



# Retire Secure! For Same-Sex Couples: Live Gay, Retire Rich

*James Lange*

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## **Retire Secure! For Same-Sex Couples: Live Gay, Retire Rich** James Lange

Live Gay, Retire Rich! There were two gay couples with identical financial resources. They each had the same amount of money, identical investments, identical taxes, and identical earnings history for social security purposes.

The first couple didn't do any planning. The second gay couple followed the advice offered in *Retire Secure for Same Sex Couples*. Doing reasonable projections, the first couple runs out of money in 28 years while the second couple has \$1.4 million dollars and their portfolio continues to increase.

What was the difference? The first couple never got married, started social security at 62, didn't make any Roth IRA conversions, and didn't use key IRA and retirement plan estate planning strategies.

The second gay couple did get married, used our recommended apply and suspend technique for social security, did a series of Roth IRA conversions, and used key IRA and retirement plan estate planning strategies.

Gay retirement, retirement, retirement planning, same sex marriage, retirement age, social security, gay marriage, lgbt retirement, gay financial planning, lesbian retirement, assets under management, Roth IRA, Roth IRA Conversions, IRA, 401k, 403b, gay money, investing, investments, finances, tax planning, taxes, money management, personal finance

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#### **Pablo Torrey:**

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