

Jim Lange's seminar for our Investment Executives on Roth IRAs and estate planning 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**

The Tri-State Tax Institute each year invites notable speakers in regard to current tax issues. Mr. Lange was recently requested to return for a second year by virtue of his high ratings on participants 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**

The presentation was one of the most outstanding we have had in the 4 years we have been meeting. Questions from the audience were repeated so that everyone could hear and then answered completely. The audience agreed that the presentation was particularly useful. We plan on inviting Mr. Lange back to give a follow-up presentation to provide an update with the latest information.

**Parvin Lippincott, SURE Coordinator, Westinghouse**

Thank you for speaking before the professional development staff of the University of Pittsburgh. 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**

Jim's presentation was well-organized and supported by graphs, charts and summarized material was easy to follow which he furnished to all of us. A stream of questions were directed to the speaker by attentive tax specialists. Due to the complexity of the subject we hope that Jim will agree to meet with us again.

**Regis Obringer, President, PA Society of Public Accountants**

Over the years I've attended dozens of financial "seminars" with advance claims to astonishing benefits. I have never been so impressed. The workshop was focused exactly on the advance mailing and it delivered the goods. Your book was an easy read and I'll read it again. Again, thank you to opening my eyes to Traditional and Roth IRA possibilities.

**Unsolicited testimonial from public workshop participant**



**For more information, contact our Marketing  
Director, Nicole DeMartino, at 412.521.2732 /  
800.387.1129 or [nicole@paytaxeslater.com](mailto:nicole@paytaxeslater.com)**

**NICOLE DEMARTINO  
MARKETING DIRECTOR**

**ROTH IRA  
INSTITUTE™**



**Jim Lange, CPA/Attorney & Registered Investment Advisor  
President & Founder of the Roth IRA Institute  
Best-selling Author of *Retire Secure! Pay Taxes Later* (first and second ed.)  
Best-selling Author of *The Roth Revolution: Pay Taxes Once & Never Again***

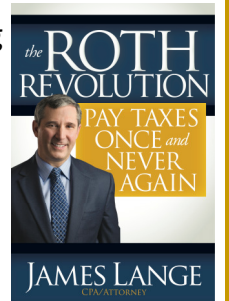
**Now Available to Help Grow YOUR Business**

Prepare yourself for the best in Roth IRA conversion information available today! Jim Lange, JD/CPA, and nationally-recognized expert is charged and ready to deliver the most cutting-edge strategies for using Roth IRA conversions to help grow your business.

Jim's presentation offers not one, but two themes to your advisors. He not only unleashes the best, substantive Roth IRA conversion information, he also reveals a step-by-step procedure of how to use these proven strategies to dramatically increase production. Whether you are in the business of managing advisors, wholesalers or insurance professionals, hire Jim Lange to explode your business.

Right now both the wirehouses and independents are looking for the best Roth IRA conversion experts in the country to address their group of advisors. By offering to have an expert speak, you will build credibility, offer the best information available and recharge your team. Jim is available to address groups of advisors, hold meetings with CPAs and attorneys and present to clients and prospects at your educational and client appreciation events. When you hire Jim Lange, you hire him for the entire day - Many people have hired Jim for multiple advisor meetings during the day and for client events held in the evening.

For those of you in a wholesaling role, we have just the program you've been looking for - a system guaranteed to help you build relationships, set appointments and dramatically increase your business. Hire Jim to present to advisors in your territory and watch them thirst for more! After the presentation, be a hero and offer them a complimentary copy of Jim's best-selling book, **The Roth Revolution**. Collect business cards for those who want the book (which will be almost 100% of the audience) and set individual appointments to deliver the gift. One wholesaler was able to collect 115 business cards - a true win-win for everyone.



**Jim Lange, JD, CPA - Now available to train your team anywhere in the country.**

For more information and scheduling and fee information, contact Nicole DeMartino, CLTC, Marketing Director at 412.521.2732/1.800.387.1129 or [nicole@paytaxeslater.com](mailto:nicole@paytaxeslater.com).



Dear Jim:

May 2010

When I was with Transamerica, we hired Jim Lange to help accelerate our annuity business. Our target was wirehouses and we needed to get in front of their top producers. We used Jim's reputation as an outstanding Roth IRA conversion expert and a nationally-recognized speaker to catch their attention and win the advisor's business.

The plan worked exceedingly well all over the country. Jim fully delivered and even offered us a technique to get over 100 appointments with producers with a one day event. Jim gave a series of talks during the day and at their conclusion, the advisors thirsted for more. Our offering – give us a business card and we'll give you more of Jim... in the form of his best-selling book, **Retire Secure!** At the event, we collected the cards and then, shortly after the meeting, we called the advisors, set appointments and personally delivered Jim's book. Finally – a way to get in front of the top producers!

Jim is a real pro – he hustles to increase the size of the audience and provided us with excellent marketing materials ahead of time so we could create a compelling invitation. When Jim was a breakout speaker, he did everything in his power to attract more of the audience to hear him. His enthusiasm is contagious – the advisors loved it.

Jim received my highest recommendation – he has provided us with excellent information and has helped us begin new relationships with top producers. Mission accomplished.

### **Mark Poulin**

**Senior Vice President**

**Annuity Sales Director –Merrill Lynch Division**

**Transamerica Capital Management**

Dear Jim:

February 2010

I wanted to thank you for your participation in our first Tax Talk University. The feedback we received was tremendous and we have signed up several of the attendees for both Gradient Tax and Gradient Insurance, so thank you for your assistance. I spoke with an advisor specifically that had been to multiple Ed Slott events, Natalie Choate, as well as others and he told me the information you delivered regarding IRA's and the overall presentation was far superior to anything he had encountered previously! Kudos to you! Thank you again for your participation and I look forward to working with you in the future.

### **Jeff Quick**

**Senior Vice President, Gradient Tax**

**2010 Tax Talk University - Topeka, KS**



Dear Jim:

March 2010

We hired Jim Lange to make a series of presentations to different audiences regarding Roth IRA conversions. After brainstorming with Jim, we were thoroughly impressed by his willingness to do as many events in one day as we could organize. We arranged two talks with law firms, two talks with CPAs and a main client event for the evening.

Jim did a great job explaining the basic concepts in a Roth IRA conversion, but also covered higher level material for our more sophisticated audiences. He presented his original peer-review analysis that accurately qualified the benefits of a Roth IRA conversion. In addition, Jim presented three new ideas that were unfamiliar to most of the audience - an audience that included many successful CPAs and attorneys. These three ideas, specifically, captured their attention:

1. How to convert a nondeductible IRA to a Roth IRA without having to pay the tax and how to avoid the aggregation rules.
2. A great technique of separating your IRA into separate accounts, making a Roth IRA conversion of all new accounts and then planning on recharacterizing most of the separate accounts before next October.
3. An estate plan for IRA owners that immediately appealed to all our audiences.

At the end of Jim's evening talk, rather than catching a taxi and getting the first flight home, he went to each table to ask if anyone had any questions or concerns and he didn't leave until all clients had left - a true professional.

We received excellent reviews from all of our audiences. Since we had never heard Jim speak we didn't know what to expect, but after seeing Jim in action, we were reassured that we had made an outstanding choice. We fully expected Jim to be exceptional technically, which he was. What we didn't expect. However, was how well he would connect with our audiences. He made tough concepts easy to understand and showed warmth, patience and sincerity toward all of our clients. We provided great information straight from a nationally-regarded expert - a win-win for everybody.

In summary, if you want to position yourself as a value-added advisor and boost credibility of your firm, we highly recommend you hire Jim Lange for the day.

Sincerely,



**Bradley H. Boffard, CLU, ChFC**

**Managing Partner**

**Financial Principles, LLC - Fairfield, NJ**