

“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 Traditionally Married Couples Been Shown These Tax Reduction and Wealth Creation Strategies for their IRAs, Trusts, and Estate Plans?

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

Many families aren't taking advantage of critical strategies like Roth IRA conversions, the stretch IRA, Social Security benefit optimization, and investing with low-cost index funds to reduce their investment expenses, and much more.

Are YOU one of those traditionally married couples who have not been shown these tax reduction strategies?

Attend one or both of the **FREE Workshops**—presented by CPA and attorney **James Lange**—described below. You'll discover how to control your wealth, legally reduce taxes, increase your Social Security benefits, and make sure your spouse, children, and grandchildren get the most from what you've got.

**Saturday,  
November 15, 2014**

### **Crowne Plaza Pittsburgh South**

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

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

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

**Refreshments will be served.  
Seating is limited.**

**9:30 – 11:30 AM**

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

This workshop is geared towards couples between the ages of 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 impact of Social Security decisions on your IRA distribution strategies.
- The best way to handle non-deductible IRAs and after-tax dollars inside your IRA or retirement plan.
- Could your family enjoy substantial benefits from Roth IRA conversions? Get the objective analysis.
- 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.
- The best estate plan for traditional families.

**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*

In this workshop, Jim focuses on the **four key questions** that every investor must ask when developing a successful investment portfolio and just how important the answers are in coordinating your overall retirement, estate planning, and tax planning strategies:

- What asset allocation is right for me?
- How do I achieve diversification, and what does it really mean?
- Do I want to follow an active or index investment strategy?
- Should I rebalance my portfolio? If so, when and how?



### **About Your Instructor, Attorney and CPA James Lange**

With 3 decades of estate and retirement planning experience, **James Lange** and his team have drafted 1,936 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*, *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)*

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

To attend one or both of the **FREE** workshops listed below, call **412-521-2732** today to RSVP.

Spouses are encouraged to attend.

Seating is limited. Refreshments will be served.

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

*These workshops will help you:*

- Create an estate plan that minimizes income tax and ensures maximum flexibility for the surviving spouse.
- Maximize your retirement income with the coordination of Roth IRA conversions and Social Security benefit planning.
- 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 towards 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 provides his best guidelines for the ultimate integrated retirement and estate plan for IRA and retirement plan owners.

**1:00 – 3:00 PM**

### How We Sabotage Our Retirement Planning and Why Index Investing Offers the Best Solution *(Based on Nobel Prize Winning Research)*

Investing imposes **four questions** on every investor. Whether you answer them explicitly, or let them be answered by default, they will play the biggest role in the success or failure of your portfolio. Asset allocation, diversification, overall investment philosophy (active or index), and rebalancing determine, to a great extent, how much you have to retire and the legacy you are able leave behind.

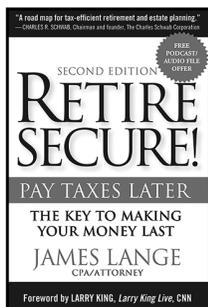
We will address these questions in depth, going beyond the basics to cover the impact of each individual decision and what factors matter most when planning your secure retirement.

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? There's a particular set of index funds, Dimensional funds, managed through **Dimensional Fund Advisors (DFA)** with two Nobel Prize winners on the board of directors, that is generating unprecedented returns. Previously only available to pension funds and corporate investors, they are now available to the general public when you go through an approved DFA advisor.

Jim will also discuss the emotions of investing. You may have heard the facts. You may even understand the facts. But, when your nest egg is at stake, anxieties often overwhelm reason. Learn how to avoid the pitfalls of irrational investment decisions based on emotions.

Whether you are a do-it-yourself investor or prefer to use 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.



### Reply today and get two valuable bonus gifts—FREE!

Register for one or both 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. *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

(Over)