

Free Workshops

Shrinking Government Services Threaten Disability Benefits

Strategies to Provide for Your Child Now and After You are Gone

James Lange, CPA/Attorney and parent of a child with a disability, has timely actionable information for your members, subscribers, and audience. You can rely on this information.

The information Jim presents in his one-hour workshop could be transformative!

"I attended Jim Lange's webinar series on financial strategies for providing long-term for a child with a disability and I learned so much. It's probably been the most informative information session I've ever attended, and I've attended a ton of them as a disability mom." – Amazon Book Review from JJ

What Inspired Jim?

As parents of a child with a disability, Jim Lange and his wife, **Cindy**, have a deep personal understanding of the consuming fear familiar to many parents (and grandparents) of children with disabilities: **What will our child's future look like after we are gone?** They knew they needed to find a way to ensure their daughter, **Erica**, would have access to the resources she'd need to live a safe, prosperous, and happy life after they are gone.

Jim capitalized on his professional financial expertise and his family's personal experience and developed a plan. Their plan will provide Erica with an additional \$1.9 million (measured in today's dollars) to support her over her lifetime.

Jim was quick to realize that his solution for his family could potentially be life-changing for other parents of children with disabilities. With that motivation, he resolved to share his tax and estate planning strategies with as many others as possible.

Co-authoring the **Amazon** bestseller, **Retire Secure for Parents of a Child with a Disability**, published in January of 2024, was the first stage of that information sharing initiative. All the authors sincerely believe it is the best financial information resource available for parents of a child with a disability. Now, Jim is offering complimentary in-person or virtual financial planning workshops for members of organizations like yours.

About Your Speaker:

James Lange, CPA/Attorney, is the primary author of **Retire Secure for Parents of a Child with a Disability**. His tax and estate planning strategies have been quoted in **The Wall Street Journal** 36 times.

Jim is the prolific author of 10 best-selling finance books aimed at helping IRA and retirement plan owners secure their financial futures.

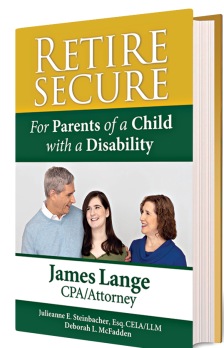
His works have been endorsed by leading financial experts like Charles Schwab, the late Larry King, Jane Bryant Quinn, Ed Slott, and Burton Malkiel among others.

Jim authored the first peer-reviewed article on Roth IRA conversions. He also wrote a comprehensive book on Roth IRA conversion analysis and planning which is extremely relevant for parents of a child with a disability.

Outside of his professional endeavors, Jim, and even more so his wife, **Cindy**, provide support for their daughter, **Erica**. To round out the picture, Jim enjoys bicycling, hiking, and traveling with family and friends.



All attendees receive a hardcover copy of **Retire Secure for Parents of a Child with a Disability** (\$24.95 value) absolutely **FREE!** Published in 2024 with a foreword by Burton Malkiel, the book is *our gift to you and them!* The value of this book in the hands of someone willing to at least review the **Table of Contents** to find answers to their particular problems could easily provide additional security for their child measured in **hundreds of thousands of dollars.**



Our Workshops

In each workshop, Jim will cover with his specific recommendations detailed in his book and described below. In advance of any presentation, if appropriate, he will add a special section that addresses any changes stemming from decisions by the federal government that impact **SSI/SSDI**. (*Please remember, every participant will own a copy of his book for easy access and review of the information.*) Jim Lange's core program for parents and grandparents of children with disabilities centers on the **three-pronged strategy** he developed to secure his daughter's financial future:

1. SSI/SSDI and Eligible Designated Beneficiary (EDB)

Qualification (*a short but critical piece to the puzzle of how parents can provide for their child with a disability*):

- **Understanding SSI/SSDI:** Learn the importance and benefits and tips for getting your child approved for Social Security Insurance (SSI) or Social Security Disability Insurance (SSDI), typically after they turn 18.
- **Securing Eligible Designated Beneficiary (EDB) Status:** Discover how obtaining SSI/SSDI approval also qualifies your child as an EDB, offering significant advantages for inherited retirement accounts.

2. Estate Plan Optimization:

- **Drafting Appropriate Documents:** Discover the value of creating proper wills and trusts—including Special Needs Trusts (SNTs) and “toggle trusts”—as well as the optimal plan for beneficiary designations of your IRAs and retirement plans.
- **Avoiding Common Mistakes:** Identify and prevent costly errors that many parents make when drafting SNTs.

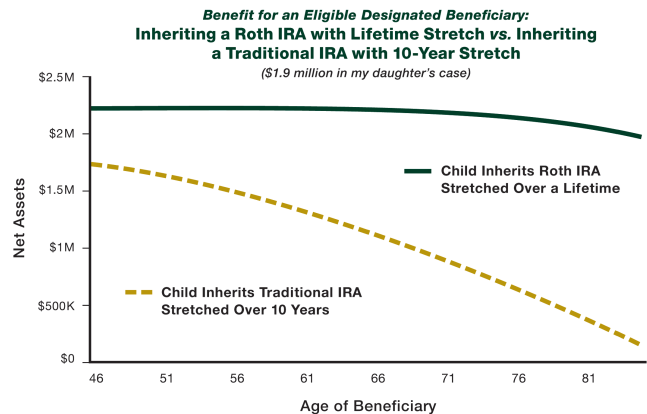
3. Implementing Tax-Minimization Strategies that Benefit You and Your Child

- **Roth IRA Conversions:** Understand how strategic Roth IRA conversions can transform your child's financial future. Notably, \$1,297,500 of the \$1,890,544 Jim's plan

provides for his daughter resulted from Roth conversions and contributions.

- **Leveraging the SECURE Act Exemption:** Learn how heirs with EDB status are exempt from the 2020 SECURE Act's accelerated withdrawal requirements for inherited IRAs. Combining this exemption with Roth conversions can yield significant results regardless of your financial situation. For example, parents with a \$500,000 IRA could secure an additional \$239,000 measured in today's dollars for their child with a disability.

As demonstrated in the graph below, many parents can dramatically enhance their child's long-term financial security by strategically implementing this three-pronged plan.



Addressing Potential Changes Under President Trump and his Team

In light of the current administration's propensity for executive orders already given and those we fear will come, we are being vigilant about monitoring any adjustments or changes to federal services or support offered to families of children with disabilities. When needed, each of Jim's workshops will include a section that addresses any changes we have become aware of and how these changes might have an impact on **SSI/SSDI** and those who receive support. It is urgent and critical that parents be aware and ready to respond to protect their child from any potential consequences of new rules and regulations.

One way to look at some of the changes is that there will be less money, fewer programs, and likely less direct support over time for those with disabilities. Therefore, as parents, it is incumbent for us to do our best so our child can get the greatest benefit from the resources that we do have. This would come as a combination of getting all the benefits your child is entitled to, getting your retirement plan optimized for tax efficiency, and your estate plan protecting the money you will leave behind.

Additional Topics

- **A very cool estate planning idea for grandparents:** Jim's father-in-law recognized the extraordinary benefit of implementing Jim's recommended strategy and acted promptly—which will save the family hundreds of thousands of dollars.
- **Establishing an ABLE Account:** Why and how to set up an ABLE account for your child or grandchild.
- **Who Gets What?** Our sophisticated legacy planning strategy for children with varying needs and financial situations.
- **Advanced Roth IRA Conversion Concepts:**
 - a. How to transition after-tax dollars in retirement plans to a Roth IRA at no cost—potentially saving hundreds of thousands in future taxes.
 - b. How to plan for converting an inherited retirement plan to a Roth IRA at your beneficiary's tax rate instead of your own.

Presentations Customized for Your Audience

Having presented hundreds of workshops nationwide for taxpayers, attorneys, financial professionals, IRA and retirement plan owners, and parents of a child with a disability, Jim consistently earns stellar reviews. His years of conducting workshops and webinars have honed his ability to deliver valuable information *clearly* and *understandably* for a lay audience—information that can make an enormous difference in the lives of both the parents and the child with a disability. Comfortable in his leadership role, he brings humor and real-life anecdotes to turn what might seem like dry material into an engaging presentation.



Inviting Jim Lange to present to your group will provide real value practical and implementable recommendations—*all at no cost to you or your members.*

Jim's workshops leave plenty of room for questions and answers. Your members will walk away with a greater understanding of the challenges, opportunities, and pitfalls inherent in planning for loved ones with disabilities... and a game plan to confront them. This is an unparalleled opportunity to provide your members with information to ease their financial and estate planning worries.

Scan the QR code above to watch the video and learn more about why Jim is so passionate about sharing these valuable insights with your members.

For more information or to schedule Jim to speak with your audience, please call **Erika Hubbard** at **1-800-387-1129** or email **Erika@PayTaxesLater.com** today.

A Sampling of Jim Lange's Podcast Appearances

Jim has been featured on many podcasts offering his advice for parents of children with disabilities. To listen to any of his appearances, please visit <https://DisabledChildPlanning.com/Newsroom/>

Podcasts include:

Parenting Special Needs

Good Day

All You Ever Wanted to Know about Special Education

Living with an Invisible Learning Challenge

SPED Homeschool, Authority on Teaching Diverse Learners

Parenting Impossible: The Special Needs Survival Podcast

Attention Talk Radio: ADD, ADHD, AD/HD

The Bipolar Battle

The Whitecoat Investor

Inclusive Education Project

The Other Side of Deaf

Autism Live

Water Prairie Chronicles

3D Learning Experts

CNBC

What Others Say

About Jim Lange's Speaking Presentations

All reviews are for Jim's presentations, not his services.

"I attended Jim Lange's webinar series on financial strategies for providing long-term for a child with a disability and I learned so much. It's probably been the most informative information session I've ever attended, and I've attended a ton of them as a disability mom. I came to Amazon to buy the book so I can read it again and again to keep the strategies fresh in my mind as I work through financial and estate planning decisions for my family and my young child with a disability. Thanks, Jim, for providing these amazing resources to families."

– Review from **Amazon.com**

"My wife and I attended the virtual disability summit on February 12th, and it was time well spent! We were impressed with the well-organized and thoughtful presentations by three speakers who were experts in their respective fields and who also cared deeply about the challenges facing parents planning for the future of their child with a disability. We felt a personal connection to the speakers due to their own experience of having to plan for a special needs child or relative."

– **Wayne & Kathy Madgett**

"Jim's presentation was well received by our members. His depth of knowledge on the subject was impressive; even our most savvy investors found it useful. It is something that benefited us all."

– **Bill Segar**, Retired Director of Engineering, Westinghouse Electric

"Anyone looking to have an expert IRA speaker for CPAs, financial advisors, or clients may want to consider James Lange. James spoke to both the financial advisors and clients at two separate meetings here at my office in Washington, D.C. He was able to change his presentation from technical and educational to the advisors in our office to a more interesting approach for our clients that helped them understand the new rules and why they must act with their advisors to take advantage of all the new rules."

– **William P. Milby, CFP**, Wealth Management Advisor, Merrill Lynch

"When it comes to IRAs, especially Roth IRAs, there are very few individuals who understand the complexities, nuances and leveraging capabilities of IRAs and qualified retirement accounts. Few people understand how to utilize these regulations to maximize their potential or how to avoid their potential hazards. Having read Mr. Lange's books and attended his workshop, I can confidently tell you the man knows what he is talking about. Of particular importance are his thoughts on using purchasing power as your measuring tool and implementing a cascading beneficiary strategy."

– **Steve Jackson**, LPL Financial

"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."

– **Mark Poulin**, Senior Vice President, Annuity Sales Director, Merrill Lynch Division,
Transamerica Capital Management

"Jim'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, Inc.

"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

"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

A Sampling of Jim's Prior Speaking Engagements

For Academics and Universities:

Carnegie Mellon: Academy of Lifelong Learning
New York University Retirement Conference
Harvard Princeton Yale Club
Association of University People

For Tax Professionals:

Pennsylvania Institute of CPAs
AICPA National Conference of Federal Taxes
Tri-State Tax Institute
National Business Institute

For Investment Advisors:

Merrill Lynch
Smith Barney
Edward Jones
Parker/Hunter, Inc.

For Legal Professionals:

Pennsylvania Bar Institute
Tax Section of the American Bar Association
The Tax and Estate Planning Forum
Tri-State Estate Planning Conference

For Insurance Professionals:

National Assoc. of Insurance & Financial Advisors
National Insurance Marketing Executives
Pittsburgh Life Underwriters Association
Transamerica Life

For Retiree Groups:

American Association of Individual Investors
General Motors Retirees Group
Westinghouse SURE
Bechtel Bettis, Inc.

"The Tri-State Tax Institute each year 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 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

"Over the years I've attended dozens of financial 'seminars' with advance claims to astonishing benefits. I have never been so impressed. The workshop delivered the goods. Thank you for opening my eyes."

– **Unsolicited Testimonial** from a public workshop participant

"I wanted to thank you for your participation in our first Tax Talk University. The feedback was tremendous. I spoke with an advisor specifically who had been to multiple Ed Slott events, Natalie Choate, as well as others, and he told me the information you delivered regarding IRAs and the overall presentation was far superior to anything he had encountered previously! Kudos to you! I look forward to working with you in the future."

– **Jeff Quick**, Vice President, Gradient Tax, LLC

"Jim's presentation was well organized and supported by graphs, charts, and summarized material which was easy to follow. A stream of questions was 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

"On behalf of the Westinghouse SURE organization, I would like to thank you and your staff for taking the time to prepare and provide an excellent presentation to the group. The members were engaged during your presentation and the ensuing Q&A session. The topics you offered were significant for all members. Several attendees approached me after the meeting and expressed they were impressed with you, the material you presented and your knowledge of the subjects."

– **Bob McFetridge**, Financial Roundtable Coordinator, Westinghouse SURE

"I wanted a nationally recognized Roth IRA conversion expert to address my clients and prospects. I fully expected Jim to be excellent technically and he was. What I didn't expect, however, was how large a crowd Jim could attract and how well he would relate to the audience. He made tough concepts easy to understand and showed warmth, patience and sincerity toward my clients."

– **Bradley H. Bofford, CLU, ChFC**, Managing Partner, Financial Principles LLC

Experts Praise

Retire Secure for Parents of a Child with a Disability

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

"Combining warmth and compassion with functional hard-headed advice, the dream team of Jim Lange, Deborah McFadden, and Julieanne Steinbacher have provided families of children with disabilities with the guidance they need to achieve financial security." (*From the Foreword*)

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

"More than three million children under the age of 18 in the United States have a disability. *Retire Secure for Parents of a Child with a Disability* provides a clear roadmap for their parents to ensure these children's financial futures."

– **Jan Cullinane**, Author of *The New Retirement: The Ultimate Guide to the Rest of Your Life*, 3rd edition (Wiley 2022)

"The authors have been there and done that when it comes to serious financial planning for a child with a disability. Their professional experience combined with personal experience with the subject can't be beat."

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

"*Retire Secure for Parents of a Child with a Disability* combines the powerhouse strategies of three experts. It should be required reading for any parent who worries about the long-term financial security of their child with a disability. The strategies in this book can help secure your child's financial future long after you're gone. Anxieties resolved; sleep restored."

– **Dr. Linda Babcock**, James M. Walton Professor of Economics, Carnegie Mellon University; and Author of *Women Don't Ask* (Princeton University Press)

"As a consultant for families at AgingParents.com, I hear of the worries of older parents about their disabled adult children. There is significant fear that the disabled family member will be neglected or receive poor care after the parents pass. *Retire Secure for Parents of a Child with a Disability* offers exceptional insight into how to do excellent estate planning to maximize a child's inheritance and pass on wealth without endangering the disabled person's access to public benefits."

– **Carolyn L. Rosenblatt, RN, Attorney**

"Nationally recognized IRA expert Jim Lange, CPA/Attorney has harnessed his significant expertise and practical experience to develop cutting-edge retirement and estate planning recommendations for parents who have a child with a disability. It is personal to Jim. He and his wife have a daughter with a disability. Their fears for her long-term financial security drove him to find solutions. His family's story will resonate with other parents of children with disabilities."

– **Larry Swedroe**, Chief Research Office, Buckingham Strategic Wealth

"*Retire Secure for Parents of a Child with a Disability* is an incredible resource with common sense information and insightful planning strategies that can easily be put into practice. The authors address the unique issues associated with planning for the future of a disabled adult with their three-step plan. Their wisdom is extraordinarily helpful and is a must for parents of a child with a disability."

– **Robert S. Keebler, CPA/PFS, MST, AEP** (*Distinguished*), Keebler & Associates, LLP

"As a world-champion wheelchair racer, I have had incredible family support and I have made it my mission to advocate for children with a disability. *Retire Secure for Parents of a Child with a Disability* must become required reading for all parents of children with disabilities. Combining multiple strategies from three experts in the field (including my mother, Deborah McFadden), you couldn't find better coaches anywhere to help you provide for your child's long-term financial security. Take action. Win your race and put your fears and anxieties on the sideline."

– **Tatyana McFadden**, Winner of 20 Paralympic medals including 8 gold medals and 24 World Major Marathon wins

For more information or to schedule Jim to speak with your audience, please call **Erika Hubbard** at **1-800-387-1129** or email **Erika@PayTaxesLater.com** today.

Experts Praise

Other Books in Jim's *Retire Secure* Series

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

Jim's previous book, *Retire Secure for Professors and TIAA Participants*, published in October of 2023, swiftly rose to #1 on **Amazon.com** in the categories of personal taxes and retirement planning. Within days, it amassed 80 glowing reviews from grateful readers. *Retire Secure for Parents of a Child with a Disability* adapts many of that book's acclaimed methods for accumulating and distributing retirement assets, estate planning, and multiple cutting-edge Roth IRA conversion strategies for parents of a child with a disability.

"In *Retire Secure!*, CPA and estate planning attorney Jim Lange provides a road-map for tax-efficient retirement and estate planning. This is an invaluable resource for investors and planners alike."

– **Charles R. Schwab**, Chairman and Founder, The Charles Schwab Corporation

"Think of *Retire Secure!* as a GPS for your money. 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." (From the Foreword)

– **Larry King**, *Larry King Live*

"*Retire Secure! Second Edition*, covers two areas particularly well—Roth IRA conversions and estate planning for IRA owners."

– **Jane Bryant Quinn**, *Newsweek* and *Bloomberg.com*

"The fear of running out of money has grown from a lingering, nagging concern to widespread dread. Readers need long-term effective tax-savvy strategies. I highly recommend that you read *Retire Secure!*" (From the Introduction)

– **Ed Slott**, CPA, America's IRA Expert, Speaker and Author of *Stay Rich for Life*

"Jim Lange's *Retire Secure for Professors and TIAA Participants* covers the practical aspects of investments that really matter to us: spending and saving, tax efficiency, charitable and family giving, and estate planning. Along the way he examines 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 B. Ibbotson**, Professor in Practice Emeritus, Yale University, and Author of many books including *Stocks, Bonds, Bills and Inflation Yearbooks*

"*Retire Secure for Professors and TIAA Participants* contains a wealth of solid information. It can help readers who follow Jim's guidance for maximizing savings and minimizing taxes attain and enjoy a more secure retirement. Read it and reap!"

– **Mel Lindauer**, Founder and former President, The John C. Bogle Center for Financial Literacy and Co-Author, *The Bogleheads' Guide to Retirement Planning*

PA Bar Institute (PBI) Continuing Legal Education (CLE) Feedback:

"This has been one of the top two seminars I have ever attended in my 44 years of practicing wills and estate law." — **Leroy S. Maxwell III**, Attorney

"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!"

Comprehensive Masterplan Services

Parents: Face the Future with Confidence. Get the Most out of What You've Got!

For qualified prospective clients who would like to work with us as an Assets Under Management client or who wish to join the wait list for a fee-for-service Financial Masterplan.

Collaborating closely with you and your spouse (if applicable), we will **quantify what you have now, model your future given your financial planning status quo, and project what you and your family could have** if you were to implement the strategic steps we recommend (Note: not all services listed apply to all situations).

- Planning a strategic timeline for **Roth IRA conversion strategies** to optimize inherited resources and minimize the long-term tax burden.
- Guidance regarding the best way to provide for your child using a combination of **Special Needs Trusts** as well as little known estate planning techniques.
- Analyze opportunities to leverage substantial medical or care expenses as potential offsets (or reductions) to the tax impact of Roth conversions or other transactions in high-expense years.
- Calculating a safe spending rate for you and your spouse and ultimately for your child to develop **annual and long-term spending and saving plans** with confidence.
- When appropriate, we can connect you with attorneys who specialize in drafting or updating Special Needs Trusts and other key legal documents. If needed, we can refer you to disability-qualification advocates to help navigate **SSI/SSDI** complexities.

- We review **funding and structuring options** to ensure any inheritance is “stretched” over your child’s lifetime while preserving important government benefits.
- If you are still working, we conduct a **retirement-timing feasibility analysis**, along with a **Social Security analysis**.
- We develop an optimal **retirement plan distribution strategy** that encompasses multiple generations and maximizes tax efficiencies.
- We bring a laser focus to minimizing income, estate, inheritance, and gift taxes.
- We provide a **comprehensive estate plan review** (including IRAs, retirement plans, life insurance, and beneficiary-designated assets).
- We review, analyze, and recommend options for life insurance and long-term care insurance.

Carefully designed **Masterplans** can help alleviate concerns—*financial and practical*—for your child’s future. Imagine your relief when you have a vision for your retirement and your child’s lifetime financial needs are protected.

To learn more about our **Comprehensive Financial Masterplans**, please call **1-800-387-1129** or visit: <https://PayTaxesLater.com/NextSteps>

For more information or to schedule Jim to speak to your audience, please call...
Erika Hubbard at 1-800-387-1129 or email Erika@PayTaxesLater.com



Disabled Child Planning

Helping Parents Achieve Enhanced Financial Security
for Children with Disabilities

Investment advisory service provided through:

Lange Financial Group, LLC

2200 Murray Avenue • Pittsburgh, PA 15217 • 1-800-387-1129

Website: <https://DisabledChildPlanning.com> • Email: Admin@DisabledChildPlanning.com

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. This is not a solicitation for legal services.