

MAKE MONEY

SAVE THE PLANET

BEAT WALL STREET

SAVE ON INCOME TAXES

DR. HAROLD WONG • SolarBusinessInvestments.com



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

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 & YOUR HEALTH BY DECREASING DANGEROUS DIESEL POLLUTION!

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

1 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.

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

2 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.



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

3

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.

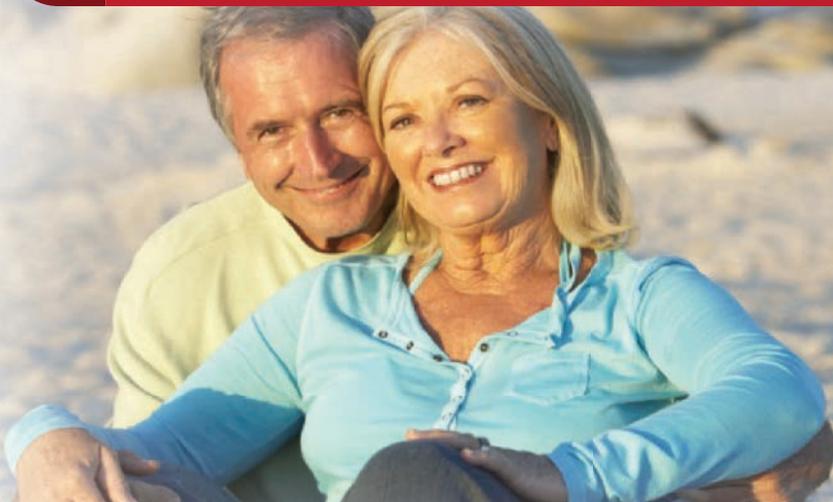


✦ **EARN A STEADY RETURN THAT BEATS WALL STREET & BANKS!**

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 1.63% on August 9, 2021. The average S&P 500 stock dividend rate was 2.02% for the 21-year period from January 1, 2000 to December 31, 2020. The compounded annual growth rate was only 4.57% for the S&P 500 stocks during that same 21-year period. By investing in solar reefers, you will receive a much higher and steadier return than bank accounts, bonds, and stock dividends.



**HAPPINESS IS
NOT WORRYING
ABOUT MONEY
OR TAXES!**

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

5

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, stock dividends can be decreased or eliminated if a company is losing money and needs to conserve cash. Bank and bond interest rates have dropped since the 2008 Financial Panic Crash to the lowest levels in history. During the 2000-2002 Dot-Com Crash and the 2008-2009 Financial Panic Crash, the stock market dropped by half.

The coronavirus pandemic started in early 2020 and shut down many industries such as restaurants, cruises, sporting and entertainment events ... In contrast, demand tripled at grocery stores. If you own a reefer, you are at the intersection of food and energy, both deemed essential by the government and never shut down.



UNCLE SAM WANTS YOU TO GO SOLAR AND SAVE TAXES!

SAVE LOTS OF INCOME TAXES!

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. With special emergency legislation passed on 12/27/2020, the current solar tax credit in 2021 and 2022 is 26% and will reduce to 22% in 2023 unless the Act is renewed again.

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If one purchases a \$60,000 solar reefer, one will get a \$15,600 federal tax credit, which saves you \$15,600. 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 the reefer is "placed in service".

There are 7 different ways to qualify for Section 179 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 up to the amount of their "passive income".

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

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).

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**DR. WONG'S
CLIENTS
ENJOY LIFE!**

COMBINING SECTION 179 WITH SOLAR TAX CREDITS IS THE MOST POWERFUL TAX STRATEGY YOU CAN USE!

See How This Tax Strategy Benefits These 3 Clients:

Client #1: In 2019, a small business owner with \$209,829 of net profit and \$21,067 of interest and dividend income owed \$0 federal income tax. He has excess solar tax credits that can either recover \$35,828 federal tax paid in 2019 or offset \$35,828 federal tax owed in 2020.

Client #2: A couple that works high-paid jobs had \$280,000 of gross income. Using Section 179 and solar tax credits, they will owe \$0 federal income tax in 2020 and save about \$50,000 combined federal and state income taxes.

Client #3: In 2020, a client couple converted their \$252,720 IRA to a Roth IRA and will have an annual \$22,097 tax-free income for life. Thanks to this tax strategy, they will owe \$0 federal income tax in 2020 on \$300,566 of taxable income.



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Dr. Wong is a tax advisor and financial educator. He earned his Ph.D. in Economics at the University of California at Berkeley and has appeared on over 400 TV/radio programs. Over one million people have heard his message. His research was distributed to 2100 newspapers nationwide. His book "Retire Early & Happy Without Wall Street Risk" is now available. Contact him today for a free consultation or to speak for free to your group.