

**DOCTORS, NURSES &
MEDICAL PERSONNEL.....
RETIRE AS
MILLIONAIRES**



***LONG TERM
WALL STREET FORMULA***

BY: AN INVESTMENT ADVISOR/M.D.

DEDICATION

This book is dedicated to all the doctors, nurses and medical personnel around the world who sacrifice their lives for the health of others!

What will you find in this book?

Potentially this book can make millions for you. In 2014 approximately \$14 trillion were invested in the U.S. stock market. In 2018 it has grown to \$33 trillion. Thus more money is chasing approximately the same number of stocks. For you to make money in the market, you need a technique or method. If you do not have a method you will be thrown into the arena with lions. Listen, you are competing with professionals who are investing millions of dollars and using ultra-fast super computers. Investments from individuals constitute only 15%. This book gives you a clear and concise method which will make you succeed and make millions without losing sleep. This method is based on long term investing and you should give at least fifteen years to achieve the goal. This is based on the beauty of compounding of growth which is the road to riches. The wealthy know what compounding does.

About the author:

The author is a retired mutual fund manager and an associate clinical professor of medicine.

One request:

If you find this book to be useful, kindly recommend to others via social networking media. This gesture is greatly appreciated. Also please show this book to your accountant for a second opinion. I showed it to my accountant for his opinion, confirmation and comments. He liked it and started applying this strategy in his accounts.

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FOREWORD

Hello Doctors, nurses and medical personnel, This book is especially created to help you retire as millionaires.

You have spent many years learning. You may have huge student loans to pay.

You work very hard and long hours. You cannot allot six to eight hours a week for investments.

You are trusting. So there are people who take you for a ride.

You are in your 20s or 30s when you complete your long years of training before you start earning. You do not have time to waste with regards to investing. You have to start investing as early as possible. You deserve a bundle of money when you retire so that you can relax and enjoy. You need the right investment to retire rich. No one else cares as much as you do with regards to your money! You take charge and be the pilot.

Even if you are starting to invest now, it is never too late. If you have at least 5 years before retirement, you can do it. After you retire, you are going to withdraw only limited amounts every year anyway. Let the rest keep growing. You need 5 years because there could be a bear market soon after you start investing. But bear markets do not last for ever. The end in bull markets.

There is lot of money that can be made in Wall Street. For example, Warren Buffett started a limited partnership in 1957. He raised \$105,000 in capital and he was the general partner. As of 9/17/2019 his Berkshire Hathaway A shares had a market capitalization of nearly \$516 billion! Wow!! The main reasons for his success are 1. Buying stocks or companies at fair or bargain prices. 2. Holding on to them for many years so that earnings and the yield are compounded. What Warren Buffett looks for is an investment that will give him the largest annual return on his capital. Year over year when the returns are compounded the results become astonishing. "Warren believes that compounding is the secret to getting really rich", Buffettology by Mary Buffett & David Clark.

The following is another quotation from the same book. "If your investments grow at 15% to 25% a year, if you started with \$1 million, in 30 years, you will have, max, \$807 million... What? No. 807 billion dollars!!!"

As of January of 2018 the market capitalization of the US stock market was around \$33 trillion. In 2014 it was \$ 18 trillion. More money is chasing the same number of stocks. The richest people in the world invest in the U.S. stock market with only one goal, to make money.

Yes. You can make lot of money consistently if you follow a method. If you do not have a method, you will be thrown into the arena with lions. Listen, you are competing with professionals who are investing millions of dollars, using fast computers, thus controlling the market. If you do not have a formula, you can become a millionaire very quickly, if you started as a billionaire!!

I am going to give you a method/formula which will make you huge amounts of money if you are disciplined. This method is based on the BEAUTY OF COMPOUNDING. It is an extremely powerful tool.

The rich Medici family in Italy Invested funds equal to \$100,000, six hundred years ago. The funds grew at 5% annually. It grew to five hundred and seventeen quadrillions (\$517,100,000,000,000,000). Reported by Frank A. Vanderlip In 1933. Amazing!!

What you need is time on your side for your investment to grow. The investment should be a good, stable and powerful and has proven by making good profits year over year (compounded growth). In this book you will find your answer and the secret to success. You do not need any outside help. You trust in yourself and in this book and follow the guidelines to success.

Lot of people lose money by trading in the stock market because they do not have a method. There is too much information out there. You need the right information to make money just like you learnt from medical books and journals and our great professors.

FOREWORD BY TWO CPAs

Every investor should read *Doctors, Nurses & Medical Personnel* **before** investing another dollar in the stock market. It's a much needed remedy for all the foolish mistakes, short-sighted moves, and investment ills that routinely ~~plague~~ plague most individual investors left to follow their own whims--or worse, the advice of their investment brokers and financial advisors, who seem to have an uncanny knack for losing clients' money--even in a roaring bull market!

In the many years that I have been an accountant and tax practitioner, I have seen firsthand the results: Rarely do individual investors consistently make money over the long term. The stock market, it seems, is not like any other consumer market. Here individual shoppers sell in a panic when prices are low, and rush in to buy when prices are high--a certain prescription for financial disaster!

This book provides an antidote to this nonsense by offering a sound, but simple, solution to the problem of how to invest wisely for the long term. So turn off the computer, hang up the phone, shut the tv, and read *Doctors, Nurses, & Medical Personnel*. It might be the best investment move you have ever made.

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This is an excellent book for professionals who are busy in their professions and don't have the time to watch the stock market on a regular basis. I wish I had applied the advice suggested in this book 20 years ago rather than timing the market. But as the author's work demonstrates, it is never too late to get started. I also strongly encourage readers to invest in their retirement accounts to maximize the returns and make a commitment to investing regularly whether it is weekly, monthly, quarterly or annually. The use of retirement accounts is most tax-efficient because by delaying the payment of income taxes you are compounding the returns on a larger portion of the investment.

Best wishes,

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INTRODUCTION

This book will focus on a specific ETF (Exchange Traded Fund) and a specific method to achieve the goal of making millions of dollars for your retirement. It is designed for you physicians as you do not have free time in your hands.

Let me ask you something. How many methods do you need to make millions? Only one!!



ABOUT THE AUTHOR

He is a retired mutual fund manager and an associate clinical professor of medicine.