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SAVE THE PLANET
BEAT WALL STREET
SAVE _{ON} INCOME TAXES



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**EFFECTIVE INVESTMENT & TAX
STRATEGIES PRESENTED BY:**

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7 Reasons Why Investors Should be Interested in Solar Reefer Business Investments

by Dr. Harold Wong © July 15, 2020

Reefers are the one-ton physical weight refrigeration units attached to the front of large food trailers pulled by semi-trucks. Only two companies, Carrier and Thermo King, make the 50,000 diesel-powered reefers sold every year in America. Advanced Energy Machines has invented a solar-powered reefer that has features of great interest to the public, government, and investors.



SAVE THE PLANET AND YOUR HEALTH BY DECREASING DANGEROUS DIESEL POLLUTION!

1 HELP MAJOR GROCERY CHAINS AND FOOD COMPANIES CUT THEIR DIESEL USAGE IN HALF.

The national transportation directors of large food companies state that it takes as much diesel in a day to power the semi-tractor truck as the diesel-powered reefer. This major cost saving is a huge incentive for food companies to switch from diesel-powered reefers to solar-powered reefers.

2 DIESEL POLLUTION ATTACKS THE RESPIRATORY SYSTEM, THE SAME TARGET AS CORONAVIRUS!

Diesel pollution is a major cause of air pollution in all major U.S. cities. Lung cancer is the leading cancer killer, with 160,000 dying each year in America. In contrast, the next three leading causes of annual cancer deaths are: 50,000 from colon cancer; 40,000 from breast cancer; and 30,000 from prostate cancer. Lung cancer kills more than the next three leading types of cancer.

Coronavirus also targets the respiratory system and is much more deadly if one already has a weakened system. Air pollution causes 29% of deaths from lung cancer; 24% of deaths from stroke; 25% of deaths from heart disease; and 43% of deaths from lung disease. If one has any of these underlying conditions, Coronavirus becomes deadly.

3 CALIFORNIA AIR RESOURCES BOARD (CARB) MANDATING THAT CA SHIFT AWAY FROM DIESEL TO ELECTRIC SOLAR-POWERED REEFERS.

CARB governs the air quality of the 40 million who live in America's largest state. The 10 worst air quality cities in America include 6 in CA; Houston, Phoenix, Las Vegas and Denver. CARB has proposed mandates to cut diesel pollution in the food industry. The goal is that by 2030, there will be only electric powered reefers and NO diesel-powered reefers. By shifting food distribution centers and grocery stores from diesel to clean solar energy, CARB hopes to reduce lung cancer by 95-99% for those who work and shop at these locations.



EARN A STEADY RETURN THAT BEATS WALL STREET & BANKS!

EARN AN ANNUAL 7% RETURN FROM YOUR SOLAR REEFERS!

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End users (large grocery chains and food companies) buy power that is generated by your solar reefers. There is typically a long-term lease that can last up to 10 years. In contrast, brick and mortar banks pay anywhere from 0.10% to 0.30% annual interest. One can sometimes receive as high as 1% with some internet banks. With the Coronavirus panic that started in early 2020, the interest rate on a 10-year Treasury bond dropped below 1% and reached as low as 0.58% on April 21, 2020 and sits at 0.65% on July 10, 2020. The average S&P 500 stock dividend rate was 2.02% for the 20-year period from January 1, 2000 to December 31, 2019. The compounded annual growth rate was only 3.99% for the S&P 500 stocks during that same 20-year period. By investing in solar reefers, you will receive a much higher and steadier return than bank accounts, bonds, and stock dividends.

SAFETY OF YOUR MONEY IS OFTEN MORE IMPORTANT THAN YOUR RATE OF RETURN.

5

By Wednesday March 18, 2020 the Dow-Jones stock market index has experienced a steep drop that briefly pushed the 30-stock index below the level where it closed on January 19, 2017, the day before President Trump took office. Due to the coronavirus shut-down of the US economy, the historic stock market melt-down wiped out years of gains in a matter of weeks. It hit a low of 18,591.93 at the March 12, 2020 close, compared to the all-time high of 29,551.42 on February 12, 2020. This 10,959.49 drop was a 37.09% drop and the fastest drop of this size in history. If you are retired or within 7 years of retirement, you won't have a happy retirement if you lost 37% of your life savings.

In contrast, owning a solar reefer places you at the intersection of food and energy and is one of the safest places to be. Before the coronavirus pandemic, it would take 2 large trailers of food to stock an average-sized grocery store for a week. Once the pandemic began and due to panic buying, it took 6 large trailers of food delivered during the week, and there were still empty grocery shelves. While the country was being shut-down by "shelter in place" mandates by local cities and states, grocery stores and the food industry were deemed "essential services" and stayed open.



YOUR EDUCATOR:

DR. HAROLD WONG

Dr. Wong earned his Ph.D. in Economics at University of California (Berkeley) and has appeared on over 400 TV/radio programs. For 7 years, he wrote the only column on money for the community section of the AZ Republic, the largest daily newspaper in AZ. He currently writes the monthly financial column for the Ahwatukee Foothills News (Ahwatukee) and the San Tan Sun News (Chandler) in the Phoenix Metro area of AZ.



UNCLE SAM WANTS YOU TO GO SOLAR AND SAVE TAXES!

SAVE LOTS OF INCOME TAXES!

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Using the 26% solar tax credit and Section 179 is the most powerful way to big income tax savings. The Energy Policy Act of 2005 has been renewed twice, most recently in 2015. It authorizes a 26% solar tax credit in 2020, which will drop to 22% in 2021. If one purchases a \$60,000 solar reefer, one will get \$15,600 federal tax credit, which is a \$15,600 reduction in one's 2020 federal tax. Section 179 allows an "active" or "materially participating" investor to deduct \$52,200 (the \$60,000 purchase less half of the \$15,600 solar tax credit) in the year of purchase. There are 7 different ways to qualify and the easiest way is to spend at least 100 hours per year managing your investment and "it be as much time as anyone else". This means that you should own the equipment individually (note that husband and wife, filing jointly, is considered one tax return). In contrast, if there are 5,000 investors in a giant \$1 billion solar farm sold by a major Wall Street firm, the investors are deemed to be "passive". They would get the 26% solar tax credit, but could not take Section 179. They would be allowed to take their prorated annual depreciation of the project equipment.

SOLAR REEFERS ALLOW ONE TO DO ROTH IRA CONVERSIONS WITHOUT THE PAIN OF PAYING LOTS OF INCOME TAXES.

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There are two totally separate worlds when it comes to retirement plans. Most people contribute to traditional IRA's and 401(k)'s, which gives them a tax deduction with each annual contribution. Any annual earnings are tax-deferred. One only pays income tax when one takes money out to spend, typically in retirement. Suppose over the decades, one has contributed \$300,000 to your IRA and 401(k) and at retirement, you are lucky to have it be worth \$1,000,000. The entire \$1,000,000 is taxed as ordinary income (meaning wages from an employee or profits if you had owned your own business). You created a ticking tax time bomb. In contrast, if you had contributed the original \$300,000 to a Roth IRA or Roth 401(k), there would be \$0 tax on your \$1 million when you finally spent it. However, my experience is that virtually no one contributed any substantial amounts to a Roth IRA or Roth 401(k). Thousands have attended my seminars over the last 12 years and only about 1-2% has more than \$30,000 in Roth accounts.

In our fact situation, one does have the option of converting part of all of your \$1 million to a Roth IRA account. However, this means that you would create up to \$1 million of taxable income and no one wants to pay the income tax on this large amount. But, what if one could offset most or all of that tax by purchasing solar reefers. Your \$1 million could now be in a Roth IRA with these big advantages. If that \$1 million Roth IRA grows to \$2 or \$3 million, you do not owe a penny of tax. In fact, for the rest of your life; the rest of your spouse's life assuming you die first; and for the first 10 years your heirs (typically kids or grandkids receive the Roth IRA money after both spouses are dead), there is NO TAX on any of the gains.

The other major advantage of a Roth IRA account is that there are NO Required Minimum Distributions (RMDs). Once one turns age 72, one is required to distribute money from your traditional tax-deferred Roth IRA or Roth 401(k) accounts. It's taxable at ordinary income tax rates. Every year as one gets older, one has to increase the RMD amount. This is only fair because the IRS has been waiting, in most cases, decades to tax your traditional IRA or 401(k). However, when one is retired, one no longer has employment income. This is the worst time to lose part of your retirement income to income taxes, federal, state, and local. You solve this problem if you convert your traditional IRA or 401(k) accounts to the Roth IRA. If you purchase solar reefers, you can have a painless way to do Roth conversions.

Free Webinar on Solar Reefer Business Investments: will be held monthly starting in July, 2020. Please RSVP by contacting Dr. Harold Wong at (480) 706-0177 or harold_wong@hotmail.com. You can also contact him to schedule a free strategy session or book him for a talk tailored to your church, association, retirement club, or other group. His website is www.solarbusinessinvestments.com.

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