



### About James Lange, CPA and Attorney

**Jim Lange** has more than 3 decades of estate and retirement planning experience as both CPA and an estate attorney. He and his team have drafted 2,215 wills, trusts, beneficiary designations of IRAs, and retirement plans using some variation of the flexible estate planning recommended at these workshops.

Jim's strategies have been endorsed by *The Wall Street Journal* (35 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 for 2014 and 2016, one article on Social Security, one article on IRAs, and two articles on the potential death of the Stretch IRA published in the peer-review journal, *Trusts & Estates*.

Jim is the host of **The Lange Money Hour** on KQV 1410 AM featuring guests such as John Bogle, Jane Bryant Quinn, Ed Slott and practically all the top IRA and many of the top index fund experts in the country.

He is also the author of two best-selling books, *Retire Secure!* (Third Edition, 2015), 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.

### Attend Jim Lange's Retirement Planning Workshops FREE in April – Before the New Social Security Law Permanently Reduces Your Retirement Income!

Top financial experts seek out Jim Lange's advice on retirement investing.

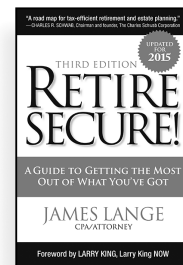
### Saturday, April 2, 2016 · Crowne Plaza Pittsburgh South

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

To register for these FREE workshops, call 412-521-2732 today.

Seating is limited. Call today while seats are still available. Spouses encouraged to attend. Refreshments will be served.

### Special Quick-Response FREE Bonus Gifts!



#### Bonus Gift #1

Register today and you will get a FREE copy of James Lange's 369-page hardcover book, *Retire Secure! Third Edition*, updated for 2015. (Cover price: \$24.95)

#### Bonus Gift #2:

All attendees will also receive a copy of our brand new book devoted to Social Security maximization.

### Experts Praise Jim Lange's Book, Retire Secure!

Charles Schwab calls *Retire Secure!* "an invaluable resource for investors." In its pages, you will get the facts on funding your retirement plans, the differences between traditional IRAs, Roth IRAs, and 401(k)s, optimal spending strategies for retirees, withdrawing retirement plans funded with company stock, trusts, estate planning, and much more.

"Think of as a GPS for your money," raves **Larry King**. "You may know where you are and where you want to go, but you don't know how to get there. Jim offers the best route."\*

"James Lange's book, *Retire Secure!*, covers two areas particularly well—Roth IRA conversions and estate planning for IRA owners."\* — **Jane Bryant Quinn**, *Newsweek/Bloomberg.com/AARP*

"*Retire Secure!* is a very practical investment guide on how to defer taxes and efficiently plan for retirement and your estate."\* — **Roger B. Ibbotson**, Professor, Yale School of Management

"Keeping your investment expenses low and following Jim Lange's tax savings strategies are the surest routes to a comfortable retirement."\* — **Burton G. Malkiel**, Professor of Economics, Princeton University, Author, *A Random Walk Down Wall Street*

"James Lange is a genius at making the most difficult subject of estate and retirement planning easy to understand."\* — **Eleanor Schano**, Host, *LifeQuest, WQED Multimedia*

"In today's volatile market, the peril of building wealth on short-term growth strategies has never been more evident. James does a great job of explaining the how and why of a long-term view with an eye to building money and protecting it when you are ready to spend it."\* — **Peter M. Vessenes**, RFC, CEO, *Vestment Advisors, Inc.*

"Jim Lange is a clear and concise communicator. He takes the complicated and makes it simple."\* — **Diane L. McCurdy**, CFP, Author, *How Much is Enough?*

\* These testimonials are for Jim's books, not his services.

"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

## Congress Set to Ban One of America's Most Profitable Retirement Strategies Starting April 29, 2016. After That, It's Too Late!

Attend this vital free workshop and implement this wealth-building strategy NOW – while they are still legal and can add hundreds of thousands ... and maybe even millions ... to your retirement nest egg!

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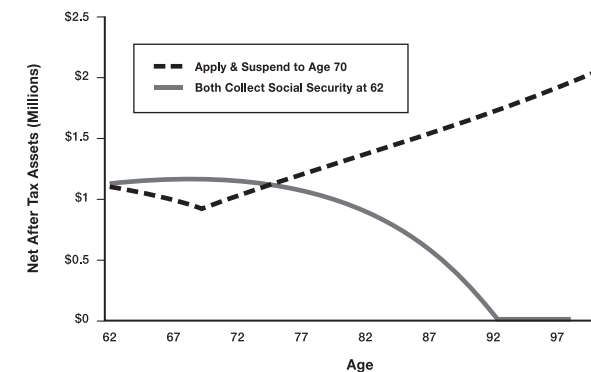
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### The Potential Benefits of "Apply and Suspend" for Social Security



#### Chart Assumptions:

- Spouses were born on 1/1/1952. Projections start 1/1/2014 (when they are 62);
- 6% rate of return / 3% rate of inflation;
- Living expenses are \$75,000 adjusted annually;
- In the SS at 62 scenario, the couple receives \$28,422 at age 62.
- In the SS at 70 scenario, the wealthier partner receives maximum SS benefits of \$41,226 at age 70 plus COLAs. The less wealthy spouse takes a spousal benefit at 66 of \$15,616 plus COLAs;
- Account balances are \$400,000 of after tax assets & \$700,000 in a Traditional IRA;
- Roth IRA conversions were completed in the following sequences: \$50,000 annually in years 2014-2017; \$35,000 annually in years 2018-2019.

### The key to a financially secure retirement for life: a tale of two couples. Will it soon be gone forever?

There were two married couples with identical financial resources. Both couples had the same amount of money (a little over a million dollars), identical investments, identical taxes, and the same earnings history for Social Security purposes.

The Rushers didn't engage in any proactive planning. The Planners followed the advice offered in this workshop. Making reasonable projections, the Rushers (see graph) run out of money in 30 years while the Planners have \$1.7 million dollars and their portfolio continues to increase.

**Why the life-changing difference?** The Rushers began taking Social Security at age 62, and they didn't make any Roth IRA conversions.

The Planners used our preferred "apply and suspend" technique for Social Security and they also optimized their Roth IRA conversion strategy.

But now the opportunity for you to take advantage of this same money-generating Social Security strategy is about to run out. The clock is ticking. I urge you to attend our free workshop NOW to retire secure for life before it expires. Read on for details and a free special offer.

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# Discover Strategies to Create a Secure Financial Future for You and Your Family—for FREE—while there's still time!

You and your spouse are cordially invited to attend any or all of the 3 FREE workshops listed below:

## New Law Could Affect Millions of American's Retirement Income. Learn What You Can Do Now to Prevent It From Affecting You!

On November 2, 2015, President Obama signed the Bipartisan Budget Act (BBA) of 2015 into law.

What most Americans don't know is that this new law bans two of the most effective methods ever devised for maximizing your Social Security payments: "apply and suspend" and filing a restricted application... both explained clearly and in detail in our free workshop.

However, what many also don't know is that the federal government has granted Americans a 6-month grace period before the Social Security rule changes go into effect.

That means by attending our free "Social Security Maximization" workshop this April—and by using the "apply and suspend" strategy **by April 29, 2016**—you *could* increase your lifetime Social Security income by tens of thousands or even hundreds of thousands of dollars. But you must take these important actions by April 29, 2016. *After that, it's too late.*

In these **FREE** workshops presented by CPA and Attorney **Jim Lange**, you and your spouse will discover how cutting-edge tax reduction strategies, Roth IRA conversions, trusts, and Social Security benefit maximization can potentially add hundreds of thousands of dollars or more to your retirement savings.

*You'll discover how to:*

- **Optimize your Social Security benefits—before it's too late. This section will be particularly impactful for married couples ages 62-70.**
- **Capitalize on Roth IRA conversion strategies before and after the rule changes.**
- **Create the best plan estate plan for your IRA and retirement plan that is designed to create maximum value for your family.**
- **Discover why investing in low-cost index funds makes excellent sense.**
- **Develop a plan to make sure you, your spouse, children, and grandchildren get the most from what you've got.**

9:30 – 11:30 AM

## Social Security Maximization Techniques Combined with Optimal Roth IRA Conversion Strategies

Married Couples ages 62-70 cannot afford to miss this workshop.

The difference between using the best Social Security maximization strategies and taking Social Security too early can often be measured in hundreds of thousands of dollars. Employing the optimal strategies not only increases both your and your spouse's long-term Social Security income, it will also guarantee much stronger financial security, especially if the surviving spouse has the weaker earnings record. And keep in mind that on average wives outlive their husbands by 7 years.

To retire secure for life, many couples must implement the "apply and suspend" Social Security maximization strategy **before the federal government outlaws it on April 29, 2016!** There is also a time limit on the availability of the Restricted Application strategy. You must file a Restricted Application by December 31, 2019.

This workshop presents cutting-edge Social Security strategies in conjunction with our well-established Roth IRA conversion method. *You'll learn:*

- **Fundamental peer-reviewed strategies to optimize Social Security benefits.**

- **Maximize Social Security income with the "apply and suspend" and restricted application strategies.**
- **How seniors ages 62-70 can use "apply and suspend" to increase their Social Security income before the April 29, 2016 deadline. This is your last chance!**
- **How to optimize Social Security benefits for the spouse with the weaker earnings record.**
- **How to increase Social Security benefits for your spouse after your death.**
- **The math behind a Roth IRA conversion and why it is good for older married taxpayers with children and grandchildren.**

The Roth IRA advantage to you and your spouse on a \$100,000 conversion, measured in 2016 dollars, could be \$28,186; the advantage to your children could be \$160,825; and to your grandchildren, \$838,585. The benefits of combining the "apply and suspend" Social Security technique with a series of small Roth IRA conversions between ages 66 to 70 can be worth over \$1,000,000 to you.

1:00 – 3:00 PM

## Cut Taxes on Your IRA Withdrawals

Including an Analysis of a Newly Proposed Law That—More Likely Than Not—Will Radically Change the Disposition of Your IRA and Retirement Plan After Your Death

We call the likely new law the "death of the stretch IRA." But, as important as it is to understand the proposed law, it is crucial to understand the fundamentals of the existing law first. *This workshop covers:*

- **The tax-savvy way to spend different classes of assets after retirement.**
- **How to make Roth IRA conversions for free with your non-deductible IRAs and after-tax dollars inside your IRA or retirement plan after the 2014 law changes.**
- **The advantages to you and your heirs of establishing your own one-person "Super K" 401(k) plan.**
- **How to plan for your IRA and Roth IRA after your death under both the existing law and the proposed new law.**
- **An explanation of the "death of the stretch IRA" or inherited IRA as we know it.**
- **Critical action points you can act on now to help you reduce the damage if the law passes.**

**Warning:** The inherited IRA has been used for decades to increase wealth and save on taxes for future generations. Congress is planning to take away the tax advantages and the long-term potential for the growth of an inherited IRA for your children and grandchildren and turn it into a source of revenue for the government—rather than a lasting family legacy. Jim will walk you through these potential changes and discuss the best ways to work around them.

**Special Bonus:** Attendees will learn all about **Lange's Cascading Beneficiary Plan™ (LCBP)**, a specialized type of estate plan. LCBP sets up wills and trusts and IRA beneficiary forms in such a way that the surviving spouse, with the help of advisors if desired, makes all the important decisions after the first spouse is gone. By combining Social Security strategies, Roth IRA conversions, and LCBP, you can potentially cut taxes and increase wealth by hundreds of thousands of dollars. But again, the deadline for applying these Social Security strategies is April 29, 2016. *After that, it's too late.*

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 answer. Historically, it's true that 86% of active money managers underperform their benchmark indexes. Due to lower investor costs and superior net results, there has been a swing 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 Funds, generating returns that beat the S&P 500. DFA has two Nobel Prize winners on their board of directors. *In this special investment workshop, we'll cover:*

- **Are mutual fund managers really financial wizards? Discover the awful truth.**
- **The differences between active and index management.**
- **Whether active managers and investors statistically outperform their index benchmarks.**
- **How to grow your portfolio faster and safely with Dimensional Fund Advisors (DFA) index funds, engineered using Nobel Prize winning research.**

For a small sample video of what Jim will be covering in the workshops, please visit [www.paytaxeslater.com/9minutepreview.php](http://www.paytaxeslater.com/9minutepreview.php).

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