

How Professors and TIAA Participants Can... Get the Most Out of What They've Got

Would You Like to Provide a FREE Workshop or Zoom Webinar
for Your Professors and TIAA Participants?

by James Lange, CPA/Attorney

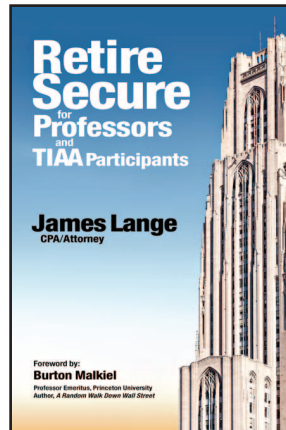
Our workshops offer exceptional financial strategies for professors and TIAA participants. But don't take our word for it...

Retire Secure for Professors and TIAA Participants (October 2023) enjoys 71, out of 73, glowing five-star reviews on Amazon. The foreword is written by **Burton G. Malkiel**, Professor Emeritus of Economics, Princeton University, and renowned author of *A Random Walk Down Wall Street*, which sold 2 million copies.

The book guides professors and TIAA participants through the entire process of retirement and estate planning. It provides the most comprehensive information available, including information expressly for professors and TIAA participants as well as critical information for most IRA and retirement plan owners.

It is packed with data, analysis, graphs, and charts to persuasively assure readers that the information and recommendations have been fully researched and analyzed. The detailed *Table of Contents* offers readers a quick and easy way to locate information critical to their individual circumstances.

We have taken the most important information from the book and condensed it into two dynamic workshops for professors and TIAA participants. My primary objective is to help professors and TIAA participants ensure they have sufficient money to live comfortably after retirement and to optimize tax-advantaged transfers of wealth to their heirs.



My team at **Lange Accounting Group, LLC** and our affiliated companies have served 632 university faculty members, TIAA participants, retirees, and their families for more than 35 years. My mother and brother were professors. Of all my published books, *Retire Secure for Professors and TIAA Participants* is closest to my roots.

A Free Workshop for Your Audience

I am offering pro bono* workshops to universities, health care institutions, non-profits, and other organizations to help professors and TIAA participants protect and maximize their retirement assets. In addition, I will be delighted to provide a hardcover book and corresponding educational workshop for all attendees.

I can customize the workshop for your particular audience and your time frame. The workshop will be packed with specific information on navigating the worlds of traditional TIAA, IRAs, and other retirement plans. I will address one of the greatest mysteries of life—how to best withdraw your money from TIAA after retirement, information that could save your professors and TIAA participants and their families hundreds of thousands of dollars over time.

My workshops leave plenty of room for questions and answers. Attendees will walk away with a greater understanding of what it takes to retire securely and how to maximize their estate for their heirs. A description of two of my most popular workshops are outlined inside on pages 2 and 3.

Contact Us to Learn More!



Prepare yourself for the best retirement and estate planning information available.

I am ready to deliver cutting-edge strategies to members of your university or organization. I can customize my workshop to specifically cover the most crucial and informative topics for your membership. They will receive the best and most substantive retirement and estate planning advice and guidance on how to use these proven strategies to dramatically improve financial security.

Over the years, I have spoken to thousands of IRA and retirement plan owners, professors, physicians, financial advisors, accountants, and attorneys on proven tax-saving strategies—all 100% legal—that keep your wealth in your hands... and out of Uncle Sam's.

For more information or to schedule Jim to speak for your university or organization, please call me, **Jim Lange** or **Erika Hubbard** at **1-800-387-1129** or email **Erika@PayTaxesLater.com** today!

*Please note: I offer these workshops in the true spirit of the meaning of "pro bono publica"—for the public good!

About Your Speaker: James Lange, CPA/Attorney

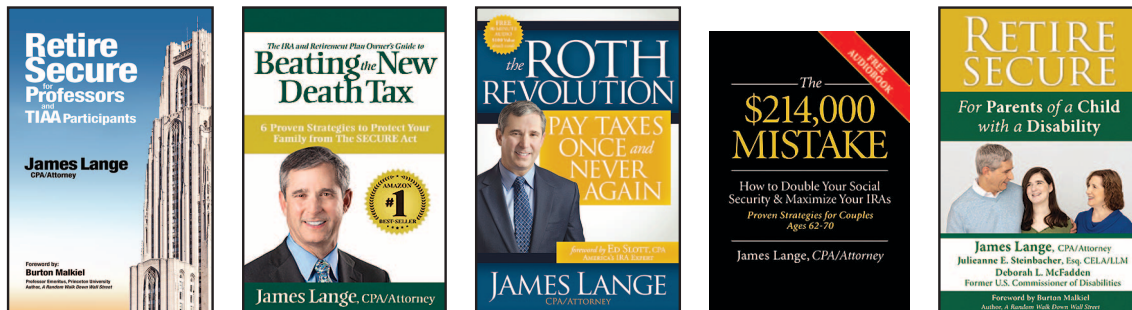
Jim is the author of ten best-selling financial books that help protect the financial security of IRA and retirement plan owners and their families. Jim's recommendations have been quoted 36 times in *The Wall Street Journal*. A well-known Roth IRA expert, he authored the first peer-reviewed article on Roth IRAs in 1998 that was published in AICPA's Journal, *The Tax Adviser*.

Jim also developed **Lange's Cascading Beneficiary Plan™**, an estate plan that provides the maximum flexibility for married IRA and retirement plan owners.

Jim and his team and affiliated companies serve 632 university faculty as clients. He and his team understand the unique tax, retirement, estate, and financial planning needs of university faculty and have proven solutions to address those needs. Jim has a personal connection to university life as well, since both his mother and brother were university faculty members.

While they have years of experience working with clients who participate in TIAA, CREF, and Vanguard plans, neither Jim nor any of his team are directly or indirectly affiliated with TIAA, CREF, Vanguard, or any university.

Jim's book, *Retire Secure for Professors and TIAA Participants*, features a glowing foreword by Burton G. Malkiel, Professor of Economics, Princeton University and author of the classic book, *A Random Walk Down Wall Street*. This book, as with all of Jim's previous books, has been endorsed by many of the country's top experts. To name a few, *Retire Secure!* was endorsed by Charles Schwab, Larry King, Jane Bryant Quinn, Roger Ibbotson, and 50 other experts. *The Roth Revolution*, was endorsed by Ed Slott, and Bob Keebler. *The \$214,000 Mistake, How to Double Your Social Security and Maximize Your IRAs*, was endorsed by Larry Kotlikoff, Jonathan Clements, and Paul Merriman, and *The Retirement Plan Owner's Guide to Beating the New Death Tax*, was endorsed by Burton G. Malkiel, Larry Swedroe, and Stephan Leimberg.



Some of Jim's best-selling financial books.

One of Jim's Most Popular Workshops

Optimal Distribution and Estate Planning for Your TIAA and Other Retirement Accounts

During this workshop, I cover:

- How Required Minimum Distributions (RMDs) of Inherited IRAs, TIAs and other retirement plans were so advantageous under the old law in sharp contrast to the onerous rules in the SECURE Act.
- The impact of the SECURE Act and SECURE Act 2.0 on your family and your legacy.
- How to ensure financial security for the surviving spouse, potentially saving hundreds of thousands to pass onto your heirs after the SECURE Act.
- The details of the best (and most flexible) estate plan for married professors know as **Lange's Cascading Beneficiary Plan™**.
- We'll solve one of the great mysteries of academic life: What is the most advantageous way to get your money out of TIAA when you retire?
- You'll learn about the distribution rules and options at retirement for Traditional TIAA, IRAs and other retirement plans and what, if anything, you should do about it now.
- The pros and cons of having your heirs inherit your TIAA, IRA, and other retirement assets directly versus through a trust.
- Why, under certain circumstances, naming a charitable trust as the beneficiary of TIAA, IRAs, and retirement assets might be an excellent strategy for altruistic professors.
- The growing popularity of the "I don't want my no-good son-in-law to inherit one red cent of my money" trust.
- A rarely discussed strategy—*Who Gets What?* This strategy evaluates the tax consequences of leaving different asset types to children who are in differing tax brackets. We cover a similar strategy for charitable giving. By optimizing your strategies using a "who gets what" analysis, you could save hundreds of thousands of dollars in taxes.

Praise for Jim's Book: *Retire Secure for Professors and TIAA Participants*

"There is no one better than Jim Lange to provide outstanding retirement and tax advice for academics. *Retire Secure for Professors and TIAA Participants* should be on the top of your personal reading list." (from the book's Foreword.)

— **Burton G. Malkiel**, Professor Emeritus of Economics, Princeton University; Author of *A Random Walk Down Wall Street* (over 2 million copies sold)

"Jim Lange's *Retire Secure for Professors and TIAA Participants* covers the practical aspects of investments that really matter to us: spending and saving, risk and diversification, tax efficiency, controlling costs, charitable and family giving, and estate planning. Along the way he examines asset allocation, both taxable and retirement accounts, insurance, and annuities, often using TIAA, CREF, and IRAs that professors are already familiar with. Although there is no magic to investing, there are lots of things we can do to help meet our goals and make our retirement more secure."

— **Roger G. Ibbotson**, Yale Professor in Practice Emeritus; Author of many books including *Stocks, Bonds, Bills and Inflation Yearbooks*

"Whether you are a professor or not Jim Lange's book, *Retire Secure for Professors and TIAA Participants*, is a retirement planning MUST read. Jim masterfully shows you how to integrate estate tax, income tax planning, and insurance planning into a '*financial master plan*.' Plus, he offers strategies for tax-efficient gifting to heirs and charities. With his help you can minimize taxes, leave the most to your heirs and favorite charities—and the least to Uncle Sam. And NO ONE does it better. He provides easily understood examples that demonstrate the benefits of his recommended strategies."

— **Larry Swedroe**, Author of *Your Complete Guide to a Successful and Secure Retirement*

"In a world where facts and data are assaulted, *Retire Secure for Professors and TIAA Participants* is a trusted source of information on which professors can rely. Jim's analysis is like *Moneyball* for professors' retirement and estate planning."

— **Nicole L. Maholtz**, President and CEO, Brentmark

"As a physician, I'm jealous that there is a *Retire Secure* specifically designed for professors but not one for doctors. The entire *Retire Secure* series is the perfect nuts and bolts guide not only to saving for retirement but also to spending from that nest egg in retirement."

— **James M. Dahle, MD**, Founder of The White Coat Investor

"James Lange's book, *Retire Secure for Professors*, is not only relevant to professors but is applicable to a broad audience of IRA and retirement plan owners. Jim's insight and wisdom will be incredibly helpful in understanding the tax law regarding IRAs and retirement planning and is a must for advisors."

— **Robert S. Keebler**, CPA/PFS, MST, AEP (*Distinguished*)

Another one of Jim's Most Popular Workshops

Roth IRA, Roth 403(b) and Roth 401(b) Contributions and Conversions for Professors and TIAA Participants

During this workshop, I cover:

- Peer-reviewed math and optimal timing for Roth IRA conversions.
- The back-door Roth IRA.
- How professors born between 1951 and 1959 can profit from SECURE Act 2.0.
- How to move a portion of your taxable investments (TIAA, IRAs, and other retirement plans) to the tax-free investing environment (529 plans, your children's Roth IRAs, etc.). This shift could potentially be more valuable to your children than making Roth conversions.
- Capitalizing on Roth conversions through 2025 while favorable income tax rates remain and before the 2017 Tax Cut and Jobs Act's *Sunset Provisions* take effect in 2026 and tax rates go up substantially.

- How you could benefit from the new rules allowing employers to contribute to an employee's Roth retirement plan. (Previously, employers were only allowed to contribute to tax-exempt Traditional Plans.)
- The timing-synergy between beginning Social Security payments and making Roth conversions.

I also cover advanced Roth IRA conversion concepts:

- How to transition after-tax dollars in retirement plans to a Roth IRA at no cost, potentially saving hundreds of thousand dollars in taxes down the road.
- How to convert an Inherited Retirement Plan to a Roth at your beneficiary's tax rate, not your own, after you die. (This is a little-known strategy with big tax savings for those who qualify.)

Testimonials and Endorsements for Keynote Speaker, James Lange, CPA/Attorney

“Your presentation on the ‘greedy givers’ and the benefits of using retirement assets to fund charitable giving remainder trusts will be very helpful to our development team as they work with their planned giving prospects. We appreciate your professionalism and expertise.”

— **Larry Karnoff, JD, CFRE**, Director of Planned Giving, University of Pittsburgh

“The presentation was one of the most outstanding we have ever had. Questions from the audience were answered completely. The audience agreed that the presentation was particularly useful. We plan on inviting Mr. Lange back.”

— **Parvin Lippincott**, SURE Coordinator, Westinghouse

“Jim Lange’s seminar was excellent. He simplified complex issues and provided clear and concise answers to technical questions. I received many positive comments about his presentations.”

— **William O’Donnell**, Senior Vice President, Parker/Hunter

“Each year, the Tri-State Tax Institute invites notable speakers in regard to current tax issues. Mr. Lange was requested to return for a second year by virtue of his high ratings on participant survey sheets. The audience of lawyers, CPAs, CFPs, and insurance agents highlighted not only his timely topics, but his excellent manner of presentation. I would highly recommend Mr. Lange for his professionalism and knowledge.”

— **Chris Freeman**, Director, Tri-State Tax Institute

A Few of Jim’s Prior Speaking Engagements:

Carnegie Mellon: Academy of Lifelong Learning
New York University Retirement Conference
PA Association of Elder Law Attorneys
Pittsburgh Federation of Teachers
University of Pittsburgh at Johnstown
Indiana University of Pennsylvania

Duquesne University
Robert Morris University
Juniata College
Harvard Princeton Yale Club
Westinghouse SURE
Bechtel Bettis, Inc.

Tax Section of the American Bar Association
AICPA National Conference of Federal Taxes
Association of University People
Pennsylvania Institute of CPAs
The Tax and Estate Planning Forum
Pennsylvania Bar Institute

Pennsylvania Bar Institute Evaluations:

“Please let Jim know that I have been attending Pennsylvania Bar Institute for 5+ years and I think he gave the best CLE I’ve ever had there.”

“Excellent job! Loving this seminar! Glad my CLE courses included yours.”

“Thank you for a brilliant presentation!”

“Lange is easy to listen to and commands the audience’s attention all day!”

“Jim had great substance and knew the subject deeply. Fantastic seminar!”

For more information or to schedule Jim to speak for your university or organization, please call:

Erika Hubbard or Jim Lange at 1-800-387-1129 or email Erika@PayTaxesLater.com today!

Disclaimer: Lange Accounting Group, LLC offers guidance on retirement plan distribution strategies, tax reduction, Roth IRA conversions, saving and spending strategies, optimized Social Security strategies, and gifting plans. Although we bring our knowledge and expertise in estate planning to our recommendations, all recommendations are offered in our capacity as CPAs. We will, however, potentially make recommendations that clients could have a licensed estate attorney implement. Asset location, asset allocation, and low-cost enhanced index funds are provided by the investment firms with whom Lange Financial Group, LLC is affiliated. This would be offered in our role as an investment advisor representative and not as an attorney.

Lange Financial Group, LLC, is a registered investment advisory firm registered with the Commonwealth of Pennsylvania Department of Banking, Harrisburg, PA. In addition, the firm is registered as a registered investment advisory firm in the states of AZ, FL, NY, OH, and VA. Lange Financial Group, LLC may not provide investment advisory services to any residents of states in which the firm does not maintain an investment advisory registration. 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. If you qualify for a free consultation with Jim, and attend a meeting, there are two services Jim and his firms have the potential to offer you. Lange Accounting Group, LLC could offer a one-time fee-for-service *Financial Masterplan*. Under the auspices of Lange Financial Group, LLC, you could potentially enter an assets-under-management arrangement with one of Lange’s joint venture partners.

Please note that if you engage Lange Accounting Group, LLC and/or Lange Financial Group, LLC for either our *Financial Masterplan* service or our assets-under-management arrangement, there is no attorney/client relationship in this advisory context. Although Jim will bring his knowledge and expertise in estate planning to this workshop and to the meetings, it will be conducted in his capacity as a financial planning professional and not as an attorney. We are not soliciting for legal services.