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# Retire Secure!: A Guide To Getting The Most Out Of What You've Got, Third Edition

*James Lange*

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"A road map for tax-efficient retirement and estate planning."  
— CHARLES R. SCHWAB, Chairman and founder, The Charles Schwab Corporation

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# RETIRE SECURE!

A GUIDE TO GETTING THE MOST  
OUT OF WHAT YOU'VE GOT

JAMES LANGE  
CPA/ATTORNEY

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A comprehensive and easy-to-understand guide to maximizing the benefits of IRAs and retirement assets. Retire

Secure! Third Edition offers unbeatable recommendations for addressing the #1 fear facing most readers: Running out of money. Retire Secure! Third Edition also shows baby boomers nearing retirement how they can save tens of thousands to over one million dollars by paying taxes later. This practical guide, perfect for consumers, but detailed enough for financial experts, delivers straight forward accumulation and distribution strategies for IRAs, Roth IRAs, the new Roth 401(k) and other retirement plans. More specifically, Lange gives his readers tips on how to prepare for expected "death" of the stretch IRA, details on converting to Roth IRAs, Roth 401(k) and Roth 403(b) rules, and when IRA and retirement plan owners should consider second-to-die life insurance. Further, this book describes Lange's exceptional estate plan--a plan that has been featured in The Wall Street Journal and many other fine financial journals. This definitive guide enjoys glowing endorsements from Charles Schwab, Larry King, Ed Slott and 60 other financial authors and experts.

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