



### About James Lange, CPA, Attorney and Financial Advisor

With more than three decades of estate and retirement planning experience, **James Lange** and his team have drafted 2,429 Wills and Trusts. Jim is the creator of **Lange's Cascading Beneficiary Plan** and **The Roth IRA Institute**.

Jim's strategies have been endorsed by *The Wall Street Journal* (36 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 5 articles in the peer-reviewed *Trusts & Estates*.

Jim is the host of **The Lange Money Hour** on KQV 1410 AM. He is also the author of six best-selling books, including three editions of *Retire Secure!*, endorsed by Charles Schwab, Larry King, Ed Slott, Jane Bryant Quinn, Roger Ibbotson, *The Roth Revolution*, endorsed by Ed Slott, Natalie Choate, and Bob Keebler, *The Little Black Book of Social Security Secrets*, endorsed by Jonathan Clements, Paul Merriman, and Elaine Floyd, and *The Ultimate Retirement and Estate Plan for Your Million-Dollar IRA*, endorsed by Bill Flanagan, Paul Merriman, and Burton Malkiel.

36 Times!  
THE WALL STREET JOURNAL. **Newsweek Money**

“CPA and attorney Jim Lange (in his book *Retire Secure!*) provides a road map for tax-efficient retirement and estate planning.” — Charles R. Schwab

## Your IRAs and Retirement Plans are at Risk! Senate Finance Committee Votes 26-0 Approving New Tax Law Giving the IRS Carte Blanche to Confiscate Up to 1/3<sup>rd</sup> of Your Wealth...

Read on to discover the under-publicized Retirement and Estate Planning Secrets that are helping married couples between the ages of 60 – 75 keep their wealth in their family ... and out of Uncle Sam's hands! These 3 FREE Workshops are especially valuable for men and women with IRAs and retirement plans of \$450,000 or more.

Choose Between:

Saturday, October 28th or Tuesday, October 31st, 2017 · Pittsburgh Golf Club

5280 Northumberland Street · Pittsburgh, PA 15217

To attend any or all of our FREE workshops, call 412-521-2732 today to RSVP.

Reserve your seats today while space is still available. Spouses are encouraged to attend. Free refreshments served.

Attend Jim Lange's Retirement and Estate Planning Workshops for FREE in October!

These local workshops are free, but seating is limited.

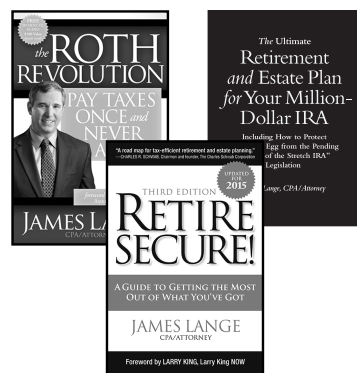
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## 4 Bonus Gifts – Yours FREE When You Attend Our FREE Workshop!

To claim your 4 bonus gifts worth over \$580, call 412-521-2732 today. Investment advisory services offered by Lange Financial Group, LLC.

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

Charles R. Schwab calls *Retire Secure!* “an invaluable resource for investors.” In its pages, you will get the facts on funding your retirement plans, traditional vs. Roth IRAs and 401(k)s, optimal spending strategies for retirees, withdrawing retirement plans funded with company stock, Trusts, estate planning, maximizing Social Security, IRA strategies, and much more.

“Think of *Retire Secure!* as a GPS for your money,” raves Larry King (*Larry King Now*). “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*, AARP, Bloomberg.com

“*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?*

\* All reviews are for Jim's books, not his services.

#### Free Bonus #1

Register today and you will get a copy of James Lange's 420-page hardcover book, *Retire Secure!* Third Edition. (Cover Price: \$24.95)

#### Free Bonus #2:

Attendees also receive a copy of James Lange's 276-page best-seller, *The Roth Revolution: Pay Taxes Once and Never Again*, in which Jim shows how to use a series of Roth IRA conversions to grow income from your IRAs tax-free not only for the rest of your life, but for your children and grandchildren after you are gone. (Cover Price: \$18.99)

#### Free Bonus #3:

Your next gift is a copy of James Lange's newest book, *The Ultimate Retirement and Estate Plan for Your Million-Dollar IRA*, which outlines five proven strategies for keeping your wealth within your family—and out of Uncle Sam's hands—in the wake of the end of the stretch IRA. (Cover Price: \$12.95)

#### Free Bonus #4:

Attendees interested in the preparation of Wills and Trusts, retirement and estate advice, or other financial services may be eligible for a **FREE Second Opinion Consultation**. (Value: \$525.00)

Now that the Senate Finance Committee has voted unanimously, 26-0, to have Congress kill the “stretch IRA,” it appears likely that the federal government will put an end to what has been the greatest tax break for retirement accounts in U.S. history. No longer will your heirs be able to defer tax on inherited IRA benefits.

The Finance Committee voted to pass a law that could reduce your IRA and retirement plan by 1/3<sup>rd</sup>—or even more—after you die. Just think about how many years you worked and contributed to your IRA and 401(k)—and now Congress wants to take away a third of it after you pass. Though the Senate Finance Committee doesn't have the force of law yet, we believe it will pass in 2017 or 2018.

The good news is we have discovered 5 little-known wealth protection strategies that can dramatically reduce the impact of these devastating changes in the tax laws. It is much better to start implementing these strategies now rather than waiting for the law to pass. I am prepared to share them with you in a new workshop, *How to Stop Pending Changes in Tax Laws from Taking Up to 1/3<sup>rd</sup> of Your IRAs and Retirement Plans*.

I will also be presenting two of our “classic” workshops on trusts and low-cost index investing that I am sure you will find interesting, profitable—and perhaps even life-changing!

“Our aim is not to JUST outperform competitors. It is to offer a quantum leap in value that makes the competition irrelevant.”

— James Lange, CPA, Attorney

#### SESSION 1: 9:30 – 11:30 AM

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

- Is Trust planning appropriate for your family? Which Trusts should you use?
- When should you make Trusts the beneficiary of your IRA, versus passing the money directly to your heirs?
- *No Ferrari at 21!* — Trusts for minors.
- *I Don't Want My No Good Son-in-Law to Inherit One Red Cent of My Money!* Trust — Trusts to protect family inheritances.
- Trusts for children or grandchildren with special needs.
- *Spendthrift Trusts* — How to protect challenging adult children from themselves.
- *The Cruellest Trap of All* — Outdated (and potentially disastrous) tax-motivated Trusts in traditional Wills.
- The pros and cons of avoiding probate.
- **Lange's Cascading Beneficiary Plan** — The best and most flexible estate plan for married couples, more crucial than ever with the proposed new tax laws.

#### SESSION 2: 1:00 – 3:00 PM

### How to Stop Pending Changes in Tax Laws from Taking Up to 1/3<sup>rd</sup> of Your IRAs and Retirement Plans.

- How to avoid massive taxation of your retirement plans after the new law passes.
- How the new \$450,000 exemption rule can work in your favor.
- 5 crafty but 100% legal strategies for keeping your legacy wealth in your family for generations.
- Using Roth conversions to minimize taxes on your IRA income for decades for both you and your heirs.
- A little-known special Trust that could give your children significantly more lifetime income.
- Gifts that grow tax-free, including 529 plans and life insurance.
- The best and most flexible estate plan for married couples, more crucial than ever with the proposed new laws.

#### SESSION 3: 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: according to the 2016 Year-End SPIVA U.S. Scorecard, *more than 8 out of 10 active funds underperform their benchmark indexes*. 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 money management.
- The statistics on whether active managers and investors outperform their index benchmarks.
- **Dimensional Fund Advisors (DFA)** — Index funds engineered using Nobel Prize winning research.

\* Past performance is no guarantee of future results. All investing involves risk, including the potential for loss of principal. There is no guarantee that any strategy will be successful. Indexes are not available for direct investment.

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# Discover Strategies to Retire Secure for Life and Create a More Comfortable Financial Future for Your Heirs—for FREE!

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

In these **FREE** workshops, you will discover how to use cutting-edge, peer-reviewed, tax-reduction strategies, Roth IRA conversions, Trusts, life insurance, index investing, and many other under-publicized strategies designed to significantly bolster your retirement savings and your estate.

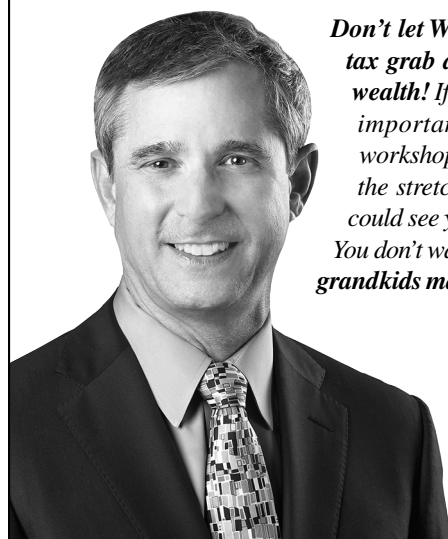
*These workshops are designed to help you:*

- Dramatically reduce your risk of running out of money to help you retire secure for life.
- Determine which assets you should spend first—and which to spend last.
- Optimize your Roth IRA conversion planning.
- Maximize your Social Security benefits.
- Protect your family and plan for your estate.
- Understand a safe and easy-to-use investment strategy that has a history of outperforming active money managers.

*(Note: Past performance is no guarantee of future results).*

- And much more...

So take action NOW! Stop the IRS from confiscating your hard-earned wealth and taking away hundreds of thousands of dollars in inheritance you want to leave your heirs. Attend Jim's FREE workshops in October. Discover his uncannily effective—and 100% legal—tax-saving strategies. Making these important changes to your estate plan today can **stop** the IRS from taking 1/3<sup>rd</sup> or more of your IRA and retirement plan savings after you are gone!



**Don't let Washington's planned tax grab destroy your family's wealth!** If you miss out on these important wealth-protection workshops—and Congress kills the stretch IRA—your children could see your estate decimated. You don't want that. **Your kids and grandkids may never forgive you!**

*James Lange*

## SESSION 1: 9:30 – 11:30 AM

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

The Problem and Solution of Naming Trusts as the Beneficiary of an IRA or Retirement Plan

Are your kids fiscally conservative and financially responsible? Do they save sensibly or overspend on luxuries and toys they can't really afford?

You won't always be around to make sure your children, their spouses, your grandchildren, and your other heirs are fiscally prudent with the inheritance you leave them. But by using Trusts, as Jim shows you in this workshop, you can maintain control over your wealth, and ensure your heirs hang on to it and use it responsibly, long after you are gone.

Another issue addressed in depth in this workshop is whether it is worth it to go through the extra time, effort and expense of avoiding probate.

Worried that your no-good son-in-law will divorce your daughter and

walk away with half of the money you left her? Learn about the "I don't want my no good son-in-law to inherit one red cent of my money," Trust. Want to stop your grandson from blowing his inheritance on a Porsche when he is 21? Learn about Trusts to protect younger beneficiaries from irresponsible spending.

This workshop addresses the Trust strategies that can keep your wealth intact and help protect your heirs from their creditors and their own poor judgement. Trusts for adult children, however, are often not appropriate—and this workshop helps distinguish when you should and should not have a Trust.

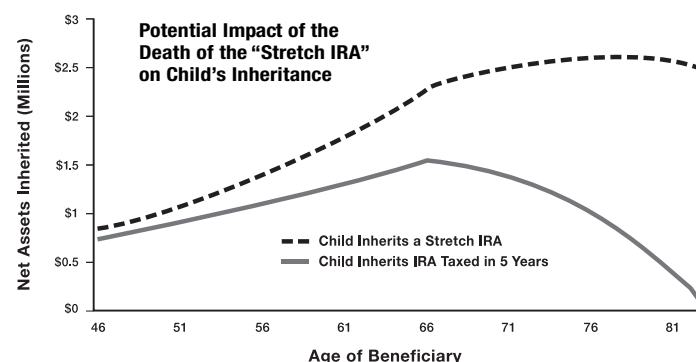
## SESSION 2: 1:00 – 3:00 PM

### How to Stop Pending Changes in Tax Laws from Enabling the IRS to Legally Take Up to 1/3<sup>rd</sup> or More of Your IRAs and Retirement Plans

By combining Optimal Retirement Planning, Social Security Optimization, Strategic Roth IRA Conversions, Appropriate Trusts, Gifting Strategies and Low-Cost Index Funds You Can Keep Your Wealth in Your Family... and Out of Uncle Sam's Hands!

#### Chart Assumptions:

- Child inherits IRA at age 45, and earns \$100,000 annually during working years
- Child retires at age 67, and receives \$40,000 in Social Security income annually
- \$90,000 Expenses, adjusted annually by 3.5%
- Rate of Return assumed is 7%
- Rate of return used for illustration purposes only and cannot be guaranteed. Chart does not account for variability of investment returns.



Since January 2001, the IRS has permitted beneficiaries—both children and grandchildren—to stretch distributions of the money from inherited IRAs over their lifetime.

By paying the income taxes on relatively modest annual distributions for many years, your legacy continues to grow, tax deferred.

Known as the "stretch IRA," this loophole has long been the greatest opportunity taxpayers had to pass on their wealth to heirs relatively intact and with a minimum of taxation on the estate.

And now, late in the game, Congress wants to change the rules and WIPE OUT potentially 1/3<sup>rd</sup> of your IRA within 5 years of your death!

That's right, after decades of reckless spending, Washington bureaucrats

have piled up more than \$19 TRILLION in debt—over \$63,000 for every man, woman and child in America. And now they want YOU to bail them out!

Jim Lange was one of a handful of financial advisors to predict the end of the stretch IRA was close at hand, which he did in three articles published in the January and February 2016 and June 2017 issues of the peer-reviewed tax journal, *Trusts & Estates*.

And sure enough, the government has now officially pounded the first nail into the stretch IRA's coffin: The Senate Finance Committee voted 26-0 to ask Congress to kill the unlimited stretch IRA.

The elimination of the stretch IRA appears very likely. Senate Finance Committee Chairman Orrin Hatch is pushing for approval. Congress needs to fund some of the tax cuts for the wealthy by hitting middle class taxpayers who leave their IRAs to their children.

Once passed, your beneficiaries would have to pay taxes on retirement accounts they inherit within 5 years of the owner's death, with an exemption of \$450,000. The good news is that the new law does not apply to surviving spouses, only to most other heirs.

The tax payments under the new law proposed by the Senate could be financially devastating to your beneficiaries as the larger distributions could be taxed at the highest tax rates, currently 39.6%.

In this workshop, Jim shares important steps you can take to reposition your retirement and estate plans for the imminent end of stretch IRA protection—and potentially keep hundreds of thousands of extra dollars of your wealth in your family.

## SESSION 3: 3:15 – 3:45 PM

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

\* Past performance is no guarantee of future results. All investing involves risk, including the potential for loss of principal. There is no guarantee that any strategy will be successful. Indexes are not available for direct investment.

Another great strategy to build your retirement wealth and estate: invest in no-load, low-cost, well-diversified, and tax-efficient index funds. Our preferred sets of funds, **Dimensional Fund Advisors (DFA)**, were previously only available to institutional investors.

In fact, *only 0.15% of asset management firms are approved to offer clients access to these funds.* **Lange Financial Group** is one of them, enabling our clients to own Dimensional Fund Advisor Funds.

Over the long term, we believe DFA index funds will have an advantage over their Vanguard counterparts, even after subtracting a modest 1% annual management fee.

Paul Merriman, a well-known retired investment advisor who used both Vanguard and DFA during his career, has said that he has his own

money in DFA funds for two reasons. First, he likes the wide array of DFA investment options. Secondly, DFA funds come with an accredited expert personal advisor for custom-tailored asset allocation and balance of your portfolio.

In our case, clients also receive a thorough "running of the numbers" to gain crystal clarity on important retirement and estate planning decisions, including Roth IRA conversion planning, estate planning, Social Security planning, how much you can spend without running out of money, and other otherwise complex and confusing questions. So you can confidently strive to maximize your returns at a risk level that you are comfortable with while taking steps to protect your wealth.\*

*(continued)*