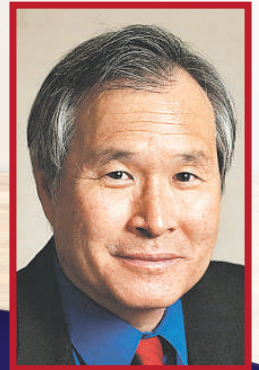
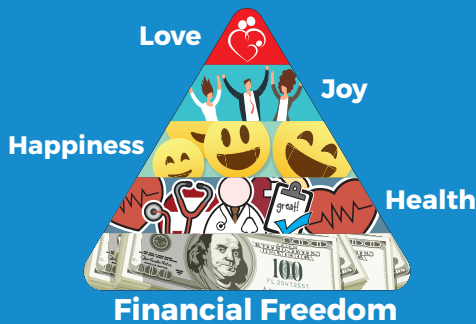


# ADVANCED TAX, IRA & REAL ESTATE RETIREMENT STRATEGIES

YOUR EDUCATOR:  
**DR. HAROLD WONG**



## RETIRE EARLY & HAPPY WITHOUT WALL STREET RISK!



With financial freedom  
you have the means to  
pursue optimum health.  
With financial security  
and health you have the  
freedom to achieve joy,  
happiness and love.

## WHO BOOKS DR. WONG?

Here are just a few of the organizations that have enjoyed Dr. Harold Wong's important money-saving programs:

PHOENIX DOCTORS, DENTISTS AND CHIROPRACTORS •  
TUCSON COUNTRY CLUB • AZ PUBLIC SERVICE/PINNACLE WEST • SCOTTSDALE REALTORS ASSOCIATION •  
BOEING, MESA, AZ • HONEYWELL/ALLIED SIGNAL  
RETIRES GROUP • LEVI STRAUSS, INC. • U. OF CA.  
MEDICAL CTR. • AMERICAN OPTOMETRY ASSN. •  
PACIFIC GAS & ELECTRIC CO. • AMERICAN FAMILY  
PRACTICE MD'S • AZ & CA DENTAL ASSN. •  
SILICON VALLEY MANUFACTURERS ASSN.

## DR. WONG HAS MASS APPEAL

Dr. Wong's simple, humorous, yet authoritative style wins wide audiences. His first radio show drew 3,000 calls and letters. His top-rated programs are popular across the country.

## TELEVISION · RADIO · PRINT

PHOENIX, LOS ANGELES, MEMPHIS, SACRAMENTO,  
SAN FRANCISCO, HONOLULU, THE AZ REPUBLIC,  
SAN FRANCISCO EXAMINER, USA TODAY, MONTEREY  
PENINSULA HERALD, THE DRILL, ND, MEMPHIS  
COMMERCIAL APPEAL, SACRAMENTO UNION

## WHAT AUDIENCES WANT IN THE 2000'S

At meetings across the country, attendees were asked what they wanted most.

## THE OVERWHELMING ANSWER WAS "EDUCATION AND INFORMATION."

Dr. Wong is not a humorist or motivational speaker. While enjoyable, his talks are pointed and relevant. His philosophy is, "PRODUCE BOTTOM-LINE RESULTS FOR THE AUDIENCE," and that is exactly what he does!

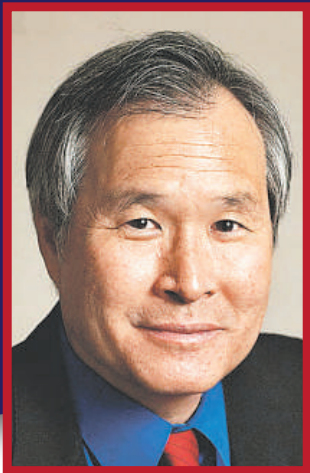


## CONTACT DR. WONG TODAY

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GETTING TO KNOW

**DR. HAROLD WONG**

PH.D. ECONOMICS, UC BERKELEY

## HOW IS DR. WONG DIFFERENT FROM OTHERS IN THE FINANCIAL WORLD? HE DOES NOT RECOMMEND WALL STREET PRODUCTS!

### HE IS A FINANCIAL EDUCATOR AND NOT A SALESPERSON!

Today, people want to be in control of their financial future. They want to be the one to be educated and that only comes from extensive knowledge. They want to make informed decisions instead of "being sold" by a salesperson who is only interested in his commission.

### HE FOCUSES ON YOUR FINANCIAL GOALS FOR A HAPPY RETIREMENT.

There are many conflicts in the investment world, where the saying on Wall Street is "2 out of 3 ain't bad". If the brokerage firm makes money; the broker makes money; "2 out of 3 ain't bad". Of course, this leaves out the 3rd party which is you, the investor. One can Google many of the large financial firms and see the \$millions or \$billions of fines they have paid. Dr. Wong is independent and does not have a boss that is pushing whatever the firm wants to sell. Dr. Wong has been independent since January, 1980, when he first established his tax-and-retirement-planning practice.

### HE HAS PUBLISHED EXTENSIVELY!

For 7 years, Dr. Wong wrote the only column on money for The AZ Republic (largest daily AZ newspaper) community section. His research was later distributed to over 2,100 newspapers. He has been published in Forbes, USA Today, Wall Street Cheat Sheet, and many others. His research can be found on [www.DrHaroldWong.com](http://www.DrHaroldWong.com).

Dr. Thomas Stanley, author of "The Millionaire Next Door" series has a saying: "Sales people talk and talk a lot; only experts publish and publish a lot!" If you publish in major periodicals, the editorial boards believe that you have something important for their readers.

### HE APPEARED AS A GUEST EXPERT ON OVER 400 TV AND RADIO SHOWS.

### HE HAS EDUCATED THOUSANDS OF CPAS, ATTORNEYS, AND REALTORS.

### HE HAS A PH.D. IN ECONOMICS FROM UC BERKELEY (1974) & PASSED THE NATIONAL CPA EXAM (1979).

### HE WAS THE TOP-RATED SPEAKER THE 3 TIMES HE ENTERED THE NATIONAL SPEAKERS ASSOCIATION SHOWCASE COMPETITION.

He receives constant and current feedback about the financial concerns of Americans by giving 50-70 talks/year. He is one of only 68 worldwide who have been a member of the National Speakers Association for at least 35 years. Groups can contact Dr. Wong for a talk geared to their needs at [www.drharoldwong.com](http://www.drharoldwong.com). Extensive group testimonials are available and displayed.

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# TESTIMONIALS

## EMPLOYEE GROUPS

...Your discussion makes use of common sense approaches to managing our retirement funds, which hopefully will allow normal everyday people to survive any US economic fallout from the election...

Bob Clark - APS/Pinnacle West Retirees' Association

## RETIRED GROUPS

...You are such a dynamic speaker; it was a pleasure to listen to you...

Wanda Bales  
Chapter 1505 of National Active & Retired Federal Employees

...Dr. Wong has a wealth of knowledge on many aspects of economics, including how to maximize one's retirement income and how to minimize investment risks...

Michele M. Smith  
Phoenix Chapter of the Arizona Education Association Retired

## LIBRARIES

...He was able to engage and captivate an audience for two hours with his financial candor, insight, humor and outstanding speaking skills...

Ted Liebler - Chandler Hamilton Library

## LIFELONG LEARNING GROUPS

...he was not selling any financial product, he was educating those who came to listen and learn about better ways for investing...

Vivian Loefts - RISE Lifelong Learning Group, Rio Salado Comm. College

## ARIZONA REPUBLIC READERS

...In all of our years of doing business with various banks, stock brokers and credit unions, we are of the opinion that we should have met him earlier in our lives...

Robert & Phyllis Wilson

## REAL ESTATE

...We need to deal in reality right now in this market, and your laser focus on reality is just what we need to hear...

Richard H. Jones - Estate Capital Funding

On April 6, 2018, I attended a presentation by Dr. Harold Wong entitled, "How to Save Major Tax in 2018" at the Caliber Summit at the Crowne Plaza Hotel in Phoenix.

Dr. Wong's presentation was extremely informative, presenting sophisticated planning techniques that could be utilized to minimize tax liabilities. I had never seen a presentation covering such seemingly disparate topics as: (a) tax deductions through defined benefit pension plans; (b) newly-expanded Section 179 expensing for business equipment; and (c) 30% solar energy investment credits. He covered several complicated examples in a manner that enabled his audience to comprehend the substance of his inventive structures, and suggested structures that could be appropriate for both aggressive (and not-so-aggressive) persons.

Dr. Wong's high-energy style kept his presentation moving quickly, and he afforded no one in the audience a chance to be bored.

Attorney Charles R. Berry - Clark Hill PLC

## VA EMPLOYEES

...I have been to other similar seminars in the past, both in Ohio and Arizona, and I am delighted to report that your seminar is the best one I have ever attended! The information you provided really helped me understand the ins and outs of federal benefits and how what I do now can affect my future 5, 10, 20, or 40 years from now. Understanding the TSP benefits made a real difference in how I allocate my funds... God bless the work you do and the people you help. It is rare to find caring individuals who not only do a job they love and do it well, but do it in the spirit of serving others at the same time...

Marilyn R. Branson

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# DR. WONG'S FINANCIAL PHILOSOPHY FOR A HAPPY RETIREMENT!

1

## **Warren Buffett's Rule #1: Don't Lose Money!**

Buffett is known as "The Stock Market King" and over the last 30 years, has been ranked either the #1, #2, #3, or 4th wealthiest person in the world. Everyone else in the investment world talks about rate of return. Does Buffett know something your advisors don't?

2

## **Warren Buffett's Rule #2: Don't Forget Rule #1!**

If you lose half of your \$1 million life savings in the next stock market crash, even if you can earn a net 5% after brokerage firm fees, the Rule of 72 says it would take over 14 years to recover that \$500,000 loss. Buffett suggests you don't lose that \$500,000.

3

## **Have enough Guaranteed Income to cover your Basic Living Expenses!**

If your Social Security and pension income don't cover your basic expenses, do you really want to hope that you can make up the deficit in the stock market every year, so that you can pull out that profit and spend it?

4

## **Follow the Rule of 100 to Minimize Risk of Losing your Life's Savings!**

Example: if your age is 65,  $100 - 65 = 35$ . Your goal is to put no more than 35% of your life savings in assets that can lose principal, such as Wall Street assets like the stock and bond market.

5

## **Attempt to reach The Efficient Frontier.**

Harry Markowitz received the 1990 Nobel Prize in Economics for the Markowitz Efficient Frontier Portfolio. He proved that there's an ideal tradeoff between risk and return. You must have other asset classes that are not correlated with stocks and bonds in order to reach The Efficient Frontier with your total investment portfolio.

6

## **Real estate and equipment are the alternative asset classes that are the easiest for most investors to understand.**

You can own rental houses, apartments, office buildings, hotels; or lease out equipment without having to manage these assets yourself. This allows you to own a tangible asset with more day-to-day control than most Wall Street investments. You also get much more tax benefits.

7

## **Optimize your IRA by using advanced strategies: Roth IRA Conversions, the Multi-Generational IRA, & the Self-Directed IRA.**

A Roth IRA conversion can allow unlimited earnings without tax for up to 3 generations. A Multi-Generational IRA can multiply income 2-10 times for your kids or grandkids. A self-directed IRA allows you to invest in alternative assets such as real estate and equipment leasing deals.

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