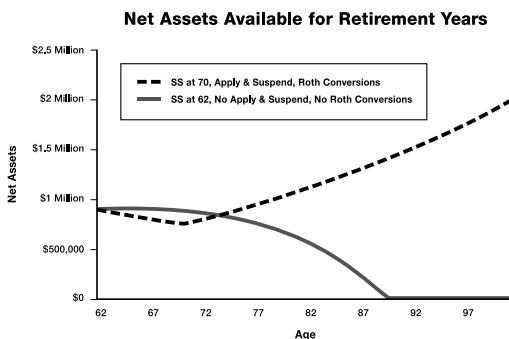


"CPA and attorney Jim Lange provides a road map for tax-efficient retirement and estate planning."

— Charles R. Schwab, Chairman & Founder, The Charles Schwab Corporation

Why Haven't More Families Been Shown these Tax-Reduction Strategies for their IRAs and Retirement Plans, Trusts, and Estate Plans Paired with Social Security Maximization and Low-Cost Index Investing?

With knowledge of these advanced planning strategies, you and your family can enjoy hundreds of thousands of dollars in savings.



*Assumptions: 1) Spouses born 1/1/1952; 2) Projections start 1/1/2014; 3) 6% rate of return; 4) 3% inflation; 5) PA inheritance tax is 15%; 6) Living expenses are \$75,000 adjusted annually; 7) In the SS at 62 scenario, couple receives \$28,422 at age 62. 8) In the SS at 70 scenario, wealthier partner receives maximum SS benefits of \$41,226 at age 70 plus COLAs. Less wealthy spouse takes a spousal benefit at 66 of \$15,616 plus COLAs; 9) Account balances are \$400,000 of after tax assets and \$700,000 in a Traditional IRA; 10) Roth IRA conversions were completed in the following sequences: \$50,000 annually in years 2014-2017; \$35,000 annually in years 2018-2019.

Seating is limited.
Last time here, we had
to turn people away.
Register now!

Saturday,
October 18, 2014

Wildwood Golf Club

2195 Sample Road
Allison Park, PA 15101

There's no charge to attend
Jim Lange's workshops, but you
must reserve your seat today.

To attend one or all three of the
FREE Workshops,
call 412-521-2732 now
while space is still available.

Spouses are encouraged to attend.
Refreshments will be served.

There were two couples with identical financial resources. They each had the same amount of money, identical investments, identical taxes, and identical earnings history for Social Security purposes.

The first couple didn't do any planning and ran out of money in 28 years. The second couple, following the advice offered in our workshops, had \$1.4 million dollars when the first couple ran out of money (based on reasonable projections).

What was the difference? The second couple benefitted from our recommended apply and suspend technique for Social Security, did a series of Roth IRA conversions, and used our key planning strategies.

Learn how optimizing your Social Security strategy, making Roth IRA conversions, investing with low-cost index funds, and appropriately positioning your IRA and/or retirement plan for your estate can mean millions of dollars to you and your family.

Attend one or all three of the **FREE Workshops**—presented by CPA and Attorney **James Lange**—described below. You'll discover how to control your wealth, legally reduce taxes, avoid unnecessary probate, and make sure your spouse, children, and grandchildren get the most from what you've got.

9:30 – 11:30 AM

Cut Taxes on Your IRA Withdrawals: More Money for You and for Your Heirs

This workshop is geared toward investors between 60 and 75 years old with \$250,000 or more in IRAs or retirement plans. What you'll learn:

- The tax-savvy way to spend different classes of assets after retirement.
- The best way to handle non-deductible IRAs and after-tax dollars inside your IRA, etc.
- Could your family enjoy substantial benefits from Roth IRA conversions?
- Optimizing your Social Security benefits.
- The impact of the changing laws on Roth 401(k) and Roth 403(b) conversions.
- How to plan for your IRA and Roth IRA after your death.

1:00 – 3:00 PM

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

In this workshop, you will learn all about:

- Trusts as beneficiaries of your IRA, and/or other retirement plans, and if this planning is appropriate for you, and how it can be done.
- Avoiding probate: should you or shouldn't you?
- Trusts for minors: *Sorry my dear, "No Ferrari 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, that include the cruellest trap of all for those with traditional wills.
- Spendthrift Trusts: how to protect challenging adult children from themselves.

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: 86% of active asset managers underperform the market. 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 management.
- Whether active managers and investors statistically outperform their index benchmarks.
- **Dimensional Fund Advisors (DFA)** index funds, engineered using Nobel Prize winning research.

About Your Instructor, Attorney and CPA James Lange

With 3 decades of estate and retirement planning experience, **James Lange** and his team have drafted 1,930 wills and trusts. Jim is the creator of the **Lange Cascading Beneficiary Plan™** and **The Roth IRA Institute**.

Jim's strategies have been endorsed by *The Wall Street Journal* (32 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 most recently, in the peer review journal, *Trusts and Estates*.

Jim is the host of **The Lange Money Hour** on **KQV 1410 AM**. He is also the author of 2 best-selling books including **Retire Secure!** (Wiley, 2006 and 2009), endorsed by Charles Schwab, Larry King, Ed Slott, Jane Bryant Quinn, Roger Ibbotson and **The Roth Revolution, Pay Taxes Once and Never Again** endorsed by Ed Slott, Natalie Choate and Bob Keebler.



(Over for more details)

**Seating is limited.
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To attend one, or all three, of the FREE workshops listed below, call **412-521-2732** today to RSVP.
Spouses are encouraged to attend. Refreshments will be served. You must register now to secure your seat.

Discover how to create a secure financial future for you and your family—for FREE!

These workshops will help you:

- Make decisions today about your IRAs and retirement plans that can make an enormous difference in distribution years.
- Prevent children or grandchildren from irresponsibly depleting the assets you give them.
- Take advantage of an investment strategy that has outperformed both traditional index funds and active money managers.

9:30 – 11:30 AM

Cut Taxes on Your IRA Withdrawals: More Money for You and for Your Heirs

This workshop is geared toward investors between 60 and 75 years old with \$250,000 or more in IRAs or Retirement Plans.

Chances are, most of your financial decisions have been made with good intentions but are somewhat piecemeal—think of a series of individual decisions all of which seemed to make sense at the time. What most people underestimate is the value of coordinating multiple strategies that, in concert, will yield the best results over time.

Here are some examples of decisions that require coordination:

- Timing your IRA distributions and a Roth IRA conversion strategy with Social Security distributions.
- The optimal wills, trusts, and beneficiary designations of IRAs and retirement plans require coordination that can often be optimized to benefit everyone. For example, provide for your family with Roth IRAs and your charities with traditional IRAs.

Jim will provide his best guidelines for the ultimate integrated retirement and estate plan for IRA and retirement plan owners.

1:00 – 3:00 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 using 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 plan owners make mistakes 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.

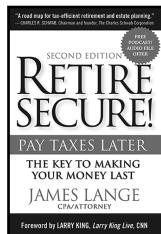
Funding a trust often means transferring certain assets like investments and even your house into the trust. These transfers take time and money. Do the advantages outweigh the disadvantages? It isn't a slam dunk “yes” every time. Bestselling author, CPA and estate planning attorney **Jim Lange** will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

3:15 – 3:45 PM

What Makes More Money? The S&P 500 or Active Money Managers?

Active or passive? This is one of the most important questions each investor must ask. There is a clear trend away from actively managed funds and toward index investing. But if index funds are the right answer, which funds should you hold in your portfolio? There is a particular set of funds, **Dimensional Fund Advisors (DFA)**, generating returns that beat the S&P 500

and have two Nobel Prize winners on their Board of Directors. You can enjoy the combination of all the strategies we covered in the other workshops along with the benefits of low cost index investing. Join us for this brief investment workshop to learn more about index investing and DFA and how they might benefit your portfolio.



Reply today and get two valuable bonus gifts—FREE!

Register for one or all three of Jim Lange's **FREE Workshops** today, and you get these 2 free bonus gifts:

Bonus #1: Attendees receive a **FREE** copy of Jim Lange's best-selling book, **Retire Secure!**, a 320-page hardcover published by John Wiley & Sons. *Value: \$32.95.*

Bonus #2: Attendees are eligible for a **FREE Second Opinion Consultation** with Jim. *Value: \$495.00.*

“You may know where you are and where you want to go, but you don’t know how to get there. Jim Lange offers the best routes.”

— **Larry King, CNN**