

Lange Legal Group, LLC

James Lange Presents Two Different FREE Workshops:

Saturday, March 23, 2013 · Crowne Plaza Pittsburgh South

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

These workshops are **FREE**, but seating is limited. Refreshments will be served.

For reservations, call **1.800.707.8024** (phone answers 24 hours).

9:30 – 11:30 AM

Who Says You Can't Control From the Grave?

Using Trusts to Protect Your Family

Trusts as Beneficiaries of your IRA and/or Retirement Plan:

If it is appropriate to have a trust as the beneficiary of your IRA or retirement plan, it is critical that the right language be included in the trust. The inherited IRA must also receive appropriate treatment after death to allow the "stretch IRA" (paying income taxes over the life of the beneficiary rather than up front) treatment.

Much more often than not, this area is not handled well and there is an unnecessary acceleration of income taxes of the IRA after death. Optimal planning in this area could dramatically improve the financial security for your beneficiaries. Learn if this planning is appropriate for you, and if so, how it can be done.

Probate:

- The benefits and disadvantages of avoiding probate and how to do it.
- Who should and who should not avoid probate.
- An overlooked advantage of avoiding probate—protection for you in the event of incapacity, dementia, or Alzheimers.

Trusts for Minors:

- Sorry, my dear grandchild, "No Ferrari for you at 21!"

The "I Don't Want My No Good Son-in-Law to Inherit One Red Cent of My Money" Trust

Trusts for Special Needs Children or Grandchildren

Tax Motivated Trusts including the Cruellest Trap of All:

- If you have traditional Wills, you may fall into this extremely common trap.

Spendthrift Trusts:

- Challenging adult child? Ensure they never end up sleeping under a bridge—protect them from themselves and their current and future creditors.

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1:00 – 3:00 PM

How We Sabotage Our Retirement Planning and Why Index Investing Offers the Best Solution

Nobel Prize Winning Research Sheds Light on Index Funds and Investor Behavior

What We Will Cover:

What Asset Allocation is Appropriate For You?

Your basic asset allocation is defined by the different percentages of holdings among stocks, bonds and cash in your portfolio. But we will go beyond the basics.

We will address the impact of Social Security and pensions, and how your asset allocation needs to adjust as you age (the glide path). We will also explain the benefits of having separate portfolios for different investment periods; money needed in the next two years should be allocated differently than money needed in 15 years.

How Do You Achieve Diversification, and What Does It Really Mean?

Historically, value stocks perform better than growth stocks. Small stocks perform better than large stocks. International stocks do better than U.S. stocks and emerging markets do better than internationals. And yet, the higher performing classes are generally more volatile. So, how can you construct a portfolio balancing higher returns and stability? You may be surprised by our recommendations.

Do You Want to Follow an Active or Index Investment Strategy?

We will discuss the fundamentals of both approaches—active management and index investing, and present evidence that the majority of active managers underperform their respective index benchmarks.

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All workshop attendees will receive a **FREE** copy of the Second Edition of Jim's bestselling book, *Retire Secure!* and a **FREE "Second Opinion" Meeting** with Jim. Jim and/or members of his team will look at your wills and trusts, tax returns and tell you if there are any areas that could be improved.



JAMES LANGE, CPA/Attorney

Nationally-Acclaimed IRA, Roth IRA and Estate Planning Expert & Bestselling Author

Jim's recommendations have appeared 30 times in *The Wall Street Journal*, 26 times in the *Pittsburgh Post-Gazette*, *The New York Times*, *Newsweek*, *Money Magazine*, *Smart Money*, *CNN*, *Bloomberg* and *Reader's Digest*. His articles have been published in *The Journal of Retirement Planning*, *Financial Planning*, *The Tax Adviser* (AICPA), *Bottom Line* and many other top journals.

(Over)

9:30 - 11:30 PM

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

Trusts as Beneficiaries of IRAs & Retirement Plans

If done right, using a trust as the beneficiary of your IRA or retirement plan can protect your family and defer taxes for two generations. In the case of the beneficiary of a Roth IRA, the appropriate trust can insure tax-free growth for the family for multiple generations.

Done incorrectly, or inappropriately, trusts can become a nightmare. Assuming a trust is appropriate, the key to tax protection comes from getting the proper wording called “see-through” or “conduit” language. That way, your family will get the protection of a trust and the tax benefits of an inherited IRA or retirement plan.

Income taxes are a major consideration because trusts normally pay higher income taxes than individual taxpayers. This can be avoided with a perfectly legal loophole that you should know about. The vast majority of IRA and retirement plans owners don't get it right when planning for

their IRAs, Roth IRAs and retirement plans after death. We will show you how to get it right.

Should You Plan to Avoid Probate?

There are definite pros and cons to avoiding probate. Avoiding probate minimizes delays, and paperwork and is less expensive for your heirs. The main way to avoid probate is through the use of a revocable or living trust. But simply establishing a trust is not sufficient. It needs to be funded to serve its purpose.

Funding a trust often means transferring certain assets like investments and even your house into the trust. These transfers take time and money. Do the advantages outweigh the disadvantages? It isn't a slam dunk “yes” every time. Bestselling author, CPA and estate planning attorney **Jim Lange** will explain these topics and more in the workshop.

1:00 - 3:00 PM

How We Sabotage Our Retirement Planning and Why Index Investing Offers the Best Solution.

Nobel Prize Winning Research Sheds Light on Index Funds and Investor Behavior

What We Will Cover: (continued)

Should You Rebalance Your Portfolio – If So, When and How?

Rebalancing essentially requires selling high and buying low. While that is standard advice, selling something that is doing well seems completely counterintuitive! Few of our clients who manage their own portfolio do a good job rebalancing. Rebalancing alone is probably worth 1/2 of 1% of a management fee in long-term performance—and that is something to think about.

Is Good Help Available?

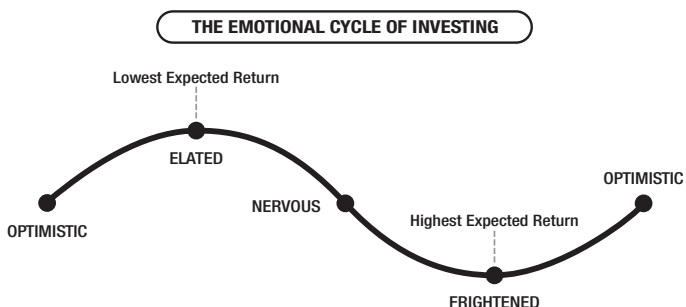
In this workshop, we will describe how we work with **DiNuzzo Index Advisors, Inc.** to give you the best of both worlds—our strategic advice on retirement and estate planning, Roth IRA conversions, safe withdrawal rates, etc., and access to low-cost index investing.

The Emotions of Investing

You can hear the facts; you can even understand the facts. But, your nest-egg is at stake, and anxieties can overwhelm your reason. Learn how to avoid the pitfalls of making irrational investment decisions based on emotions.

Reliable research indicates that asset allocation and diversification are the most important factors in maintaining a successful portfolio. In addition, research also tells us that most active investors underperform their index benchmarks.

So, the question is how can you get the markets to work for you? And, if index investing is the best way to go, which indexes should you choose from? We believe **Dimensional Fund Advisors** offer the best set of index funds on the planet and in this workshop, we will highlight why and how



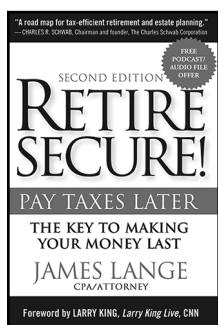
our association with **DiNuzzo Index Advisors, Inc.**, approved DFA financial advisors, can offer our clients appreciable added value.

Previously, Dimensional Fund Advisors (DFA) index funds were only open to institutional investors, but now their funds are available to the general public through approved financial advisors, such as **P.J. DiNuzzo**. DFA uses Nobel Prize winning research to build better index funds that have outperformed actively managed funds and even the S&P 500.

Jim will share his own DFA story about how he came to work with the best DFA advisor group in the area, and tell you how the combination of his office and P.J. DiNuzzo using Dimensional Funds are a good fit for your portfolio.

Whether you are a do-it-yourself investor or prefer to utilize a trusted fiduciary advisor, Jim will explain how you can achieve the best results using a combination of superior indexes and clever tax and estate planning strategies.

All Workshop Attendees Will Receive the Following Two Bonuses!



All attendees receive a **FREE** copy of the Second Edition of Jim's best selling book, **Retire Secure!** (Wiley, 2006 and 2009). Jim will be happy to autograph your copy after the workshop.

"In Retire Secure!, Jim Lange provides a road map for tax-efficient retirement and estate planning. This is an invaluable resource for investors and planners alike." — **Charles Schwab**

"Keeping your investment expenses low and following Jim Lange's tax saving strategies are the surest routes to a comfortable retirement." — **Burton Malkiel**, Author, *A Random Walk Down Wall Street*

A **FREE "Second Opinion" Meeting** with Jim. Jim and/or members of his team will look at your wills and trusts, tax returns and investments and tell you if there are any areas that could be improved.