

“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

PA Same-Sex Couples Can Now Take Advantage of the Defeat of DOMA to Cut Taxes and Increase Wealth.

Enjoy significant new opportunities in the area of tax planning, Social Security maximization strategies, Roth IRA conversions and new advanced planning strategies for your IRAs and retirements plans, wills, trusts, and estate plans.

The recent ruling against the **Defense of Marriage Act (DOMA)** changes the financial, retirement and estate planning landscape for many PA same-sex couples. Many families may not know about or are not taking pro-active steps that can benefit PA residents who get married (or will get married) in a state that *does* recognize same-sex marriage even though they continue to live in Pennsylvania. Combining new strategies with old concepts like Social Security maximization combined with strategic Roth IRA conversions alone can be worth hundreds of thousands of dollars. DOMA opens new opportunities in estate planning, Trusts, including Total Return Trusts and other strategies. Add in low-cost index funds to increase safety, increase returns and reduce investment expenses, and other innovative strategies, and you have an arsenal at your fingertips to substantially increase your wealth and financial security.

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, increase your Social Security benefits, and make sure your spouse, children, and grandchildren get the most from what you’ve got.

Saturday, December 7, 2013 · Wyndham Pittsburgh University Center

(Formerly the Holiday Inn)

The Oakland Room · 100 Lytton Avenue · Pittsburgh, PA 15213

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

Partners are encouraged to attend. Seating is limited. Refreshments will be served.

9:30 – 11:30 AM

Who Says You Can't Control From the Grave? How Same-Sex Couples Can Use Trusts to Protect Their Families

In this workshop, you will learn all about:

- Trusts as beneficiaries of your IRA or retirement plans, whether this planning is appropriate for you, and how it can be done.
- Avoiding probate: Should same-sex couples plan to avoid probate?
- Tax motivated trusts to protect your family (if the laws are not on your side when and where you die).
- Trusts for minors: “*Sorry my dear, it’s a college education for you! Not a Ferrari at 21!*”
- Trusts for special needs children or grandchildren.
- Spendthrift trusts: how to protect challenging adult children from themselves and their creditors.

1:00 – 3:00 PM

The Demise of DOMA: New Financial Planning Strategies for Pennsylvania Same-Sex Couples

- *To tie the knot, or not?* What benefits are available to same-sex couples legally married in other states, but living in Pennsylvania? Does it make sense to get married regardless of PA’s current laws?
- What does the DOMA ruling mean for spousal and survivor Social Security benefits? And how can same-sex couples take advantage of these new benefits?
- The synergy of optimizing key Social Security benefits with Roth IRA conversions to increase your family’s generational wealth.
- How to structure your wills, trusts, and retirement planning to work with today’s law, but be flexible enough to adjust to the changing legal status of same-sex marriages.
- How to use advance health care directives, and statements of contrary intent to give your partner or spouse the power to carry out your wishes and protect his/her rights in the case of your incapacity or death.
- If permitted by the IRS, is it in the best interest of your family for you to amend your previous tax returns to reflect your legal married status?

3:15 – 3:45 PM

What’s a Better Investment Strategy: Active Investing or Passive Investing with Index Funds?

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:

- Ideal asset allocation portfolio recommendations for your IRA and retirement plans.
- 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.

* 2012 Index Funds Advisors, Inc. “*On Personal Finance: Beating Index Funds Takes Rare Luck or Genius*” by Jeff Brown



About Your Instructor, Attorney and CPA James Lange

Attorney/CPA James Lange started the first estate planning website for same-sex couples — www.outestateplanning.com in Pittsburgh in 2002. With 30 years of retirement and estate planning experience, Lange and his team have drafted more than 1,800 wills and trusts. 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* (the peer reviewed journal of the AICPA), the *Journal of Retirement Planning*, and *PA Lawyer Magazine* (article on the Demise of DOMA to be published in January/February 2014 issue).

Jim will be welcoming one of Time magazine’s “100 Most Influential People Alive” to his radio show, **The Lange Money Hour**, on December 4, 2013. **Evan Wolfson**, formerly of **Lambda Legal** and founder of **Freedom to Marry** is a Pittsburgh native and Jim’s former classmate. He will be joining the ranks of The Lange Money Hour’s notable guests on **December 4th at 7:05 p.m. on KQV 1410 AM** and speaking about the marriage equality fight both nationally and in Pennsylvania.

(Over for more details)

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Who Says You Can't Control From the Grave? How Same-Sex Couples Can Use Trusts to Protect Themselves and Their Families.

Trusts as Beneficiaries of IRAs & Retirement Plans

If done right, traditional couples who use a trust as the beneficiary of their IRA can protect their family and defer taxes for two generations (though there is a serious potential for a major change in the law that everyone must know about and plan for). For the beneficiary of a Roth IRA, the appropriate trust can insure tax-free growth for the family for multiple generations.

The same types of planning are available to same-sex couples. Of particular interest in same-sex relationships are **Total Return Trusts**, which will allow the choice of different beneficiaries and protect your surviving partner for life. Jim will show you the right way to plan to protect your family.

Frequently, special family circumstances make trusts appropriate for your retirement plans. Minors, spendthrifts, drug or alcohol addiction are often great reasons to draft trusts. We will help you identify the relevant factors in deciding if a trust is appropriate and, if it is, how to combine the benefits of a trust to get it right.

Should Same-Sex Couples 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 this workshop specifically designed with same-sex couples in mind.

1:00 – 3:00 PM

The Demise of DOMA: New Financial Planning Strategies for Pennsylvania Same-Sex Couples

In June of 2013, the U.S. Supreme Court ruled in *U.S. v. Windsor* that Section 3 of the **Defense of Marriage Act (DOMA)** was unconstitutional as a deprivation of the equal liberty for all people protected by the Fifth Amendment. While this ruling doesn't specifically decide the overall constitutionality of same-sex marriage, it does declare that for federal estate tax purposes, a marriage cannot be narrowly defined as solely between a man and a woman.

This ruling created many questions but perhaps the most important was how would the IRS and other federal agencies treat same-sex couples in states, like Pennsylvania, that do not recognize same-sex marriage?

In this comprehensive workshop, CPA and estate planning attorney **James Lange** will help you navigate the shifting legal landscape that exists for same-

sex couples in Pennsylvania and other states where marriage equality does not exist. Find out what advantages now exist with the demise of DOMA and how to use them to your family's best benefit. Same-sex families can now benefit from some of the same strategies that traditionally married couples have used for years, but it is important to remain defensive and flexible in your planning.

Jim will guide you through the complexities of flexible estate planning, spousal and survivor Social Security optimization, gifting and other tax planning strategies, and more, all with an eye to giving same-sex couples as equal a legal footing as possible, and preparing for upcoming changes in the laws that matter most to your families.

3:15 – 3:45 PM

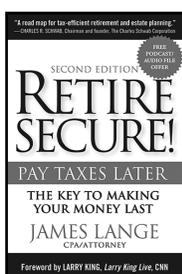
What's a Better Investment Strategy: Active Investing or Passive Investing with Index Funds?

Active or passive? Most people do not tackle this question until after they have amassed a large sum in their retirement accounts or other plans and are beginning to think about retiring or slowing down. However, for those who want to continue to preserve and grow their wealth, 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?

In this information-packed workshop, we present data on what we feel is the best set of index funds on the planet, **Dimensional Fund Advisors**. They have two Nobel Prize winners on their board of directors. Join us for this brief investment workshop to learn more about index investing and **DFA** and how they might benefit your family.

By attending all three workshops you will get the most comprehensive picture of how combining advanced strategies can work to your advantage, but each workshop stands on its own and you do not have to attend all three to learn valuable strategies to improve your long-term planning.



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.*

"Retire Secure! is a very practical investment guide on how to defer taxes and efficiently plan for retirement and your estate."
— **Roger Ibbotson**, Professor, Yale University, leading expert in **Modern Asset Allocation Theory**

(Over)