the Next Downturn from Decimating Your Portfolio

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 will have weathered a couple of downturns prior to reaching retirement. But, as a retiree or as someone nearing retirement, weathering the storm can be more problematic. 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 puts you at risk of losing purchasing power to inflation and taxes and potentially wiping out your financial legacy. 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** is 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?*

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