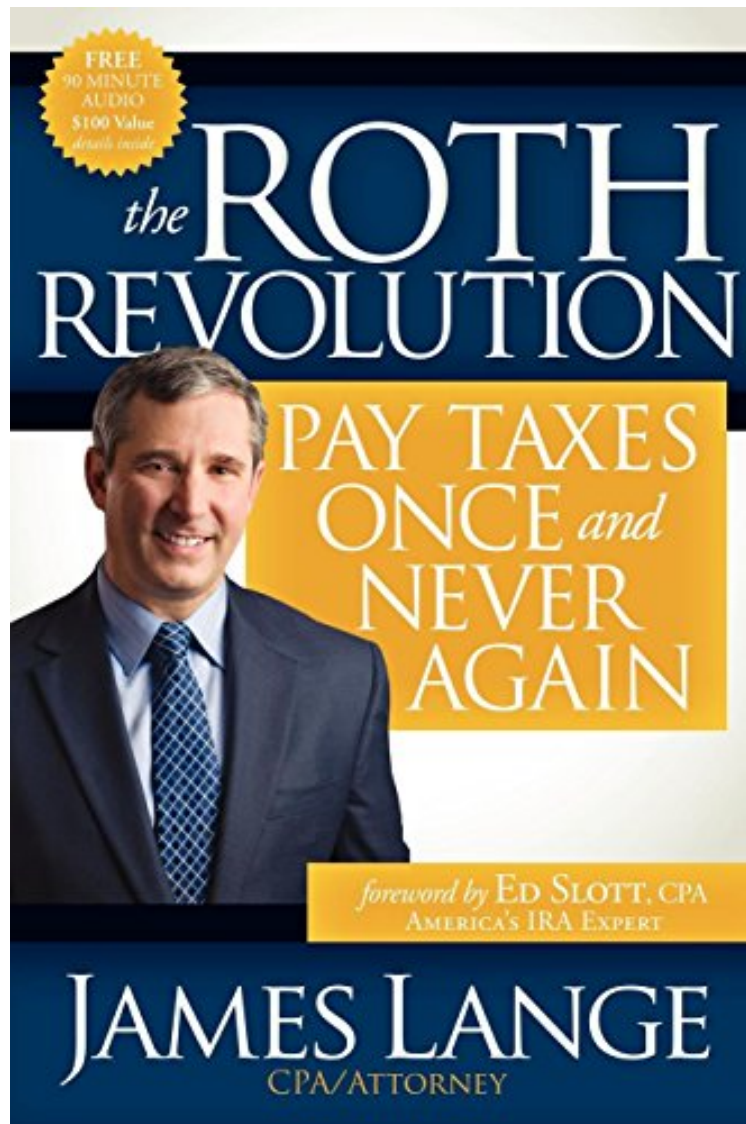


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The Roth Revolution: Pay Taxes Once and Never Again

James Lange

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James Lange : The Roth Revolution: Pay Taxes Once and Never Again before purchasing it in order to gauge whether or not it would be worth my time, and all praised The Roth Revolution: Pay Taxes Once and Never Again:

4 of 4 people found the following review helpful. Doesn't shy away from complexity By Roozbeh Pournader I just finished the book. I had bought it to help us choose the best strategy for contributing to our retirement plans and possible Roth conversions. The book is mostly targeted to people with some money already invested in retirement accounts, aged 50+, but even covering one's last moments of life. It helps people minimize the taxes one pays in retirement or to estate tax, and doesn't shy away from considering personal situations and actual complexities of life. It also talks about lots of other financial products to help retirement and estate planning, like setting up perfect trusts,

various kinds of annuities and insurances, and how to pass your unused money the best way possible (to children, grandchildren, or charities). I cannot say the book completely answered our family's situation, as it was not mainly target to our age (in our thirties), and our tax situation is not typical of our age. But it helped me a lot in understanding the various parameters affecting the decision. At the end, choosing between Roth and Traditional at an early age is sometimes a matter of faith and risk. It's extremely difficult to predict and plan for 30+ years later. But I think the book, together with the great information available on Bogleheads forums and wiki, helped me figure out most of the complexities of the choice. I'm good with math, so I'll continue with the extra chapters available online, to try and model our situation. I highly recommend the book to anybody who is trying to decide between Roth and Traditional, or has some Traditional assets and is considering partial or complete conversion to Roth. I also highly recommend it if you are approaching retirement or are already retired. I hope there were more financial advisers like the author of the book. He deeply knows the subject matter and highly cares about people.

3 of 4 people found the following review helpful. Clear Complete and Thorough Look at the Roth IRA By Michael Madison The Roth Revolution clearly shows the benefits of the Roth IRA over the traditional IRA in graphs throughout the book. It also includes the latest tax rates projected for 2013 which makes the Roth IRA even more important for tax planning. After explaining what a Roth IRA is and its benefits, the book goes into scenarios on how to convert the Roth correctly, when not to do it based on various tax rates and circumstances, and how to pass it on to your heirs. It is complete, and based on authoritative peer reviewed research, while remaining clear and practical. You can delve into some strategic and more complicated strategies like the Roth IRA launcher based on your investments, or you can keep it simple, (in fact some chapters clearly say if you are not doing this strategy now or is not relevant to your situation you can skip this chapter) but the book is what I wanted to cover all bases and to clearly understand why the Roth IRA is so powerful.

6 of 8 people found the following review helpful. ... some information on the author's web site that was useful to me which I had not seen treated elsewhere By Rubicon crossing I bought this book because I found some information on the author's web site that was useful to me which I had not seen treated elsewhere. The author seems knowledgeable, especially about issues of interest to academics. I am so disappointed with the quality of content of the book, however, that it is the first I'm bothering to review. I am NOT commenting on the advice that the book contains, which the author takes pains to portray as having been vetted by peer review upon publication in disciplinary journals. I take as a matter of faith that the calculations and advice is sound (albeit somewhat dated to 2010). My disappointment arises because:

1. For an author who points out that his mother was an English/writing professor, the editing of this book is unacceptably careless with numerous instances of wrong words (perhaps a product of non-reviewed computer spelling or grammar checking).
2. Over, and over, and over again, the author tells the reader to consult something in the author's previously published book -- the title of which, to add insult to injury always is shown in boldface (really, more attention to editing and less to boldfacing would have been appreciated). I came to think of this book as an extended advertisement for the previous one.
3. Although many readers may be married, filing taxes jointly, single people seem to get very short shrift in tables and examples which mostly are directed only at the former.
4. Perhaps to accommodate skipping chapters and reading selectively, for those of us who read cover-to-cover, the text is REPETITIVE.
5. The author tells the reader more than once what he has been forced to omit in order to keep the text to an acceptable physical page limit. If he spent less time repeating himself and shilling for his previous book, he probably wouldn't have had to omit as much.
6. Some parameter values are used consistently in examples while others are inconsistent and ad hoc, so it is difficult to compare the examples to one another. In other words, too many variables are changed simultaneously from example to example, so the reader cannot discern the consequences of changes in individual variables.
7. The major piece of advice offered can be summarized in a sentence: A Roth IRA conversion is likely to be worthwhile so long as doing so does not place you into a higher tax bracket in the year of the conversion than you anticipate being in subsequently.

Millions of IRA and retirement plan owners have a feeling there is something they should be doing with their money but they don't know what to do. They are also afraid of future tax increases and want to protect themselves. There are thousands of books trying to tell you how to invest your money. "The Roth Revolution", however, offers proven strategies regarding Roth IRA conversions and other complementary strategies to help readers preserve and accumulate and pass on wealth by drastically reducing their taxes. "The Roth Revolution" provides a thorough and clear explanation, as well as a step-by-step guide on what IRA and retirement plan owners should do to maximize their retirement and estate plan.

There are few advisors as IRA-knowledgeable as Jim Lange. "The Roth Revolution" is chock full of creative Roth IRA planning ideas to help every client. -- Natalie Choate, Esq. Author, Life and Death Planning for Retirement Benefits (6th Edition) "In The Roth Revolution, Jim clearly explains the remarkable advantages of Roth IRAs and their role in estate planning. Everyone considering conversions of traditional IRAs to Roths should read this book. -- Burton G. Malkiel, Princeton University, Professor of Economics. Author, A Random Walk Down Wall Street (Tenth Edition) Looking to protect your money? Read Jim Lange's The Roth

Revolution—and you could make your financial life a whole lot less taxing.”
Jonathan Clements Author, *The Little Book of Main Street Money*
Former Personal Finance Columnist, *The Wall Street Journal* “An amazing, comprehensive explanation of the hows and whys of Roth IRAs with real life examples unlocked by Jim Lange who has set a new standard in retirement tax planning.”
Diane McCurdy, CFP
Best-Selling Author of *How Much is Enough?*