

## THE KEYS TO PLANNING A COMFORTABLE RETIREMENT

### 2010 has opened up an incredible wealth-building opportunity for ALL taxpayers!

It involves conversion of traditional IRAs to Roth IRAs, to which contributions and not tax-deferrable, but from which withdrawals are generally tax free!

For many, if not most, wealthy taxpayers, Roth IRA conversions have been off their radar because of the current \$100,000 income limit. However, a new law provides that all IRA owners, regardless of income, will be eligible for a Roth IRA conversion in 2010. With this restriction lifted, the benefits of a long-term Roth IRA conversion plan will be measured in MILLIONS of dollars for many taxpayers. High Income earners especially need to find out now whether a Roth IRA conversion could benefit their family, and if so, how much should be converted and when.

**Jim Lange, CPA/JD and author of best-selling book *Retire Secure!*** has been at the forefront of the Roth revolution for over a decade. He wrote the first peer-reviewed article on the Roth IRA conversions in 1998 for *The Tax Advisor* and has been on the cutting-edge of Roth IRAs and Roth IRA conversion strategies ever since. Jim has been quoted in the Wall Street Journal (over 30 times), The New York Times, Kiplinger's Retirement Report and many other prestigious journals. Currently, Jim has been invited onto the national speaking stage to educate consumers and fellow financial advisors about the IRA revolution!

Jim has devoted a tremendous amount of time and energy giving people the facts on this amazing opportunity now available as of January 1, 2010. He founded the Roth IRA Institute™ to provide financial professionals with the tools they need to educate their clients. And, for consumers, his innovative workshop entitled "Two New Tax Laws Create Shocking Opportunities for Wealth Preservation" has been drawing record crowds. No one knows more about the Roth revolution than Jim Lange!

*"Think of Retire Secure!  
as GPS for your money. You  
may know where you are and  
where you want to go, but  
don't know how to get there.  
Jim offers the best routes."*

Larry King  
Larry King Live, CNN

### Learn the Best Ways to Gain MORE MONEY for You & Your Heirs

Jim Lange wants EVERYONE to know they have options and he wants to get this crucial information into everyone's hands. He realizes that people all over the country are searching for solid answers and a way to better their financial situation. He also recognizes that not everyone can attend one of his workshops...so... with that in mind, Jim is making his workshop available to everyone in a user-friendly format that you can experience in the comfort of your own home! The system includes a DVD of Jim presenting his nationally-recognized workshop, an audio CD of the workshop and a written transcript of Jim's presentation... all for just \$97!

### Now YOU Can Reap the Enormous Benefits of Jim Lange's Roth IRA Workshop!

Even if you have Jim Lange's latest Book – the 2<sup>nd</sup> edition of *Retire Secure! Pay Taxes Later*, you will gain valuable insights from Jim's Roth IRA Workshop. Here's what you'll discover:

- ☑ The difference between a traditional IRA and a Roth IRA as well as a traditional 401(k) and a Roth 401(k)
- ☑ The "secret" of the Roth IRA and why it is such a powerful retirement planning tool
- ☑ How you can enjoy tax-free growth with a Roth IRA conversion
- ☑ The first thing you must ALWAYS do – even if you have to steal money from your mother to do it!
- ☑ How to protect yourself from a decline in your Roth IRA
- ☑ A little-known technique for making a Roth IRA conversion while legally avoiding certain taxes
- ☑ Accumulation strategies if you're still working
- ☑ Peer-reviewed proof of the benefits of a Roth IRA Conversion
- ☑ Insights to Jim's famous "Lange's Cascading Beneficiary Plan"

[Rush me Jim Lange's IRA Workshop!](#)  
[Click here to order](#)

### **Lange's Cascading Beneficiary Plan™ – Jim Reveals the Inner Working of this Incredible Plan!**

In 1998 Jim Lange created a shockwave in the financial industry when he introduced the **Cascading Beneficiary Plan™**. It is and always has been the **BEST ESTATE PLAN** for most IRA and retirement plan owners. For IRA and retirement plan owners with a traditional family (husband and wife who only have children with each other, and may even have grand children) Lange's Cascading Beneficiary Plan™ is the best estate plan legally available in this country, and for most people, offers a significant financial improvement and tax savings.

Using a combination of legal strategies, income tax saving tips and accounting principles, Jim developed the ideal solution for naming beneficiaries to IRAs and/or retirement plans. Valuable concepts covered in Lange's Cascading Beneficiary Plan™ include:

- ☑ Understanding that it's the beneficiary designations on IRA and retirement plans that govern retirement assets at death... **NOT THE WILL OR LIVING TRUST**
- ☑ How to provide your surviving spouse with the ultimate flexibility to make decisions
- ☑ How, when properly in place, Jim's "cascading beneficiary" document defines and controls the beneficiary designation of an IRA and/or retirement plan


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### **Get the Tools You Need to Build Wealth for Generations**

**Are you ready to be empowered?** If not, you will be once you experience Jim Lange's Roth IRA Workshop!

Included in the workshop package:

- A 2-hour DVD of Jim Lange presenting his very best findings, his Roth IRA Workshop, in front of a live audience. Watch as often as you like and share with family members, friends or co-workers.
- A 2-hour CD of the workshop audio so you can listen and absorb Jim's cutting-edge strategies while you're in the car.
- A complete written transcript so you can follow along and make your own notes. Taking notes during the workshop can be very helpful. As you hear Jim talk, questions and concerns will come to mind – things you want answers on. Jot those thoughts down so you have a outline for discussion with Jim or your financial professional.



*The Wall Street Journal* recently published an article talking about the boom in estate attorneys and financial planners all across the nation "seeing the light" and recommending key elements of Lange's Beneficiary Plan™ to their clients.

**Don't Wait – Your Roth IRA Tax Benefits Are Here for the Taking!**  
**Get concise, cutting-edge information that you can trust!**  
**We're guarantee you will be educated, empowered and energized or your money back. Call Today!**

*Remember, for just \$97 your heirs  
could literally be an entire  
economic class better just by  
following Jim's techniques!*

Click here to order or  
call 1-800-387-1129



**Meet Jim Lange, Founder of The Roth IRA Institute™**

Jim Lange is President of 3 interrelated companies that provide financial services to IRA and retirement plan owners. Jim is the founding President of a CPA firm that does tax planning and preparation. The second company Jim started is a law firm that limits its practice to estate planning and the drafting of wills and trusts and beneficiary designations of IRAs and retirement plans. The third company is a registered investment advisory firm that provides cutting-edge Roth IRA conversion strategies and conservative money management. All 3 companies are located in Pittsburgh where he has been practicing for the last 30 years.

Jim is a nationally recognized IRA, 401(k) and retirement plan distribution expert. Jim charges and gets \$10,000/ a day to present to financial professionals essentially the same information you will hear today. Jim founded the Roth IRA Institute™ to help financial professionals and IRA and retirement plan owners to get the most from their retirement plans with Roth IRA conversions as an integral planning strategy.

Jim is the author of two editions of the best seller, ***Retire Secure! Pay Taxes Later***. Larry King wrote the foreword for the book and Ed Slott wrote the introduction. ***Retire Secure!*** enjoys glowing testimonials from the industry's best: Charles Schwab, Roger Ibbotson, Jane Bryant Quinn and 60 other financial professionals. Charles Schwab calls ***Retire Secure!*** "a road map for tax-efficient retirement and estate planning". Jane Bryant Quinn said that ***Retire Secure!*** covers two areas particularly well – Roth IRA conversions and Estate Planning for IRA owners.

In addition to publishing ***Retire Secure!***, Jim's articles and recommendations have appeared over 30 times in the Wall Street Journal and his estate planning solution, "Lange's Cascading Beneficiary Plan" has been featured in *Financial Planning* magazine, *The Tax Advisor*, *Kiplinger's* and *the Wall Street Journal*.