



platinum membership  
FACT SHEET

## **Learn How to Build a Fortune From the Ongoing Investment Crisis Starting Today**

In a March 1997 U.S. Congressional hearing, US Federal Reserve Chairman Alan Greenspan stated that “price increases are really the same thing as depreciation of the currency.” About a year later, Mr. Greenspan stated, “You don’t have a free market. Central banks determine the money supply, not the market. If you are on a gold standard, then the system works automatically. We are not on a gold standard because leaders of the 20th and 21st centuries don’t want a market that functions in that manner.” In December 2002, Mr. Greenspan reiterated again the faults of the current fiat global monetary system: “The price level in 1929 was not much different, on net, from what it had been in 1800. But, in the two decades following the abandonment of the gold standard in 1933, the consumer price index in the United States nearly doubled. And, in the four decades after that, prices quintupled. Monetary policy, unleashed from the constraint of domestic gold convertibility, had allowed a persistent over issuance of money.”

So with no free markets, less-than-honest Wall Street executives that continue to hide critical problems from investors worldwide, and a severely debased U.S. dollar and Euro that has now brought the U.S. economy and the European Union to the brink of disaster, how can the individual investor win? The answers are here, inside the SmartKnowledgeU™ Platinum Membership!

## **In 2012, We Will Move From the Eye of the Hurricane Into The Hurricane**

At the beginning of 2008, frightening drops greeted investors in every major global stock market. The U.S. DJIA plunged more than 1,700 points, the Japan Nikkei 225 shed more than 1,144 points, the South Korean Kopsi

plunged 4.3%, the Honk Kong Hang Seng dropped 4.6% and the Taiwanese index dropped 4% in a single day! There is a direct correlation between Mr. Greenspan’s comments above and the events that transpired in global stock markets to kick off the start of 2008, though very few people have been able to connect the dots. This is what we promise to do for you at SmartKnowledgeU™ - connect the dots.

At the end of 2008, all the pundits stated that the worst of the crisis was over, the dollar was strengthening, prolonged deflation was here, and gold was no longer a “safe haven” when gold dropped to nearly \$700 an ounce from a high of more than \$980 several months prior. As it turned out, every single one of those “expert” predictions were wrong. As we begin 2012, all the experts are spreading the same disinformation, but we at SmartKnowledgeU™ are confident that again, we will make the right calls in guiding our Platinum Members to profitability as this crisis continues to deepen in future years. At SmartKnowledgeU™, we work tirelessly to uncover the truth and provide you with the knowledge to make intelligent decisions that often oppose the consensus view of all the talking heads on TV. Though most of our investment calls have been violently opposed by Wall Street and the mainstream media, we are not concerned with being the most popular investment strategist on the block. We are only concerned with being right, and right we have been ever since launching our company in 2006. In 2012 we strongly believe that we will experience major global economic upheavals in stock markets and currency markets as the fraud and deceit spread by Central Banks finally begins to crumble in a big heap. We predict 2012 will be the year we move from being inside the eye of the hurricane into the hurricane itself.

It is impossible to solve the systemic debasement of the U.S. dollar and the U.S. Federal Reserve’s implementation of unsound monetary and fiscal policy for the past three

or four decades in three months, 6 months or even a year. President Obama, despite all the hope that accompanied him into office in January 2009, has done absolutely NOTHING to solve a monetary crisis that has been brewing for more than two decades, and in fact, there is a lot of evidence that his administration has shielded the global banking industry from any type of prosecution for their criminal activities, even more so than the Bush administration that preceded him.

This is why we found all the chatter in 2009 and 2010 about the worst of the financial crisis being behind us so amusing. The introduction of a perpetually growing Term Auction Facility, unprecedented interest rate cuts, an unprecedented Primary Dealer Credit Facility that allowed banks to use near worthless assets as collateral to solve liquidity problems, a bailout of Wall Street firm Bear Stearns, perpetually growing bailout money for AIG, Fannie Mae and Freddie Mac, potential bailouts of the US auto industry and bond insurers like MBIA, increasingly larger Fed POMO (Permanent Open Market Operations) handouts that amount to TRILLIONS of dollars, and perpetual lies from governments about unemployment and GDP statistics will not solve decades of poor fiscal policy. Beware of anyone that tries to discuss an inevitable highly inflationary environment in terms of rising prices (a disingenuous argument designed to distract you from the true cause of inflation, that of fiat currency debasement). Beware of any investment professional that quotes inflation in the US to be 2% to 3% today and know that such a person is not to be trusted. For example, Fed Reserve Chairman Ben Bernanke told the world that inflation inside the US was only 1.8% in late 2010, and ever since he has been appointed to the Feds, nearly everything he has uttered has been a lie.

Are you aware that immediately before the Great Depression hit the United States in 1929, US stock markets had skyrocketed straight up for nearly a decade and that

unemployment was at an all time low of less than 1%? Did you know that immediately prior to the 1997 Asian Financial Crisis, South East Asian economies (in particular, Indonesia, South Korea and Thailand) were booming with high single to low double-digit growth rates as foreign investment flooded these markets? During the height of these two crises, though a great many people lost massive amounts of wealth, an extremely small minority, the most savvy of investors, along with crooked banksters and their politician friends, actually built great wealth during these times. And just like during past economic crises, this coming and unfolding Monetary Crisis will undoubtedly offer one of the best opportunities of our lifetime to build great wealth as well. Unfortunately, the vast majority of investors, just as in the prior two instances, will participate only in the downside while banksters once again laugh their way to the bank – literally.

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*If you wonder why the mainstream media was silent regarding this crisis until they could be silent no more, you need only remember that news of an imminent crisis never preceded Black Monday in 1987, never preceded the 2000 NASDAQ crash in the United States, and never preceded the 1997 Asian Financial Crisis.*

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However, simply stated, great crises such as these NEVER develop overnight. At SmartKnowledgeU™, we had been warning about this Peak Investment Crisis™ since 2006 on our investment blog, [theUndergroundInvestor.com](http://theUndergroundInvestor.com), while the media stood silent on this issue. We recently even called the latest September/October crash publicly on our blog on April 23, 2008 even as US media was plastering the predictions of Wall Street and US banking icons all over their front pages stating that “the worst was over.” The structural signs of such crises were

STILL EVIDENT in late 2010 & throughout 2011, simmering below the surface, and warn us of great RISK in the stock markets and the greater economies in 2012 and beyond.

But how have the media and politicians reacted to this still clear and present danger in the global economy in 2012? They do what they do best – lie. They call every bear market rally in stocks and the US dollar as the beginning of a multi-year new bull market instead of its last gasp before an even deeper crisis develops. Recall this quote from Andrew Mellon, the US Secretary of Treasury in 1929, just a couple months after the 1929 US stock market crash:

*"I see nothing in the present situation that is either menacing or warrants pessimism... I have every confidence that there will be a revival of activity in the spring, and that during this coming year the country will make steady progress."*

Of course, after Mellon issued this statement of confidence, the global economy plunged into the Great Depression for an entire decade. Politicians and bankers are telling the same lies today. If you can't learn from history, you will never learn. At SmartKnowledgeU™, we'll teach you how to identify signs of this crisis, how to prepare for it, and how to prosper. We'll provide you with all the information you need to know regarding how to invest in a little-known and misunderstood asset class that is likely to be one of the only asset classes to provide tremendous returns during this time. And most importantly, we'll instill you with the KNOWLEDGE and MINDSET of a WEALTH CREATOR.

By becoming a Platinum Member, you'll receive 4 Special Reports that will immediately inform you of the drastic shifts you need to make in your investment portfolio in order to avoid disaster in future years and to make a fortune. How can we be so sure that the majority of investors will lose a great deal of wealth during this time? Because during every prior major financial crisis, only a small minority of people (outside of the corrupt bankers and politicians

that created each crisis) had the foresight to plan and prosper during these times. As a Platinum Member, we'll provide you with proprietary charts and data unavailable anywhere else that details the precarious situation that exists in the global economy today.

The information we post publicly through our investment blog, [theUndergroundInvestor.com](http://theUndergroundInvestor.com), although it is picked up and distributed by internationally respected financial news organizations such as The Financial Times, Reuters, Seeking Alpha, ZeroHedge, and GATA, only represents about 10% of the information we provide to our paying members, and a sliver of the information you need to make intelligent, informed decisions during this crisis. At SmartKnowledgeU™, no doubt some of the information we'll share with you will turn your beliefs of the investment world upside down and shake up the very core of what you believe about the monetary and financial world. But we aren't interested in making friends. We're interested in telling you the truth even if you don't want to hear it because in the end, the TRUTH will protect your wealth. You will find that a paradigm shift in your CORE BELIEF SYSTEM will be essential to saving your financial life in the years ahead.

## Membership Pricing

Most importantly of all, our Platinum Level Membership is the ONLY SmartKnowledgeU™ membership that grants you the complete understanding and the eventual comfort level to make your investment decisions completely independent of any adviser or investment firm. Every year we grant 30 to 50+ Special Alerts exclusive to only Platinum Members that provide guidance on developing investment opportunities that may enable you to earn multiples of our Platinum Membership fee in very concentrated periods of time. If you become a Platinum Member, you can continue receiving these annual Platinum Special Alerts after your one-year membership expires

for just a fraction of the original Platinum Membership fee. As of February 2011, we have restructured the pricing of our Platinum Level membership. We have reduced the one-time initial fee from 7.00 ounces of gold to at a much cheaper 5.75 ounces of gold while the annual renewal for the Platinum Membership is priced at a 1.25 ounces of gold. Thus the bulk of your commitment to the Platinum Membership is paid for during your first year.

*(Editor's note: Please note that the pricing of all SmartKnowledgeU™ services are subject to change at anytime at our discretion).*

To learn more about why we price all of our services to a gold standard, please follow this link - <http://www.smartknowledgeu.com/goldstandard.php> and to purchase our Platinum Membership & to learn about a two-payment plan for the Platinum Membership, please visit, <http://www.smartknowledgeu.com/memberships.php>.

We realize that during hard economic times that paying for investment guidance becomes a difficult decision. We realize that 9 times out of 10 in the investment industry, you never receive what you pay for and many often receive losses even after they pay huge fees. That's why at SmartKnowledgeU™, we work so diligently to ensure that we provide value equivalent to and beyond our fees, as proven by our track record since the launch of our company in 2006. We'll tell you exactly the returns our Platinum Membership has produced and why we believe all of our Platinum Members believe that our membership provides much greater value than its cost of 5.75 ozs of gold. Still, with most of us having to make do with less and less each year, we wanted to ensure that all of our members have the chance of receiving their memberships every year at a huge discount or possibly even at zero cost with participation in our referral program. Please note that our referral program is NOT OPEN to anyone that is NOT a current or past paying member of our services. However

you may follow this link to discover how you could potentially earn your membership for free every year should you decide to join us! - <http://www.smartknowledgeu.com/refer.php>

*SPECIAL BONUS: If you are currently an active Crisis Investment Opportunities member, please email us at [cio-at-smartknowledgeu-dot-com](mailto:cio-at-smartknowledgeu-dot-com) and inquire about a coupon code to receive a very special discount on our SmartKnowledgeU Platinum Membership. This offer is subject to being withdrawn at any time.*

## What is the Platinum Level Membership?

The SmartKnowledgeU™ Platinum Level Membership is our most exclusive level membership that provides access to 35 learning modules, more than 700+ pages of content, 175+ lessons, 24 exercises, 160+ exam questions, special reports, dozens upon dozens of timely Special Alerts released every year that provide guidance during volatile times in precious metal markets and broad stock markets, and a very special annual SmartKnowledgeU Stock & Assets Guide. Managing Director JS Kim states,

*"Yes I realize that the initial Platinum fee at 5.75 ozs of gold is expensive but I sincerely believe that the value of our Platinum Membership exceeds 10.00 ozs of gold."*

The SmartKnowledgeU™ Stock & Assets Guide literally requires months of research and several hundred hours to compile every year alone. If I were pricing the SmartKnowledgeU™ Platinum Membership based upon the hundreds of hours it takes me to compile the Platinum Special Alerts, the Platinum Modules and the annual SmartKnowledgeU™ Stock & Assets Guide, you would be paying me just a few dollars per hour for the time I put into the Platinum Membership every year. And this is exclusive of the thousands of hours and

years of research that was required to create the original Platinum Membership learning modules. More importantly, the Platinum Membership has delivered stellar results in the past, so please read the section on “Junior Mining Stocks below” to learn about how Platinum Members have made multiple times the Platinum Membership fee within a one-year time frame in past years with the help of the SmartKnowledgeU™ Platinum Membership. (Disclaimer: Past results are no guarantee of future results.)

Furthermore, from time to time, you can expect new learning modules to be added to our present education base as global economic conditions change and as additional information about this developing crisis becomes available to help you make informed investment decisions and to keep you firmly ahead of all other global investors. For example, since our launch, we have since added an additional 15 NEW learning modules to the Platinum Membership.

In addition, if information in our original modules needs to be updated, we will issue timely bulletins in the form of Special Alerts throughout the year to do so. Every year we issue many Special Alerts, some brief and some very detailed, that updates information in the 35 modules and that also addresses fast moving conditions in the asset classes we favor that year. In 2011 and 2010, we respectively issued 71 and 51 timely bulletins throughout the year to keep our Platinum Members on point with their investments. The year before that, we issued 26 timely bulletins throughout the year. As a NEW Platinum Member, we grant you access to these special bulletins during your first year membership. And if you wish to continue receiving these bulletins as well as any new modules added during the year and our Annual Platinum Stock & Asset Guide, you can renew your Platinum Membership after the first year at the rate of 1.25 ounces of gold. To read an individual description of the 35 modules currently included in the Platinum

Membership as of 2012, please click on this link: <http://www.smartknowledgeu.com/pdf/platbooklet.pdf>

In addition, as this crisis develops, you can expect us to add more new modules every year that will only be available to Platinum Members. A frequent concern that we receive from potential customers regarding our Platinum Membership is conveyed to us in the following question.

*“Is the Platinum Membership overly technical or too complicated for a novice investor to utilize to earn profits from the growing global monetary crisis?”*

To answer this question, here is what Platinum Member S.G. from Switzerland wrote to us shortly after becoming a Platinum Member:

*“As a new subscriber and a novice having to go it alone and learn very quickly, I want to thank you very much for your excellent and perfectly timed alert today, which is well explained and not too complicated for first time investors. I was afraid your platinum subscription was going to be way above my head, but it seems possible for first-time investors to follow you too. A great relief! You obviously have humility and patience to deal with beginners, traits of character in short supply in the financial business and if others like you realized the huge niche there is for clients like me, a clear step by step hand holding guidance to walking through the minefield of manipulated markets, they would be astounded at the business opportunity there....(even in my ignorance, I, a mere private individual beginner/ investor am already being asked by friends/ family around me if I would invest for them!). There are large amounts of wealthy individuals desperate and left hanging out there...and the classic mistake by the majority of investment advice is to forget that we know nothing. Period. Anyway, many many thanks!”*

## What are the Platinum Special Alerts?

To help all of our members earn great returns using our system, we provide Platinum Special Alerts throughout the year. Sometimes, we release Special Alerts due to significant opportunities in global markets, significant dangers, significant developments in asset classes, and sometimes just to notify our members of prime opportunities in specific stocks. Expect an average of 30 to 50 bulletins loaded with information and primed to help you successfully apply our strategies to outperform like never before. However, during some years we will issue many more bulletins if breaking developments merit their issuance, as in the 51 bulletins we issued in 2010. The Platinum Special Alerts are timely, fast moving bulletins that we issue throughout the year to ONLY our Platinum Members. The Platinum Special Alerts are full of detailed analysis to ensure that our members make the right decisions during volatile periods and provide timely strategies to help our members also profit from volatile periods in markets as well. All Platinum Special Alerts are written by our Managing Director, JS Kim.

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*In 2010, we issued 51 Special Alerts to our members, many of which provided actionable strategies either to hedge against short-term steep declines in gold/silver mining stocks or to benefit from the sharp reversals in gold/silver mining stocks that often occur immediately following a sharp short-term correction or consolidation. In the past, profits from some of our actionable alerts have been large enough to cover the Platinum Membership fee many times over.*

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Furthermore we provide many Special Alerts full of charts and data to explain volatile periods to new Platinum Members that are newbie investors in gold and silver that may unduly worry during these times. Please read our testimonials at the end of this fact sheet to understand the value of our Platinum Special Alerts in guiding our members into correct decisions during volatile times.



## Junior Mining Stocks

Perhaps the single best financial reason to consider the SmartKnowledgeU Platinum Membership is our annual SmartKnowledgeU Stock & Asset Guide, available ONLY to Platinum Members. Platinum Members receive information about our favored junior precious metal stocks, the stocks most likely to return 300%, 400%, 500% or even 1000%+ gains as this crisis deepens. Again, because these stocks are much riskier than the mid-tier and major resource (precious-metal) stocks, we do NOT discuss this class of stocks at all in our Crisis Investment Opportunities newsletter. Though I have said many times that volatility does not equate to risk as most commercial investment advisors want you to believe, for there can be “good” volatility as well as “bad” volatility, with junior mining stocks, this asset class is truly volatile AND risky. Still, there are ways to greatly moderate this risk and we teach you what they are inside our Platinum Membership. In April 2009, our specific commentary about many of these stocks

was sparse for Platinum Members because we firmly believed that the opportunity for these stocks lied in the years ahead, but as a Platinum Member you can expect much more commentary regarding junior stocks as the opportunities increase to create considerable wealth from this very difficult to understand and special class of stocks. In 2012, we believe that this may finally be the year all of us have been waiting for in which junior mining stocks finally get some traction to move much higher in future years.

There are hundreds of junior precious metal stocks to choose from, but the odds are that only a few dozen or so will ever be significantly profitable. As an example of some of the tremendous gains that junior gold and silver stocks yielded during the gold bull run of the 1970's, Lion Mines appreciated from \$0.07 a share in 1975 to \$380 a share in 1980 for a legendary 542,000% gain. Mineral Resources gained 69,000% during this comparable investment period. More recently, in 2004, Afriore Limited rose from \$0.29 a share to \$8.72 a share for a 2,906% gain, Aurelian Resources rose from \$0.25 a share to \$10 a share in just seven months in 2007 for a 3,900% gain, and Kodiak Exploration rose from \$0.35 a share to \$4.50 a share in 2007 for a 1,186% gain. Of course, for every legendary 1,025% gain, dozens of junior mining stocks will lose 50%, 60%, 70%, 80% or 90%. With the SmartKnowledgeU™ Platinum Membership, we provide you with the tools and guidance to separate the frauds from the solid opportunities in the junior precious metal sector as well as discussing a dozen to a couple dozen specific junior mining stocks that are our favorites every year. Please don't be fooled by the stellar returns I've listed above into thinking that investing in junior mining stocks is an easy task. Junior mining stocks are a completely different asset class than the mining stocks most investors are familiar with, like Newmont Mining or Barrick Gold. They may reside in the same gold/silver/platinum/palladium mining sector but the price behavior of their shares are

dictated by many different factors that do not affect the Newmont Minings and Barricks of this world. Capitalizing hugely on even one junior mining stock is NEVER as easy as the email blasts you receive from investment companies that promise you 2,500% returns in 6 months. If it were this easy, I guarantee you that the author of these emails would choose to invest \$100,000 of his own money in these "secret" tiny stock picks and walk away with \$2,500,000 in 6 months rather than wasting his time by blasting 30,000 people with an email because he wants to share this enormous wealth with you.

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*I will never promise you 2,500% returns in 6-months like many of my competitors but we do aim to earn a double to several hundred percent returns with our junior mining selections each year and have been successful in accomplishing this in the past.*

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Today, just because there are more charlatans than truthful people that have invaded the gold/silver investment world that wish to ride the phenomenal increase in gold/silver prices over the last decade, this doesn't mean that an occasional 1,000% or 2,000% return over a several year period is not possible either. All it means is that such a windfall is likely not possible without a good investment of your personal time to research the gems among the junior mining sector that we uncover for you. We don't believe that blind faith in a 2-minute email pitch from some charlatan promising you 2,500% returns in 6 months will actually ever deliver that promise to you.

## What do you need to know about junior mining stocks?

First, the vast majority of drill holes from exploratory mining companies will come up empty and the vast majority of junior mining companies are horrible investments much more likely to produce significant losses versus significant gains. Second, a lot of shady investment companies out there misrepresent the potential of junior mining companies because they hire marketing experts, not gold/silver experts to write the copy contained in their email blasts. I can't tell you how many times I've seen copy in email blasts that contain blatant errors or deliberately deceitful claims just to lure customers. For example, many email blasts that I've read in the past promise the lure of 1,854% gains in "just three months!" because of a supposed recent "discovery" by a small, unknown mining company of 1,000,000 ozs of gold in the ground.



These claims are patently ludicrous because even if they were true, it's impossible to know that this is how the share price would play out in the next three months. However, most often, the probability of such huge gains in just three months time is little to none. Often, when I figure out what company the email blasts are referencing, it's not uncommon for me to discover that the 1,000,000 ozs referred to as "ounces in the ground" are measured and inferred resources that are unprovable at this point in the "discovery".

In addition, the 1,000,000 ozs may be located within a very difficult site geographically

inside of a politically unstable country that has no infrastructure (electricity, paved roads, running water, etc.) necessary to mine the resource. Thus, what is described as a "phenomenal discovery of a million ounces of gold" is in reality, nothing more than an estimated resource that is based upon a couple of phenomenal drill assays of very limited strikes and a far greater number of below-average assays of longer strikes. Furthermore, were you to dig into the company's financials, you may discover that such a company has a high burn rate of capital with very little capital left.

What this means in layman's terms is that:

- (1) the resource estimate is not reliable and most likely very significantly overstated because the majority of the drill holes returned low-grade deposits, not the high-grade deposits upon which the total resource estimate was based upon;
- (2) the mining company may still be years away from even determining that the resource is economically viable (meaning that it will be profitable to mine this resource);
- (3) a huge amount of capital is necessary to mine whatever gold MIGHT exist; and
- (4) the company may go broke and run out of money before it is even able to complete the necessary drill assays to prove up its resource sufficiently to convince a mid-tier or major producer to sponsor production of the resource.

In other words, there are four solid reasons why the so-called one million ozs of gold may never see production in this "can't miss" opportunity. Certainly if enough naïve readers buy into the misrepresentation of the company, a stock of this nature could theoretically double in a week with just a small increase in daily buying volume. However, the reality is that within another three to six months, this 100% gain in one-week would

probably be entirely wiped out and the share price could very well head very south of the original price because the naïve investors that were lured into buying it had no clue this company does not own “a million ounces in the ground” and thus did not know to dump the stock once the stock’s price had risen on the pump and dump scam.

In the 2010 Platinum Stock & Asset Guide, JS Kim discussed a total of 29 junior mining stocks in the three different metal sectors. Of those 29 stocks, he indicated that 21 were his favorites. Two of his favorite stocks had losses over the next 12 months, losing 11.70% and 23.52%. Here were the returns of the other 19 stocks during 2010:

+457.14%, +346.22%, +189.42%, +221.50%, +119.23%, +65.05%, +70.51%, +72.06%, +154.34%, +84.07%, +73.78%, +97.07%, +97.90%, +88.68%, +80.08%, +77.78%, +68.72%, +45.16% , +8.97%.

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*Had you put \$5,000 in each of these 21 stock picks, INCLUDING the two losing ones, you would have turned a \$105,000 position into \$224,122 in just a year’s time.*

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Despite the fact that JS conducts hundreds of hours of due diligence on the stocks he provides in the annual Platinum Stock & Asset Guide, JS believes that Platinum Members must also commit to performing some homework as well to understand what he/she owns with each junior mining stock he/she chooses to purchase. We realize that many of our Platinum Members buy the membership so they don’t have to perform the hundreds of hours of research on individual stock that JS performs. We understand that. But that doesn’t mean that our Platinum Members don’t need to understand the junior mining companies they own. Furthermore, JS occasionally alerts Platinum Members

of additional junior mining stocks during the year through Platinum Special Alerts. Though in some years our performance may be worse than above, in some years, it may be significantly better as well (Disclaimer: Past performance doesn’t guarantee future results). In 2010, JS discussed a total of 29 metal junior mining companies, 26 of which were winners, with the three losers losing 11.70%, 23.52% and 30.32%, small losses in the world of junior mining stocks.

In 2011, our strategies changed regarding Junior Mining stocks and we informed our members at the beginning of January 2011 to only buy first tranches of mining stocks, NOT 100% of their fully desired positions, and to average down in price at the start of 2011. Thus we can’t provide returns for 2011 as our Platinum Members all had different average prices for their junior mining stocks at the beginning of the year. However, a handful of our favorite junior mining stocks experienced double and triple digit gains again during the first quarter of 2011. Consequently, if our Platinum Members followed our junior mining stock trading rules, all should have locked in some nice gains in the junior mining sector before the sector as a whole sold-off during the second half of 2011.

In 2011, because we guided our Platinum Members to buy their junior mining stocks in tranches that yielded different average purchase prices for the same stocks, it was impossible for us to compile return figures of junior mining stocks that year. Thus, some years, when we provide only guidelines for buying and selling as opposed to exact price points, it will be impossible for us to provide exact returns of the Platinum junior mining stocks. However, please remember that such a situation ties into our mission for the Platinum Membership to help all Platinum Members become self-sufficient in making their own decisions when buying and selling assets of any kind. Looking forward though, we believe that 2012 and 2013 will again mark a return to the strong junior mining

stock performance we experienced in 2010 as intermediate and major mining companies increasingly turn to the exploration and development efforts of juniors to replenish the dwindling production of their existing mines.

In the Platinum Membership, JS provides specific educational courses regarding how to analyze gold/silver mining companies and we believe that you should take advantage of that knowledge to learn how to become self-sufficient in your analysis of junior mining companies over time. We always want to stress that investing in junior mining stocks requires some homework on your end, but as you can see, in 2010, a mere \$5,000 investment in every single one of our favorite junior mining stocks last year would have produced enough PROFITS to pay for the first year Platinum Membership fee (at the start of 2011) more than FIFTEEN TIMES over and the annual renewal Platinum Membership fee for the next SEVENTY YEARS!



Regarding our annual SmartKnowledgeU™ Stock & Asset guide, eventually, we may add some of the asset classes we discuss in our Platinum Membership to our CIO investment newsletter portfolio, but given the riskier proposition (but much greater reward prospects) of investing in asset classes when they are completely ignored by almost all other investors, we will almost always inform our newsletter subscribers many months later regarding these opportunities, if at all. The reason, as a Platinum Member, that you will

receive first crack at achieving truly legendary gains by being informed first of these special investment opportunities is that you have the provision of the complete educational foundation of the SmartKnowledgeU Platinum Membership to back up and guide your decision-making.

## Understanding the Global Monetary Crisis

Our revolutionary investment system and advanced wealth planning techniques are designed to last your investment lifetime. More importantly, to help you immediately get started on your wealth-building journey, we provide you with 4 Special Reports and 15 detailed learning modules that provide detailed guidance regarding how you must re-allocate your portfolio RIGHT NOW to benefit from this crisis. These 4 Special Reports and 15 Modules literally took us thousands of hours of research to put together, so don't expect flimsy 10 page reports but detailed reports as long as 50 pages filled with information you are likely never to read anywhere else. Furthermore, don't worry about needing a technical charting background to understand our modules.

If you can understand the information in this brochure, you can understand the information we present in our Special Reports and Modules. In response to this unfolding crisis, we continually add new and comprehensive 18-40 page modules & additional Special Bulletins to guide you successfully through these dangerous times. In 2008, we added eight brand new modules to our curriculum and sent out 16 Special Alert Bulletins to all of our Platinum Members to help guide them through this unfolding crisis. In 2009, we released an additional 25 new Special Alerts just for Platinum Members, one of which turned every invested \$5,000 into \$16,000, more than enough to pay the Platinum Membership fee. Finally in 2010, we released more than 51 Platinum Special Alerts and in

2011, we released a whopping 71 Platinum Special Alerts to ensure that our Platinum Members stayed on top of all the best investment opportunities of the year.

Today, we live in a very different world than our forefathers did. Today, governments are run by bankers that WILL TRY TO HIDE KNOWLEDGE of future developing crises from you until you are financially ruined as their agenda of self-interest overrides any concern they have for the citizens of the countries they live in. These very leaders told you not to worry about the subprime problems in April, 2007. In fact, after the US Secretary of Treasury, Hank Paulson, called the US subprime housing crisis “largely contained” at a mere \$100 billion of losses, some 30-50 ADDITIONAL TRILLION DOLLARS OF CAPITAL WERE PERMANENTLY DESTROYED. Today, the same leaders are again seeking to deceive you about the severity of this very crisis.

## **Why The Platinum Level Membership, & Not Just the Crisis Investment Opportunities Newsletter?**

We feel that the absolute best SmartKnowledgeU™ package to understand this unfolding crisis is our Platinum Level Membership combined with our Crisis Investment Opportunities newsletter. Why not just the Crisis Investment Opportunities newsletter alone? Understanding where a crisis is heading well before significant trends materialize is key to positioning your assets properly to benefit during a crisis. Only our Platinum Membership provides you with enough KNOWLEDGE to fully understand this.

By purchasing our Platinum Membership along with our Crisis Investment Opportunities newsletter, you receive the knowledge to 100% understand why we hold the stocks and assets that we hold in our Crisis Investment

Opportunities newsletter or to simply pick stocks and assets yourself. Furthermore, we continually provide special alerts and even entire new modules throughout every year to keep you on point and to ensure that you ignore the majority of talking heads on TV as they WILL lead you down the wrong path. Additionally, although letting profits run in winning investments is a tenet of sound investing, during crises, some tenets do require adjustments. Why? In 2010 and 2011 we witnessed some of the greatest levels of unethical interventions in free markets by the U.S. and European Central Banks and governments.

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*Markets that are not free and constantly manipulated require constant strategic adjustments as well as sometimes nothing more than excessive patience.*

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Sometimes all that is required to be profitable during a crisis is to know that you are on the right side of the equation and to wait for that equation to manifest itself. However, only KNOWLEDGE can lead to patience and making the right decisions versus panicking as a crisis deepens. Other times it will be necessary to sell out or employ hedges to protect profits and doing nothing can be very harmful. We strongly believe that our Platinum Membership provides you with all the knowledge you need to consistently and profitably remain on the right side of the equation in both of these scenarios. Strategies that worked tremendously in 2008 may no longer work in 2009, and those that worked in 2009 may no longer work in 2010, and so on. We keep you on point with the information we divulge in our Platinum Membership to adapt your strategies accordingly to ensure that you prosper even as this Monetary Crisis grows larger and free-market interventions become more desperate and frequent.

As this Monetary Crisis deepens, government-led free market interventions will keep occurring, eventually losing their effectiveness. At this point and time, when the masses of investors realize what is happening, it will be too late to reposition your assets to protect yourself. YOU MUST BE AHEAD OF THE GAME. In July, 2008, U.S. Congress and the SEC instituted motions to limit oil future speculators and to prohibit speculators from short-selling financial stocks. When this happened, if you can recall this period, did you notice the stark absence of any talk to limit naked short-selling of any other sector besides the financial sector? Again, the U.S. Federal Reserve will continue to punish and rob the average American by taxing them to bailout and protect the moneyed elite. Whether this tax is in the form of an invisible tax, like inflation, or a direct tax on your income, there is no doubt that American citizens and citizens worldwide will continue to pay for the bailouts of Bear Stearns, Fannie Mae, or whoever else the U.S. Federal Reserve decides is worthy of a bailout, including even large EU banks.



Our Platinum Level membership informs you of how you should “tweak” certain investment rules to not only maximize profits, but also how to protect your profits from these unprecedented free-market interventions that will grow in number as this crisis deepens. Furthermore, even if you do not live in the US as many of our Platinum Members do not, our Platinum Membership will still provide you with the proper guidance to create wealth no matter in which country you reside.

If you become a SmartKnowledgeU™ Platinum Member, you will gain:

- (1) The ability to become a completely self-sufficient investor that understands how this crisis will likely unfold with no need to rely on any media analysts or reports (that are basically not worth your time anyway.).
- (2) Access to proprietary charts that will help you fully understand how to financially prosper during this crisis that are unavailable anywhere else in the world. Since I personally compile the data and configure many of these charts, I guarantee that you can not find some of the information available in the Platinum Membership anywhere else in the world.

For example, I believe that a lot of the poor literature regarding gold has to do with the time frames selected to present data. For example, many aspects about the behavior of gold prices should be presented solely within the time frame during which this current Bull Run has started, at a time when gold was trading for about \$250 an ounce. However, many charts discuss gold behavior in a timeframe of the last 20 or 30 years, rendering their data absolutely meaningless and of little predictive value. Using data within improper time frames leads to massively incorrect commentary about the gold bull being over and gold no longer being a “safe haven.” I re-frame some of the present data according to what I believe to be the proper timeframes.

- (3) Direct access to my personal beliefs and opinions. As the founder of SmartKnowledgeU™, I, JS Kim, personally write every Platinum Member module and every Platinum Member Special Alert. No other staff members participate in writing any Platinum materials other than myself; and
- (4) Much more aggressive ideas, some very specific, to prosper from this ongoing crisis than the ones I present in the Crisis Investment Opportunities newsletter. For example, on February 18, 2008, I sent a very

specific investment opportunity to all Platinum Members informing them of the exact price point of an investment that I thought would present a low-risk, high-reward opportunity. When this investment behaved as I had expected, I even provided an exit price point for Platinum Members. Every member that took advantage of this opportunity should have made a minimum PROFIT of \$20,000 for every \$10,000 invested in less than one month, a gain of 200%.

Despite the wealth of information contained in all of our 4 Special Reports that inform you of what you need to do to prosper from this global financial and economic crisis, all of our reports are easy to read and can be completed within several hours, so you can quickly put your newly-gained knowledge to work. We performed hundreds of hours of research so you don't have to. Many members have told us that these reports alone are worth the price of our Platinum Membership and that the information contained within them has saved them multiple times the cost of our membership in losses that they would have suffered had they not followed our strategies. Better yet, some of our members have informed us that they have made multiples the price of our membership fee in profits during the first few months of their membership. But don't take our word. For your convenience, we have described the content of every single module here on this webpage (<http://www.smartknowledgeu.com/memberships.php>) You can access the descriptions to every module, except maybe the most recent ones (as we may not yet have had time to update the booklet with the very newest modules) by clicking on the pdf file called the SmartKnowledgeU™ Course Description Booklet.

As this crisis progresses, we continue to develop new learning modules that specifically teach you how to identify the best assets to own this crisis - asset classes that behave very differently than traditional stocks

and asset classes that will most likely see their most explosive periods of growth in the coming years. For the long-term thinker, after this crisis passes (in perhaps five years or perhaps as long as a decade), our Platinum Membership online educational modules will teach you not only how to identify the safest places to re-allocate your money for the next decade, but also how to identify low-risk, high-reward opportunities in any global stock market. In fact, we think that you should mix and match the various strategies that we provide to you. Please don't misconstrue that last comment. We are not a trading system, but an investment system.

## **Understanding “What” Will Not Make You A Fortune During this Crisis. Understanding “Why” Will.**

Perhaps most importantly, since we offer the most in-depth research offered anywhere online, we give you the CONFIDENCE to stick to your investment plan once it's been formulated. Just knowing the proper assets to invest in will be insufficient to help you prosper during this crisis. As we stated earlier, our mission at SmartKnowledgeU™ is to completely alter your mindset and your belief system so that you will know who is trustworthy and who should not be trusted regarding their public statements about this crisis. We have already seen numerous times during the last several years when the most “trusted” financial figures in the world have been wrong multiple times regarding their very public statements. You can only draw two conclusions from these results. Either

- (1) These “experts” are the most incompetent financial analysts in the world; or
- (2) These “experts” purposefully lie to fulfill another ulterior agenda.

Thus, as this crisis unfolds, many assets that are touted as “can’t fail” investments WILL FAIL and those that are slammed as terrible investments will evolve into SHINING STARS. Your beliefs will often be tested by directly opposing propaganda released by governments and financial institutions.

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*Only those with intimate knowledge of why they are holding certain investments will have the fortitude to hang on during periods of corrections to eventually make a fortune.*

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The vast majority of investors underestimate the importance of psychology in the wealth building process; however, the adoption of a proper psychology can often be the ONE factor that separates the investor that knows what to invest in and makes a fortune from the investor that knows what to invest, but despite this knowledge, still loses a great deal of money. This is why we, at SmartKnowledgeU™ focus so much not only on KNOWLEDGE as our moniker suggests but also in ensuring that our members have adopted the proper BELIEF SYSTEM to PROSPER and CREATE WEALTH.

As we experience steep corrections during this deepening crisis, investors should never own certain asset classes. We tell you which assets we believe will richly reward investors and which assets you should never consider owning during this crisis. Finally, with some assets, such as gold, there are multiple ways to buy gold, not just bullion and not just mining stocks. Often the guidance of the commercial investment industry in regard to precious metals is the worst possible guidance you ever could receive, for their guidance is often based upon ulterior motives undisclosed to the unsuspecting investor. So what appears to be good advice on the surface can actually end up being very poor advice to you, the investor. Inside our

Platinum Membership, we separate fact from fiction, and tell you the truth about precious metals that the commercial investment industry does not want you to know. Furthermore, as an added bonus & benefit of this Platinum Membership, once this crisis passes, you can use our proprietary investment system to uncover only those stocks that have high probabilities of returning high double-digit and triple-digit returns with low risk or no greater risk than any blue-chip stock that trades in your domestic stock exchange. Using our stock-finding system, you will uncover stocks that most likely no one else has ever heard of - the next Google, the next Microsoft, the next Boeing, and so on. Our strategies accomplish this NOT by identifying high-risk penny stocks that are highly likely to lose money, but by uncovering asset classes and stocks that have reached a critical momentum point that will allow them to explode higher though they remain unknown to the average investor. However, due to this unfolding monetary and financial crisis as we enter 2012, this scenario is likely still several years down the road.

## **Don't Just Take Our Word. Review Our Track Record of Accurate Calls**

The reason why we focus on so many of JS Kim's earlier predictions in this Platinum fact sheet is because earlier in this crisis, in 2006, 2007, and 2008, perhaps only a handful of people in the world made such predictions publicly as the unfolding monetary crisis was much more difficult to spot back then. We want to show you that our Chief Investment Strategist was among very few people in the world that predicted the fallout back then. We also provide many predictions JS made on his blog, [www.theundergroundinvestor.com](http://www.theundergroundinvestor.com), so you may independently verify his predictions. Today, in 2012, JS continues to be just as accurate in his predictions and guidance to current Platinum Members.

## 2006 PREDICTION

On January 7, 2006, JS Kim offered this piece of free advice on his blog, [http:// www.theundergroundinvestor.com](http://www.theundergroundinvestor.com): “Many people think of any type of dollar denominated bonds, whether they are U.S. corporate bonds or U.S. Treasury bonds, as a safe place to park your money for reliable sources of income stream. In fact, the U.S. Treasury Department on their own website, even tout U.S. Treasury Securities as a ‘great way to invest and save for the future...Many people believe this rubbish because they are advised of this by a horde of financial consultants that have zero understanding of how the political-corporate-banking triumvirate operates, and how this financial triumvirate has produced a most unattractive likely scenario for dollar-denominated bonds going forward from 2007. Many people think of U.S. Treasury bonds as safe because of the federal guarantee. The ten reasons below [stated in my blog article] render that federal guarantee irrelevant.”

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### OUTCOME

Six months later in June, after bond prices experienced a surprise, unexpected plunge in prices according to The Economist, the world’s most followed bond commentator, the U.S. “bond king”, Bill Gross, finally agreed with JS Kim’s assessment of U.S. bonds as a poor investment in January of 2006. JS trumped Bill Gross a full six months ahead of his concession. In September, 2007, foreign investors ceased purchasing U.S. bonds and debt like it was the plague. This was the first example of many predictions JS made that came true many months in advance of anyone else, even those considered the world’s premier experts. Today, one would be intelligent to be very wary of any public comments by Bill Gross as we believe that many of his public comments are now being driven by self-serving motives.

## 2006 PREDICTION GIVEN TO MEMBERS

JS Kim stated: “Highly leveraged hedge funds are extremely dangerous funds to be invested in as of mid-2006 due to this situation [easy and risky credit]. If you are in a highly leveraged hedge fund, we at SmartKnowledgeU™ recommend immediately divesting of it before you potentially lose everything you have invested in that fund. In as simple terms as we can explain it, many hedge funds bought up trillions of yen to make easy returns for their investors.” If that warning wasn’t explicit enough, we told our members: “the Bank of Japan in mid-2006 is now aggressively contracting the global yen supply and raising interest rates - two actions that will cause any highly-leveraged hedge fund that has played dollar-yen-dollar swaps to collapse. That is an indisputable and inevitable fact.”

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### OUTCOME

Starting about six months later, in early-2007 and still ongoing, those that did not heed our warnings were still in the process of losing billions of dollars from hedge funds, with a very low likelihood of ever recouping those losses. Hedge funds from Bear Stearns went bankrupt, then followed by the bankruptcy of the firm itself. Those who listened to our guidance saved tens, if not hundreds of thousands of dollars.

## 2006 PREDICTION GIVEN TO MEMBERS

JS Kim stated: “The dollar has to weaken not a little, but considerably, for the massive U.S. trade deficit to close considerably. And a stronger U.S. dollar of course makes this less likely to happen (a stronger dollar means that U.S. goods become more expensive for foreign countries, so U.S. exports would be likely to decline).

However, because American individuals are burdened with debt as well, Bernanke's hands are tied as to the number of times he can continue to raise interest rates without causing an economic recession. In the early 2000's many American's overextended their credit, taking advantage of historically low interest rates to buy huge houses with low mortgage payments that were really over their budget."

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## **OUTCOME**

The sub-prime mortgage fiasco that we warned about became a reality. Within just one year, the U.S. dollar lost 15% against the NZ dollar, 5% against the Sing, and 16% against the Thai baht not to mention huge losses against major currencies like the Euro and Pound Sterling, even in light of the recent "forced" dollar rally by Secretary Paulson in August and September, 2008.

## **2006 PREDICTION**

JS Kim stated on his blog, theUndergroundInvestor.com: "Over seven and a half years if your portfolio has tracked the S&P 500's index as some 97% of U.S. professional money managers aim to do, you have about the same amount of money you had seven and a half years ago – only with the rapid devaluation of the dollar, your same amount of dollars buys much less today, so in all actuality, tracking the index has lost you money. That's a whole lot of waiting for a whole lot of nothing. And that's the good news. The bad news is, as of 2006, the U.S. stock market's performance will likely become even worse for the rest of this decade."

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## **OUTCOME**

Only the most massive government intervention in U.S. markets since President Franklin D. Roosevelt in the 1930's has prevented a complete U.S. stock market collapse, but even so, value in U.S. markets has been massively eroded by enormous

rates of inflation. In addition, the government meddling in free markets undertaken in January to December of 2009, 2010 & 2011 is unlikely to prevent more massive stock market slides in the future, though the crisis is still incredibly being spun as under control as of the end of 2011

## **SERIES OF PREDICTIONS JS MADE SEPTEMBER 6, 2007 – SPEECH AT THE PAN PACIFIC HOTEL IN ASIA**

- U.S. Federal Reserve will continue to sacrifice the dollar to prop up stock markets.
- Increased volatility in stock markets will occur as \$370 billion in sub prime mortgages re-set to higher rates, starting with \$50 billion in September and \$30 billion every month thereafter for the next 18 months to 2 years. Triple-digit losses in the Dow during single day trading sessions will become commonplace.
- A deepening correction in global stock markets, likely to occur despite best efforts of central banks across the world, will cause the Federal Reserve and the ECB to launch efforts to drive the price of gold down. Prices of gold/gold stocks may experience one last scary fall that will shake out even many staunch gold bulls before advancing much much higher. At some point, the U.S. Treasury, Feds, and the Exchange Stabilisation Fund will succeed in manufacturing a strong rebound in markets. This is the point you should be very very afraid.
- 2007, and possibly into very early 2008, will present the last opportunity to buy gold at less than \$700 an ounce, but not without some volatility in between.
- We will see a strong rebound in the U.S. markets after a deepening and scary correction. The rebound will be manufactured again by the U.S. Treasury with the help of the U.S. Federal Reserve. Why? The Republican

Party can not afford to have a failing economy along with a failure in Iraq heading into the November, 2008 elections. Thus, they will do everything in their power to manufacture a rebound after this correction finishes. Doing so will add just another story to the proverbial department building that sits on landfill. Whether it can remain standing until November, 2008 is a whole different question because collapse is possible before then as other countries such as China now exert tremendous influence over the fate of the U.S. economy.

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## OUTCOME

Just about every single prediction JS made at his September 6, 2007 speech has since come true:

- The U.S. Federal Reserve hugely sacrificed the U.S. dollar in order to prop up U.S. stock markets with emergency unprecedented interest rate cuts and unprecedented Term Auction Facilities of more than \$300 billion just as I predicted.
- Triple-digit losses in the DJIA happened almost daily or several times a week to open January of 2008 just as JS had predicted.
- After gold soared to \$1,030 an ounce on the back of this unfolding crisis, it immediately plunged to about \$880 in just a couple of weeks, spooking many gold investors, just as JS had predicted. Gold rose to \$980, down to \$740 and back to \$920 an ounce during the second week of September 2008. This massive volatility confused many investors and caused many so-called experts to call the gold bull dead multiple times in 2008. We explain in great detail the manipulation behind this volatility for our subscribing members and what they need to know about gold markets for the future.
- JS Kim's prediction that the window of opportunity to buy gold at less than \$700 an ounce would close shortly after September of 2007 was extremely accurate. Gold dipped below \$700 an ounce for several hours only two times during the September/October 2008

correction in precious metals. Unless you were watching the gold market 24 hours a day every day, it's very unlikely that anyone was able to buy gold at less than \$700 an ounce after JS's prediction. Believe it or not, back then, many people believed JS was crazy for saying that gold would not be available at less than \$700 again. Many were confident that they would be able to buy gold at less than \$600 an ounce sometime the following year, a misguided belief, very popular among the commercial banking industry, that turned out to be a huge mistake.

- Finally, after the deep, scary plunges of all global stock markets in January, what happened? Exactly what JS called for in my very last prediction above. A strong two-month rebound in U.S. markets, artificially manufactured by the U.S. Federal Reserve and U.S. Treasury and designed to lull the investing masses into a sense of security, transpired. The deception as this crisis deepens will only intensify and will endanger an investor's livelihood.

## PREDICTION JS MADE SEPTEMBER 16, 2006 ON HIS ONLINE BLOG

JS Kim stated: "We are on the brink of a major global economic crisis that I have named the Peak Investment Crisis. The Peak Investment Crisis could dwarf the pullbacks that caused a 10% decline in the London FTSE, a 35% decline in the Indian markets, a 30% decline in the Brazilian markets, and 20% decline in the Japanese markets over a several week period in 2006. It is a potential disaster that 99% of people are unaware of...Understanding the implications of this information can literally be the difference between financial disaster and financial security for you and your family."

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## OUTCOME

- Outcome: For five years, the U.S. government intervened monthly in free markets (currency markets, commodity markets, and stock markets) to hide this crisis

from the world until they couldn't hide it any more. In a span of several months, Fannie Mae, Freddie Mac, AIG, Lehman Brothers, Merrill Lynch, Goldman Sachs and Morgan Stanley all collapsed. And it's just getting started. Don't think it is over by any means. We have told our subscribing members what huge firms are still likely to collapse or be bailed out in the future. Every major prediction JS has made for five years running has come true. Now, understanding the implications to the most massive bailouts in history will "literally be the difference between financial disaster and financial security for you and your family."

### **PREDICTION JS MADE SEPTEMBER 16, 2006 ON MY ONLINE BLOG**

JS stated: "Everywhere in the media, you have pundits saying that the commodities Bull Run is over - including even chief global economists of major investment firms like Steven Roach of Morgan Stanley. THEY'RE ALL WRONG...I've dug deep enough down into the rabbit hole to know that gold will rise much much higher in the future.. Yes, oil has slipped to below \$60 a barrel but again, this doesn't mean that oil is done either."

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### **OUTCOME**

I made this prediction at a time when the price of gold was falling rapidly to \$600 an ounce and all the gold bears stated that the commodity bubble was going to burst, and oil was approaching \$60 a barrel which believe it or not, elicited many so-called experts to call for \$30 an oil barrel by 2008. A lot of advice was given, even from chief investment officers at major global firms to sell out of almost all commodity based stocks at that time. The commodity bulls are still very well alive. In November 2008, experts all over the world stated once again their strong beliefs that the commodity bull in precious metals was dead. In 2009, these "experts" changed their tune to bullish, but in 2011, they were bearish again,

as many "experts" are perpetual bandwagon jumpers and hoppers.

### **ON NOVEMBER, 2, 2007, JS WARNED PEOPLE AGAINST OWNING GOLDMAN SACHS STOCK BECAUSE I SAID THE COMPANY WAS NOT THE WALL STREET STALWART THAT EVERY ANALYST ON TV CLAIMED. HERE'S THE COMMENT FROM MY PUBLIC CRISIS INVESTING FORUM**

JS Kim stated: "Goldman recently reported \$2.94 billion in profits of which \$2.52 billion ARE UNREALIZED, meaning that this number is probably far from reality as most Level 3 assets have been plummeting like an iron stone in a calm sea as of recent. Furthermore, these Level 3 assets have been valued by management that most likely receive bonuses based upon the very valuations they grant these Level 3 assets. Hmmmmmm, wonder what I would value them at if I were them?"

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### **OUTCOME**

On September 22, 2008, Goldman Sachs shocked the world by succumbing to these massive levels of toxic waste it had been hiding from the public and announced that it was going to massively restructure itself as a traditional bank holding company. Goldman Sachs's share price plunged from \$200 a share in May 2008 to \$70 a share six months later. Anyone that shorted Goldman Sachs's stock based upon my prediction made very, very good money. Though Goldman Sachs's shares have greatly rebounded since then, know that this rebound has happened only due to massive government and Central Bank intervention into US stock markets. In 2012, GS will face many troubles again.

**SERIES OF PREDICTIONS JS KIM MADE  
NOVEMBER 16, 2007 IN OUR FREE ONLINE  
NEWSLETTER (SIGN UP ON OUR WEBPAGE)**

**U.S. MARKETS:**

“Use rallies like the one last Wednesday where the Dow piled on 300+ points in one session to sell out if for some reason you are still heavily invested in U.S. stocks. Even if the U.S. stock markets manage a sustained rally sometime within the next several months, it will only happen because the Feds aggressively slashed interest rates or the Working Group on Financial Markets is manipulating and massaging indicators behind the scene to allow this to happen. Any rally will not mean that the U.S. markets are on the way to recovery but merely that they are being set up for a greater fall. Of course, since most people psychologically feel comfortable behaving like barometers of the general consensus, and psychologically people fear taking an opposite stance from the rest of the crowd, they generally go with the flow to the detriment of their own portfolio performance.”

**OUTCOME**

The U.S. Dow Jones index plunged 1,300 points, the Japanese Nikkei 225 plunged more than 1,000 points, and markets in South Korean, Hong Kong, and other European markets, shed 2% to 4% of their value on numerous multiple days to open 2008, just 1 1/2 months after JS predicted this would happen.

**PRECIOUS METAL MARKETS:**

“Use corrections, like this ongoing one, to add to positions at bargain basement prices. This is not a time to be fearful but a BUYING OPPORTUNITY. I said this in September when gold was at about \$670 an ounce and now that gold has once again dipped below \$800 again, this will be the last chance to purchase

gold below \$800 once this correction ends. Right now support exists at about \$790 and gold should be supported by what I expect to be a dismal U.S. Treasury report Friday morning in the U.S. regarding foreign purchases of U.S. debt. If it breaks below \$790 then the price could possibly retrace to \$760 then \$720. But as I said, any further dips is undeniably a BUYING OPPORTUNITY. Don't chase stocks higher during rallies and be patient to build positions over time to ensure the best possible average price per stock. If you're a novice in investing in gold stocks without a lot of experience, especially do not risk more than you can afford to lose as volatility is the name of the game with precious metal stocks. You can learn to use volatility to mitigate much of the risk when investing in precious metal stocks, but until you learn how to do so, don't invest heavily.”

**OUTCOME**

The end of December 2007 and the start of 2008 saw one of the best recent runs of this present precious metals bull, with gold breaking the \$1,000 an ounce barrier and silver breaking the \$20 an ounce barrier in March of 2008. With gold only at \$1,500 and silver at \$28 at the end of 2011, some of the largest gains lie ahead for both of these assets. Unlike the propaganda set out by Western governments, it is not too late to protect your wealth with physical gold and silver.

**FOREIGN MARKETS WITH ECONOMIES  
HEAVILY TIED TO THE U.S.**

“See the explanation for U.S. Markets above. Sell into rallies.”

**OUTCOME**

All major foreign markets with heavy ties to the U.S. also plunged steeply to open 2008.

## **NOV. 2008, ANYTHING LEFT TO SHORT?**

“With financial and housing stocks slumping and big corrections in many major global stock markets, much of the easy money shorting markets has already been made, though more will come in the future. I think mutual fund companies are the next best bet for now. As the crisis widens, I expect outflows from mutual funds to occur. There have been some funds whose share price has defied current trends and those would be the best bet, Janus Capital among them (JNS). Janus has a trailing 12-month P/E of more than 40 versus the 29 of its peers. But there are others as well.”

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### **OUTCOME**

Investors that shorted financial and housing stocks after waiting patiently for a bear market rally in these sectors in 2008 have been making a fortune. Specifically, anyone that shorted Janus Capital on November 16, 2008 when JS released this write-up should have easily made more than 150% to 200% returns on this play.

## **JS KIM AGAIN WARNED PEOPLE OF AN INEVITABLE FINANCIAL CRISIS OF EPIC PROPORTIONS ON MARCH 21, 2007**

On his investment blog, JS Kim stated, “Everywhere global stock markets have rebounded whether in China, Australia, Europe, or the U.S. , short positions have decreased dramatically, and the bulls are back in full force. However, there are still two scenarios that every investor should be wary of, one that is very likely, and one that is near inevitable...I know that a lot of people will think that any talk of a future global economic crisis is ludicrous but that is why so few people actually build wealth through investing. Only the handful of people that take the time to really understand the economics that brew well below the surface of the Bloomberg reports and CNBC and the Wall Street Journal

will readily prepare their investment portfolios for this crisis.”

“And this crisis that seems inevitable to me will be much bigger than the U.S. Great Depression of the 1930’s and much larger than the Asian Financial Crisis of 1997 because the conditions that are creating this crisis will have a much wider and more significant global impact than either of these two previous crises. Before those two crises hit, the overwhelming majority of investors believed that those people that believed a crisis was imminent were crazy. And during those times, salesmen and women in the financial industry were able to leverage the naivete of the thundering sheep herd to get them to do things that led to certain financial ruin.”

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### **OUTCOME**

Now that the crisis has definitely begun to unfold as JS has predicted for five years running, the very people that created this crisis will lull everyone again into a false sense of security that their bailouts have solved the crisis. This is not true, and those that don’t plan adequately will be fooled again and led into financial ruin. The bankers, in 2011 & 2012, have once again lulled people to sleep regarding this crisis.

## **PREDICTION JS MADE DECEMBER 6, 2007 IN HIS FREE INVESTMENT NEWSLETTER**

JS Kim stated: “Over the past six months, soaring oil prices are much more directly connected to a devaluing dollar than decreasing oil supply or peak oil. Had the Gulf Nations declared this week that they were going to unpeg their currencies from the U.S. dollar, I guarantee you that oil would have shot up beyond \$100 to \$120 a barrel within a matter of weeks. And that would have had nothing to do with supply and demand and everything to do with feared U.S. dollar weakness.”

## OUTCOME

The Saudis unofficially started the process of unpegging their currency from the U.S. dollar and immediately caused oil to rise above \$100 a barrel to \$120 a barrel as JS predicted. In mid-2008, not since months after JS's prediction above, oil rose to \$150 a barrel, though this last surge was due to a single U.S. hedge fund that had shorted 260 million barrels of oil and was scrambling to cover these shorts.

## PREDICTION JS MADE FEBRUARY 11, 2008 IN A CRISIS INVESTING WORKSHOP

JS stated: "We haven't reached hyperinflation in the U.S. because foreigners are buying up American assets, including stocks because they are currently on sale at 50% to 75% discounts from just 6 years ago. Currently U.S. is accumulating debt at a faster rate than it can repay it. At some point, not only will foreigners be less willing to accumulate more American assets, but the associated risk will cause them to offload them."

## OUTCOME

Seven months later, on September 17, 2008, the very event JS predicted happened. International short-term capital outflows from the U.S. markets reached \$6.09 billion, and short & long-term capital outflows reached a stunning \$74.79 billion. Foreigners lost their risk appetite for U.S. assets just as JS predicted and the subsequent outflow devastated U.S. markets, forcing the Feds to launch QE after QE and to turn on the faucets of money creation.

## PREDICTION JS GAVE ON MARCH 11, 2008 TO MEMBERS

JS Kim stated: "If you are an "old-school" person that believes in the sacredness of and

credibility of banking institutions and view Money Market Funds as "safe", I urge you to re-assess that belief right now. Many Short-Term MMFs invest heavily in Asset Backed Commercial Paper (ABCPs), many of which are backed by these very shady Mortgage Backed Securities. If the MBS's go belly up, so does the ABCP, and your MMF, which everyone believes can never lose value, WILL lose value. Remember, that the disclosures of MMFs state that the fund strives to maintain a NAV (net asset value) of \$1 but there is NO GUARANTEE that it will."

## OUTCOME

Back then, when JS made this prediction, many thought he was flat out crazy for doing so. They said, "A Money Market Fund going belly up? Dream on!" On September 16, 2008, this story was reported out of New York: "One of the first and largest money market funds has put a seven-day freeze on investor redemptions after the net asset value of its shares fell below \$1, in a rare instance in the fund industry of what is called "breaking the buck." Since that announcement, two more money market funds were frozen later that year for their inability to redeem their funds at a net asset value of \$1 as well.

## PREDICTION JS MADE APRIL 23, 2008

On his blog, JS stated: "Should an extended rally of the Dow above 13,000 occur, it will serve no purpose other than to create the illusion of wealth, as opposed to the creation of real tangible wealth. The higher U.S. markets rise in today's environment, the more likely it is that they will fall even harder in the future. Here's why. Currently, the U.S. Federal Reserve is playing the same shell game that it has for decades, one in which they alternately inflate stock markets and real estate markets. If stock markets are crashing, then they inflate real estate markets, and vice versa. It's a vicious circle that eventually will collapse under the weight of its own foolishness. In

the late 1920s, in very simple terms, the U.S. Federal Reserve's solution to forestall a mild U.S. economic contraction and to stop England's gold losses was to print more money."

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### **OUTCOME**

The U.S. Market started a steep decline just one month later, shedding almost 5,000 points in May, June, July, August, September, and October of 2008!

### **PREDICTION JS GAVE ON JUNE 14, 2008 TO MEMBERS**

JS stated, "A retreat in gold prices, manufactured by the leaders of the 20th and 21st century, to the \$830 to \$850 price range and possibly even back down to the \$800 range is certainly not out of the question."

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### **OUTCOME**

Gold retreated sharply starting in mid-July, losing more than 25% in price all the way to the mid-\$700 range.

### **PREDICTION JS GAVE ON JULY 22, 2008 TO MEMBERS**

Despite the massive spin from all of American media that the financial sector was recovering and the consequent massive rally in financial stocks, this is what JS had to say: "the global financial crisis is not under control and becoming better as they continually publicly state. My downside target for Fannie Mae right now would be \$4 a share (Fannie Mae stock was trading at \$19 a share back then)." In response to U.S. Treasury Secretary Henry Paulson who boldly stated that "[Fannie Mae's] regulator has made clear that they are adequately capitalized," JS described in great detail to our subscribers why the rally in U.S. financial stocks was a "fool's rally", why it

would "collapse" and why Hank Paulson was covering up an already "bankrupt" Fannie Mae and Freddie Mac.

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### **OUTCOME**

On September 10, 2008, the U.S. government finally admitted Fannie Mae and Freddie Mac were bankrupt and nationalized both companies. The financial sector rally collapsed and only a law that banned short sales of all U.S. financial stocks prevented a panic out of this sector. Fannie Mae dropped below \$4 a share to less than \$1 a share.

### **PREDICTION JS MADE ON PAGES 196-197 OF HIS BOOK "CONFESSIONS OF A WALL STREET INSIDER", PRINTED IN EARLY 2008, AVAILABLE AT [WWW.LULU.COM](http://WWW.LULU.COM):**

This is a direct quote from JS Kim's book: "However, we can be assured that in 2008, that the destruction of monetary value in both Europe and the United States will occur... when smart investors finally realize that no fiat currency is safe, I believe that investors (at least the savvy one) will begin to dump the Euro and the Pound as well."

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### **OUTCOME**

In August and October of 2008, both the Euro and Pound plummeted in value, both losing about 25% in value in a very short time period. Although we're sure that there were a handful of other people in the world that predicted a sharp collapse in the Euro and the Pound Sterling at the beginning of 2008, we're not personally aware of another SINGLE PERSON that publicly predicted the Euro and the Pound Sterling would suffer massive losses in 2008 at the very beginning of the year as JS Kim had. Note that JS was adamant in his prediction, and stated that we CAN BE ASSURED that DESTRUCTION OF MONETARY VALUE IN BOTH EUROPE AND THE UNITED STATES WILL OCCUR. Of

course, with the US Dollar rallying 16% in just four weeks in October and November in 2008, many people will state that the dollar part of my prediction was wrong. Let time reveal the answer, however.

In 2009, 2010, 2011 & 2012, our Chief Investment Strategist & Founder, JS Kim, has also made dozens and dozens of predictions that have also since come true as well. Please note that we provided the above predictions as a small sample of the vision we have at SmartKnowledgeU to spot trends well before they happen so that our members can profit and protect their families during a deepening economic and monetary crisis. Please also refer to the section titled “Junior Mining Stocks” to read about some of my most recent predictions during the previous year.

## The Premise Behind Our Platinum Level Investment Strategies

### A Message from Our Founder, JS Kim

So how did we build such novel strategies? For decades, only the wealthiest bankers and most powerful individuals in the world have used investment strategies similar to ours to pick their stocks and achieve phenomenal gains. These very strategies have enabled them to earn 30% annual returns and 350% gains on individual stocks every year while all Private Clients at Wall Street firms dwell in investment mediocrity at 6% to 12% average annual returns, or has been the case in recent years, with losses of 6% to 12% a year. These men, the wealthiest bankers in the world, are the men that U.S. Federal Reserve Chairman Alan Greenspan referred to as the “leaders of the 20th and 21st centuries [that] don’t want a [free] market.” We studied their strategies for five long years, modified them, and built our proprietary, revolutionary investment system around the best of these strategies.

During this unfolding monetary crisis, even

if you are positioned in the right assets that will eventually prosper, one will undoubtedly be subjected to short periods of volatility that may call your decisions into question. It is imperative that you fully understand this Monetary Crisis so that you are not misled into making the wrong decisions. Of course, if you are positioned in the WRONG ASSETS, patience and holding on will HURT, instead of REWARD you.

As a former Private Wealth Manager with a Wall Street firm and an industry insider for many years, I can assure you that I never met a single financial consultant at any commercial investment firm that used our strategies. In fact, I never have even met an independent financial consultant or a consultant from a boutique firm that used any of our strategies. With the Platinum Level Membership, you will be granted access to all SmartKnowledgeU™ Learning Modules, Exercises, Lessons, Exams, Special Guides, and Special Reports. This is the best value level membership for those seeking a comprehensive knowledge base to build wealth for a lifetime. As a Platinum Member, you will receive the following exclusive lessons not offered in our other member levels:

- ✓ How to purchase stocks in several of our favorite asset classes (these special stocks must be purchased in a manner much differently than traditional stocks in order to earn huge profits);
- ✓ How to buy and sell the small cap stocks most likely to triple and quadruple your money that large global investment firms typically will never hold significant positions in;
- ✓ How to buy stocks in global markets and the best way to do so; and
- ✓ 8 Special Asset Classes ignored by most investors that are positioned for enormous gains in the future, including NON-STOCK ASSETS.

Furthermore, to ensure that you don't make the mistakes that keep 99% of investors firmly entrenched in mediocrity when it comes to investing, our Platinum Membership ensures that we teach you:

- ✓ Why Investment Firms' Goals will Never Include the Maximization of Portfolio Returns for Private Clients;
- ✓ Why 99% of money managers peg your portfolio to the major domestic stock market index and why this practice prevents your stock portfolio from yielding significant annual returns;
- ✓ Options trading strategies that minimize the risk of option trading and maximize the potential profits.
- ✓ Why Diversification and Asset Allocation Harms Your Ability to Build Wealth;
- ✓ Why a Domestic Focus in Your Stock Portfolio Harms Your Ability to Build Wealth;
- ✓ Why Market Timing is a Myth and How You can Use Market Timing to Build Wealth;
- ✓ Why Individual Stocks are Better than Mutual Funds 99,999 Times out of 100,000; and
- ✓ Why Investment Firms' Fee Structures Never Favor the Retail Investor

In our Platinum Membership, we provides more than 50 specific stock picks to get you started in an annual Platinum Stock & Asset guide, and also via frequent Special Member Alerts distributed by email. We update our SmartKnowledgeU™ Special Stock Guide every year. However, we want to emphasize that our Platinum Membership is NOT a stock picking service, but rather a step-by-step revolutionary, investment strategy toolkit that allows you to become a superior INVESTOR

(NOT just stock-picker as we discuss NON-STOCK assets you MUST OWN to protect yourself during this deepening crisis). However, we will send you an updated Stock Guide as long as your Membership is still active through the entire month of January every year.

**PLATINUM MEMBERSHIP:** PLATINUM MEMBERSHIP: One Time Payment of the US dollar equivalent of 5.75 troy ounces of gold for a one-year subscription. You may renew your subscription to our Platinum Level Special Alerts and new modules for the US dollar equivalent of 1.25 ounces of gold. To sign up now, visit us at <http://www.smartknowledgeu.com/memberships.php>

**PLATINUM LEVEL LEARNING TOOLS:** Access to 600+ pages of information! Modules 1, 2, 3, 4, 5, 6, 7A, 7B, 8, 9, 10, 11, 12, 13, 14, 15, 16 & 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 27 & 38 (and any new modules that we add during the year! To learn more about the content of each specific module, click on the appropriate module link in the left hand column! To learn more about the content of each specific module, please visit us at <http://www.smartknowledgeu.com/memberships.php> and download our SmartKnowledgeU™ Course Description Booklet.

## 8 BONUS Special Reports:

Special Member Alerts distributed to your personal email that discuss important market trends, asset trends, and specific stock picks that are among our favorites. Usually 40-70 Platinum Special Alerts per year available only to Platinum Members.

#### 4 VERY CRITICAL SPECIAL REPORTS ABOUT HOW TO PROFIT FROM THE COMING INVESTMENT CRISIS

- ✓ The Coming Global Crisis, Part I, a 23-page report
- ✓ The Coming Global Crisis, Part II, a 29-page report
- ✓ The Best Investment for the Next 5 Years, a 51-page report
- ✓ Crisis Investing, a 10-page report, AVAILABLE ONLY TO PLATINUM MEMBERS

#### MORE BONUS MATERIALS

- ✓ SmartKnowledgeU™ Guide: FC Questionnaire, a 7-page guide
- ✓ SmartKnowledgeU™ Guide: Paper Trading for Adults, a 7-page guide
- ✓ SmartKnowledgeU™ Platinum Stock & Asset Guide: Our Favorite Investment Opportunities (A list of 30 to 50 of our favorite investment opportunities, stocks and non-stock investments, that we think will perform best during the next 12 months), AVAILABLE ONLY TO PLATINUM MEMBERS

Please note, that we will grant access to the SmartKnowledgeU™ Platinum Stock & Asset Guide and our entire archive of Special Member Alerts only after the Money Back Guarantee period expires for those that select the 14-Day Trial Platinum Membership. This is to prevent people from signing up, accessing all of our most crucial up-to-date information about specific stock picks (including those stocks discussed in our modules that have since fallen out of our favor), and then requesting a refund.

#### Our 100% Satisfaction, Money Back Guarantee

We encourage you to learn as much as you can about our system before joining as a member. Visit our free educational resources, visit our learning modules section and read the summaries for all 35 of our learning modules (except perhaps the most recent ones we have just added during the last several months!), read our “101 Reasons Why Managing Your Own Money is the Only Way to Build Wealth” column, and go to our page that describes How Our System Works. We encourage you to do so, because we sincerely believe that the more you learn about how our system works, the more convinced you will become that the SmartKnowledgeU™ is the best system to build wealth today. And because I’m positive that our system will not only help save thousands from financial devastation when the Peak Investment Crisis hits, but also help thousands build tremendous wealth, I’ll personally give you a 14-day risk free sneak peak trial to check out our SmartknowledgeU™ investment system. Through our 14-day risk free trial, we only grant you access to a limited section of the full Platinum Member level materials. However, we believe that the limited information available through our 14-day risk free trial will be more than sufficient to convince you that the guidance we provide in our Platinum Membership will enable you to make a fortune from this ongoing monetary crisis.

If you are not 100% satisfied in any manner with our curriculum during your 14-day risk free trial, simply request a refund by emailing us at [refund-at-smartknowledgeu-dot-com](mailto:refund-at-smartknowledgeu-dot-com) within 14-days of your activated membership, and **we will refund your money, no questions asked, minus a USD \$39.99 processing fee.** We charge a processing fee for those that ask for a refund merely to cover the processing fees charged us by our merchant banking services. That’s a no-risk

look at a system that is bound to change your life. Alternatively, you may also choose to have immediate access to all Platinum Level KNOWLEDGE by merely noting so in our shopping cart. However, please note that no money back guarantee is offered with immediate access to ALL Platinum Membership materials and selecting full activation of your Platinum Membership will VOID any right to our Money Back Guarantee.

## Terms of Membership

By clicking on the "submit order" button in the checkout cart when purchasing any SmartKnowledge Pte. Limited services, you are explicitly bound not to share your access password with any other user. Please note that you, as the sole user of your assigned username and password, may access the SmartKnowledgeU website from multiple locations, i.e, your home, the office, your laptop, etc. However, our security system has been tested extensively and has been designed to capture any multiple user password-sharing violations. Sharing your password with another user and any noted attempts by multiple users to access the website simultaneously at multiple locations with the same username and password is in violation of this user agreement and will result in your access being revoked, and permanent forfeiture of any paid fees without any recourse to reimbursement of any unused fees for the remaining period of any annual membership. Furthermore, copying and distributing any subscription material to any non-paying members is equivalent to a violation of our password-sharing conditions and SmartKnowledge Pte. Limited considers this theft of intellectual property. Any violation of these terms will render null and void any right to any refund of any type. ***FAILURE TO ADHERE TO THIS POLICY WILL RESULT IN LOSS OF ACCESS TO THE WEBSITE WITH A SUBSEQUENT FORFEITURE TO***

***ANY REFUND CLAIMS OR MONEY-BACK-GUARANTEE CLAIMS.***

## Join Us Today!

Given my vast number of predictions that have since come true, all of which are in WRITING, hopefully you understand the value of our SmartKnowledgeU™ system and how our system can provide the difference between devastation and prosperity as this crisis deepens in 2012 and future years. In 2006, I founded SmartKnowledgeU™ to genuinely help people avoid the devastation that will accompany this unfolding crisis, so when friends ask me for free advice, I honestly tell them my true beliefs. For example, when many of my friends asked me in April, 2008 what I thought they should do in reaction to the ongoing global stock market rally, I honestly told them that my very strong belief was that they should sell out of all traditional stocks they owned because I was sure that a huge global market crash was going to follow shortly.

Though I tried to explain the basis for my belief, it was impossible, within the confines and limitations of a 15-minute conversation, to adequately explain the truth about the global macroeconomic condition, a truth that took me 1,000 hours of cumulative research to uncover and provide to Platinum Members. Still, I told my friends my sincere belief. Inevitably, to my chagrin, I discovered that NOT A SINGLE PERSON listened to my guidance based upon our short conversations, and instead, made emotional decisions based upon FALSE HOPE provided by their advisors at commercial investment firms that told them the market rally still had a long way to run. They opted to hold on, hoping to just get back to even and regain their steep losses from January of that year before selling out. Needless to say, all of these investors were devastated even more. As the name of my company states, we at SmartKnowledgeU™ are only dedicated to telling you the TRUTH about this ongoing Monetary Crisis. JOIN US

TODAY at <http://www.smartknowledgeu.com/memberships.php> and begin transforming your portfolio into one that can PROSPER during this crisis!

## Sample Testimonials From SmartknowledgeU™ Clients

“Whilst I purchased your Platinum level membership a couple of weeks ago, it has only been in the last 36 hours that I have actually gotten into the modules (21-28). So two words: WOW! and THANK YOU! Actually three words... but truly, I am finding the information and the degree of detail fascinating, I feel your passion for this subject coming off the screen! And, importantly, I am acting on this information. Thank you for your massive efforts in putting this course together and making it available to all.”

**-Jamie T., Melbourne, Australia**

“As a new subscriber and a novice having to go it alone and learn very quickly, I want to thank you very much for your excellent and perfectly timed alert today, which is well explained and not too complicated for first time investors. I was afraid your Platinum subscription was going to be way above my head, but it seems possible for first-time investors to follow you too. A great relief! You obviously have humility and patience to deal with beginners, traits of character in short supply in the financial business and if others like you realized the huge niche there is for clients like me, a clear step by step hand holding guidance to walking through the minefield of manipulated markets, they would be astounded at the business opportunity there....(even in my ignorance, I, a mere beginner investor am already being asked by friends/family around me if I would invest for them!). There are large amounts of wealthy individuals desperate and left hanging out there...and the classic mistake by the majority of investment advice is to forget that we know nothing. Period. Anyway, many many thanks!”

**- S.G., Switzerland**

“I just want you to know how much I appreciate how you interact with your members and how you explain your thought process regarding PM investing. Your guidance is wonderful, and it imparts a feeling of your knowing the psychology of the inexperienced investors -- who are ready to ‘jump in’-- (possibly at the wrong time....not knowing what we are doing :-). As you teach us, trust grows, as many of us may be a ‘little’, (that being an understatement) nervous, as we have lost money in the past, due to poor financial advice. I especially appreciate the kind, understanding and gentle quality of how you guide and ‘take care’ of your members. There is a very special quality that comes through very clearly, and I just wanted you to know how much I personally appreciate it.”

“It is clear that you are devoted to helping people and have a very deeply rooted vision; and the way you communicate exudes integrity, politeness and humanity. Actually, one of the main things that made me decide to become a member of CIO, besides the results you have achieved, was your explaining your successes as well as some things you had learned along the way. Your openly saying what you had learned caught my attention right away and was so refreshing. I am wary of ‘spin,’ and crave honesty, integrity and deeply appreciate the admission of fallibility in the people and organizations with which I am involved. We are all human and the act of openly stating not only our successes, but also the things that might have been done differently, communicates trust and respect that goes both ways (from you to your members-- i.e. we feel that we are real to you, and you respect us enough to be totally straightforward; and from the members to you-- because you are constantly building and strengthening trust and respect through your vast knowledge and candor).”

**-Lyn B., USA**

"I would like to say thanks to Mr. Kim for practicing great discipline and patience in his approach to investment timing. As the value of physical gold and silver rises daily to new highs, I find myself wrestling with the urge to jump in and buy more. Mr. Kim's practice of being patient and choosing entry/exit points that are based upon reduction of risk may seem obvious to him but to the average Joe (like me) it's a lesson that is hard to put into practice. Having him as a mentor has helped me to practice greater discipline and patience in my investing. In other words I am beginning to invest intelligently rather than emotionally – That alone has been worth the price of the [SmartKnowledgeU] Crisis Investment Opportunities subscription."

**-James H., USA**

"I remain very excited to have found such an insightful and honest company as SmartknowledgeU. I have some education in Austrian Economics, but haven't found any analyst who could explain the anomalies I've seen in the metals and provide accurate projections like those of JS Kim. The integrity and diligence of this company permeates the newsletters I've received, which is quickly winning my trust and satisfaction. I look forward to receiving more newsletters and having the opportunity to learn more about this unique company, which I believe is on the cutting edge of a financial reformation."

**- Levi K., USA**

"Well, I have been reading your material all day...I am not sure I have what it takes to stick with your program...however, I will retract my request for a refund, because I can tell that even if I do not use any of your suggestions, the information is still priceless. Thank you Sir."

**-N.C., California, USA**

"[The Wealth Secrets Membership] was eye opening and fascinating. My business is in education, precisely for the reason that I could see so much wrong with it. It is an incredible feeling to be able to link up the causes and

effects and then to link them to all the other nagging feelings that I had about media, politics and money. Truly exhilarating."

**-Daniel J., United Kingdom**

"Money has definitely been made, you pretty much timed this thing to perfection. Absolutely incredible. Got plenty of dry powder left and ready to load up again when you give the word." (regarding guidance to take profits at specific price points with certain precious metal stocks in 2009, the SmartKnowledgeU™ Crisis Investment Opportunities newsletter)

**-Tim D., California, USA**

"I did buy some [of the investments you discussed]. They're up 125%...I've always believed that knowledge is power. Not only do you have a huge arsenal of knowledge, you have the intuition. You are truly gifted, and I am blessed to have SmartKnowledgeU™ as a friend."

**-Angela C., California, USA**

Regarding the SmartKnowledgeU Private Consultation: "Your input has been most valuable and you have given me so much confidence and knowledge about the current crisis. I am certain that my portfolio would not be where it is today if not for your services. I am delighted to report that my [ ] portfolio is doing very well! Earlier this week, I made over \$20,000 in one day in just my stocks (not even including the [other investments we discussed]).....I couldn't have done it without you...I do subscribe to a number of different services to provide me with a well rounded perspective; however your services is by far the most detailed and thorough (and my favorite)."

**- Cheryl W., Indiana, USA**

Regarding a specific and timely investment opportunity we sent all Platinum Level members in a 2008 Special Alert: "Sold all 150 calls and locked in gains of about \$23,000 [in just two weeks time]. Thanks!"

**- Rich K., Florida, USA**

"You were so prescient in predicting all of this -- it's amazing! I remember you predicting Washington Mutual failing too! You really do have a crystal ball."

**- Joanna G., California, USA**

"I am definitely more confident [about investing on my own]. Since I became a [Platinum] Member, I have consolidated all of my 401k funds into one Fidelity account, and the investments I have made have been significantly better than if I had left them where they were. I am 55 years old and only have about 10 more years to get my 401k healthy to a point that I can retire and live a fairly good life. I am confident I can get my account up significantly so that my children will not have to worry about my finances as I grow older."

**- Diane H., Maryland, USA**

"I am making money now, and your input has been very valuable to me, as I am learning about the economics and investment. I am quite grateful to get to know and learn from you at the early stage of my investment, and it has set me on a good and right track."

**- Aaron K., California, USA**

"I have rarely met a professional with so much deep insight and knowledge about his area of expertise. The advice John gives is to the point and easy to follow. I will highly recommend John to anyone."

**- Tim H., Bangkok, Thailand**

"I truthfully want to thank SmartKnowledgeU Team, especially Mr. Kim, for allowing other people to learn about such precious knowledge that we could hardly ever find elsewhere. I confidently believe that the things that SmartKnowledgeU teaches will be significantly influential to so many people. Mr. Kim allows me to live outside the machine where its system restricts the population from seeing the truth for themselves. I consider myself very lucky for knowing Mr. Kim and SmartKnowledgeU."

**- Max K., Seoul, South Korea**

"I have stressed to both of [my children] that reading these modules [the SmartKnowledgeU™ wealth literacy modules for young adults] can be life changing if they put some effort into reading the material... Once again, thank you very much for sharing this material with my children. I sincerely believe this will change their life."

**- Diane H., Maryland, USA**

"Mr. Kim is one of the best high performing executives I know in Japan. He has excellent connections at the highest levels in various industries, high level skills in foreign languages, highly self-motivated individual, displays leadership skills, nice personality and is a member of the corporate elite in Asia. I recommend him without any hesitation. It is always a pleasure to work with Mr. Kim and we would welcome another opportunity to partner with him."

**- Ai P., Tokyo, Japan**

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