

## A DAY with the AUTHOR

### Combine Optimal IRA Distribution Strategies, Roth IRA Conversions, Social Security Maximization, and Flexible Estate Planning With Low-Cost Index Funds to Reduce Taxes and Create More Wealth

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



#### JAMES LANGE, CPA/Attorney

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

Jim is the author of two bestselling books including *Retire Secure!* (Wiley, 2006 and 2009) endorsed by Charles Schwab, Larry King, Ed Slott, Jane Bryant Quinn, Roger Ibbotson, Burton Malkiel, and *The Roth Revolution, Pay Taxes Once and Never Again* (Morgan James, 2011) endorsed by Ed Slott, Natalie Choate and Bob Keebler.

He is the creator of **Lange's Cascading Beneficiary Plan™** and **The Roth IRA Institute**.

Jim's strategies have been endorsed by *The New York Times*, *The Wall Street Journal* (30 times), *Newsweek*, *Money Magazine*, *Smart Money*, *Reader's Digest*, *Financial Planning*, *Bottom Line*, *Kiplinger's*, and many other publications. His articles have appeared in *Bottom Line*, *Financial Planning*, *The Tax Adviser*, and the *Journal of Retirement Planning*.

Jim is the host of a bi-weekly radio show on **KQV 1410 AM** with notable guests including all the above names as well as John Bogle, founder of Vanguard.

All workshop attendees will receive a **FREE** copy 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, trusts and tax returns and tell you if there are any areas that could be improved.

Millions of Americans are not taking advantage of critical planning strategies that could improve their personal and generational wealth. If you are married and you combine two strategies: (1) delaying Social Security benefits, or applying for and suspending Social Security benefits, and (2) making a series of Roth IRA conversions, you and your spouse could be better off by \$219,000. Ultimately, if you pass the money to your children, they could be better off by \$519,000 in today's dollars.

*Another great strategy:* reduce cost, reduce risk, and increase your rate of return through low cost index funds.

Learn how all three techniques can produce a truly winning combination.

Attend any or all of the **FREE** workshops listed below presented by CPA/Attorney **Jim Lange**.

9:30 – 11:30 AM

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

This updated version of Jim's classic workshop covers optimal distribution planning for IRA and retirement plan owners, Roth IRA conversions, and tax-savvy methods of preserving IRAs and Roth IRAs to pass on to your heirs. It is geared toward investors between ages 60 and 75 with \$250,000 or more in their IRA or retirement plans. *Please join us.*

We will cover these topics and more:

- The tax-savvy way to spend different classes of assets in retirement.
- Could your family enjoy substantial benefits from Roth IRA conversions? Get the objective analysis.
- Coordinating the timing between Roth IRA conversions and Social Security distributions.
- The best and most flexible estate plan for IRA and retirement plan owners.

*(over for more details)*

1:00 – 3:00 PM

#### Enhanced Social Security Planning: Getting the Most Out of Your Social Security Benefits

In this workshop, we highlight **seven important tools** (i.e., concepts and techniques) that consumers should incorporate into their decisions about when and how to claim Social Security benefits:

- Get your claim right the first time.
- Don't elect too early.
- If married, take advantage of the benefits available to your spouse based on your earnings record.
- If married, plan for maximizing the benefits available to your spouse after your death.
- Compute your optimal benefit.
- Align your Social Security election strategy with your overall portfolio.
- Coordinate claiming Social Security with Roth IRA conversion strategies.

*(over for more details)*

3:15 – 3:45 PM

#### What Makes More Money: the S&P 500 or a Professional Money Manager?

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 passive management.
- Whether active managers and investors statistically outperform their index benchmarks.
- **Dimensional Fund Advisors (DFA)** index funds, engineered using Nobel Prize winning research.

*(over for more details)*

**Saturday, May 18, 2013 · Crowne Plaza Pittsburgh South**

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

**Call 412-521-2732 today for reservations.**

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

## Three FREE Workshops: Saturday, May 18, 2013 · Crowne Plaza Pittsburgh South

9:30 – 11:30 AM

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

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. Most people underestimate the value of coordinating multiple strategies that, in concert, will yield the best results over time.

Among those decisions which require coordination are: timing your

IRA distributions and a Roth IRA conversion strategy with Social Security distributions and putting together the optimal wills, trusts, and beneficiary designations of IRAs and retirement plans to preserve your IRA, retirement plan and Roth IRAs long after you are gone. We will provide our best guidelines for the ultimate integrated retirement and estate plan for IRA and retirement plan owners.

1:00 – 3:00 PM

### Enhanced Social Security Planning: Getting the Most Out of Your Social Security Benefits

After interviewing several Social Security experts on my radio show, I realized I was missing a giant piece of the puzzle. I didn't really understand some of the astounding strategies that can and should be considered to help clients and others be tens and sometimes hundreds of thousands of dollars better off. I purchased two Social Security education systems for financial advisors, including software to help "run the numbers." I took the best strategies from what I'd heard, read, listened to, and analyzed, and then took it a step further. I had our office run our own numbers using different software and added Roth IRA conversion strategies into the mix. **Then, we put the entire package together and are presenting it in this workshop.**

Maximizing your Social Security benefits requires education, good planning, and applying smart techniques that are not necessarily common knowledge. Failing to implement optimal strategies can short-change your Social Security benefits, resulting in significantly less

money for you and your family over your lifetimes. The decisions you make regarding Social Security will have long-term consequences and the number of techniques available for increasing your benefits will astound you. **But, to take advantage of these techniques, you need to know about them and be able to recognize the ones that are best for you.** If you aren't "in the know," making the wrong Social Security decisions could undermine your future financial security.

We are here to help. Together we will explore everything from the sustainability of the program, to how to calculate your Social Security benefits, to the more complicated strategies and techniques that will allow you to increase and extend your benefits. Plus, you will be among the first to learn about our cutting-edge work coordinating timing Social Security benefits and Roth IRA conversions. Discover the synergy between the two that can lead to a decrease in taxes and an increase in generational wealth. This is a workshop you can't afford to miss!

3:15 – 3:45 PM

### What Makes More Money: the S&P 500 or a Professional Money Manager?

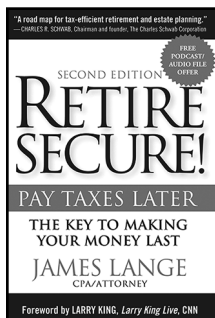
**Active or passive?** This is one of the most important questions each investor must ask. There is a clear trend away from actively managed funds and toward index investing. But if index funds are the right answer, which funds should you hold in your portfolio? There is a particular set of funds, Dimensional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

the S&P 500 and have two Nobel Prize winners on their board of directors. You can also 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.

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

*These workshops will help you:*

- Increase and make the most out of your Social Security benefits using maximization techniques in combination with Roth IRA conversions strategies.
- Understand seven important concepts you need to make Social Security work for you.
- Take advantage of an investment strategy that outperforms both traditional index funds and professional money managers.



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

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

*"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*

**Free Bonus #2:** Attendees are eligible for a **FREE "Second Opinion" Meeting** with Jim. Jim and/or members of his team will look at your wills and trusts and tax returns and tell you if there are any areas that could be improved. **Value: \$495.00**

To attend our FREE workshops, call 412-521-2732 now while space is still available.