



Prepare for the Global Crisis Now. Will You Sink or Swim?

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, U.S. 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: “[T]he 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 overissuance 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 that has now brought the U.S. economy to the brink of disaster, how can the individual investor win? The answers are here, inside the SmartKnowledgeU™ Platinum Membership!

TODAY WE ARE AT THE TIPPING POINT OF THE NEXT GREAT CRISIS

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. That is what we 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" because as of mid-November in 2008, 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. In April of 2009 (the last date we updated this fact sheet), 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.

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. A new US President, despite all the hope that will accompany him into office in January, 2009 can NOT solve a monetary crisis that has been brewing for more than two decades in a few months or even within one year (unless he re-institutes the gold standard). This is why we find all the same chatter in 2009 that greeted us in 2008 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, a bailout of Wall Street firm Bear Stearns, and ceaseless bailout money for AIG, Fannie Mae, Freddie Mac, the US auto industry, bond insurers, and US banks 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 who quotes inflation in the U.S. to be 3% to 4% today or even as 5% or 6%, and know that such a person is not to be trusted.

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, 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.

If you wonder why the mainstream media was silent regarding this 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. However, simply stated, great crises such as these NEVER develop overnight. At SmartKnowledgeU™, we have been warning about this Peak Investment Crisis™ for more than three years publicly on our investment blog,

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 are STILL EVIDENT in 2009, simmering below the surface, and warn us of great RISK in the stock markets and the greater economies in future years. Instead, the media foolishly calls 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. At SmartKnowledgeU™, we’ll teach you how to identify signs of this crisis, how to prepare for it, and how to prosper during the crisis. 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 immediately inform you of the drastic shifts you need to make in your investment portfolio to make a fortune from the coming U.S. dollar crisis and investment crisis while the majority of investors will be losing vast amounts of wealth. 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 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 detail the precarious situation that exists in the global economy today. The information we post publicly through our investment blog, theUndergroundInvestor.com, although it is picked up and distributed by internationally respected financial news organizations such as The Financial Times, Reuters, and the International Business Times, 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™, we outline the best options to build a fortune during this time. 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. However, such a paradigm shift in your CORE BELIEF SYSTEM will also be essential to saving your financial life in the years ahead.

Most importantly of all, our Platinum Level Membership is the ONLY SmartKnowledgeU™ membership that grants you the complete understanding and eventual comfort level to make your investment decisions completely independent of any adviser or investment firm. In addition, every year we grant 12-15 Special Alerts exclusive to only Platinum Members that provide guidance throughout this developing crisis as well as alerts on developing investment opportunities that can grant you the ability to earn multiples of our Platinum Membership fee in very concentrated periods of time. In fact, our testimonial publicly listed on our website from one of our clients that earned USD \$23,000 in profits in just two weeks time occurred specifically due to the guidance of one of our Platinum Special Alerts. 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. Currently the pricing of our Platinum Level membership is 7.00 ounces of gold while the annual renewal is priced at only 0.5522 ounces of gold (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> .

WHAT IS THE PLATINUM MEMBERSHIP?

The SmartKnowledgeU™ Platinum Membership is our most exclusive level membership that provides access to 33 learning modules, more than 600 pages of content, 175+ lessons, 24 exercises, 166 exam ques-

tions, special reports, and 12-15 timely Special Alerts released every year. 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 specifically address this unfolding Monetary Crisis and provide detailed guidance as to 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 expect detailed, thoughtful, but easy-to-understand reports as long as 50-pages that provide you with all the information you need to build wealth from this crisis. 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! As of April 2009, we have already released 9 new Special Alerts just for Platinum Members, one of which has already turned every invested \$5,000 into \$16,000, more than enough to pay the Platinum Membership fee.**

Furthermore, as a Platinum Member, we send you, at the start of every new year, a SmartKnowledgeU™ Stock & Asset guide that contains many investment assets we never discuss in our Crisis Investment Opportunities newsletter. Consider the Platinum Membership as a first alert system when compared to our investment newsletter subscription. 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. 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 our complete educational foundation to back up and guide your decision-making.

Finally, 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. As of April 2009, our specific commentary about many of these stocks has been sparse for Platinum Members because we firmly believe that the opportunity for these stocks lies in the years ahead, but as a Platinum Member you can expect much more commentary regarding junior stocks as the opportunities to create considerable wealth from this very difficult to understand and special class of stocks increases. Hundreds of junior precious metal stocks exist, but only a few dozen or so will ever be profitable. Of course, for every legendary 1025% gain of a junior precious metal stock, there are dozens more that will lose 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.

Creating wealth is an art and is a dynamic process, and for this reason, so are our services. Many people that visit our blog believe that that our blog alone provides adequate knowledge of how to prosper from this crisis. While our blog does provide invaluable information, **I assure you that there is ZERO COMPARISON between the information we provide through our public forums and the expert knowledge we provide through our subscription services.** For example, sometimes we may provide a prediction or two through our public forum investment blog. However, often developments occur overnight that require us to immediately update our public predictions so that our subscribers can utilize them profitably. We never update any predictions we issue through a public forum and for this reason, **those that use the information we provide only through our public forums may actually end up losing money instead of creating wealth.**

Because our “leaders of the 20th and 21st centuries”, as Alan Greenspan referred to them above, wish to maintain the status quo and have created the crises we are experiencing today, they will never warn you of what is coming next. In fact **THEY 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 world. These very leaders told you not to worry about the subprime problems in April, 2007. In fact, the US Secretary of Treasury, Hank Paulson, called this crisis “largely contained” when losses from this crisis stood at a mere \$100 billion, just months before the progression and destruction of some 30-50 TRILLIONS OF 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 Membership combined with our Crisis Investment Opportunities newsletter. During crises, one of the investment principles you must adhere to in order to make HUGE gains is to let profits run. Although this sounds like an easy concept to follow, the fear of losing profits causes most investors to lock in gains too early with stocks and assets that they really need to let run. They can't seem to believe that in the face of witnessing all their friends lose significant wealth that certain asset classes will actually yield great wealth. Inevitably, most investors panic and sell out of stocks and other assets during consolidation and correction periods after an initial 30% run only to miss the next 80% run higher that inevitably follows. The majority of investors, due to investment psychology that they fail to learn, do the wrong thing almost 100% of the time, listening to the great volumes of “white noise” in the investment media that leads them astray. However, we are not yet at that point in 2009, though we could arrive there very quickly. The other principle one must learn is that during crisis, asset price behavior is not equivalent to economic direction. Often what appears to be a terrible investment will remarkably turnaround quite suddenly and provide stellar gains, while what appears to be a solid investment will quite suddenly collapse into a terrible investment. 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 other assets that we hold in our Crisis Investment Opportunities newsletter and even to have the ability to seek out investment assets that we have not discussed. 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 and the majority of pundits in financial newspapers that 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 2008, we witnessed some of the greatest levels of unethical interventions in free markets by the U.S. and European Central Banks and governments. Markets that are not free and constantly manipulated require constant strategic adjustments as well as sometimes nothing more than excessive patience. 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 Mem-

bership 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.

As such, this special time of crisis and elevated intervention require investment strategies that must be adapted to the current investment environment. Strategies that worked tremendously in 2007 may no longer work in 2008, and those that worked in 2008 may no longer work in 2009, 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 their assets to protect themselves. 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 sectors of the investment industry 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 incomes, there is no doubt that American citizens will continue to pay for the bailouts of Bear Stearns, Fannie Mae, or whoever else the U.S. Federal Reserve decides is worthy of U.S. taxpayer money to protect. Our Platinum Level membership informs you of how you should “tweek” 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. And 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. This is because the origins of this crisis are largely Western derived, with the root responsibilities of this crisis lying within the US Federal Reserve and the Bank of England. Therefore your understanding of this is paramount to the creation of wealth no matter where in the world 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 compiled the data and configured many of these charts, I guarantee that you will not find some of the information available in the Platinum Membership anywhere else in the world. You may find similar charts, but not the same ones I have produced. 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 time frame of the last 20 or 30 years which makes their data absolutely meaningless and of little value in predicting future behavior, and leads to massively incorrect analysis about gold. I re-frame some of the present data according to what I believe to be the proper perspectives that reveal meaningful trends to predict future behavior;

(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, 2008 I sent a very specific investment opportunity to all Platinum Members informing them of the exact price point I thought that this investment 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%.

EXPLORE THE SPECIFIC CONTENT OF OUR PLATINUM MEMBERSHIP MODULES

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 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), 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. Even in regard to our Special Crisis Investing modules, we provide long-term strategies that we believe will continue to be viable for at least the next 10 years. Lastly, either our Platinum Special Alerts or new Platinum Member modules will always keep you up to date on the latest government and Central Bank schemes so that you can avoid the pitfalls and traps to which the investment masses will surely succumb.

JUST UNDERSTANDING WHAT TO INVEST IN WILL NOT MAKE YOU A FORTUNE DURING THIS CRISIS. IT'S UNDERSTANDING WHY AS WELL.

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 know who is trustworthy and who should not be trusted regarding their public statements about this crisis. We have already seen numerous times in 2008 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. Only those with intimate knowledge of why they are holding certain investments will have the fortitude to hang on during periods of corrections to make a fortune. 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 ONLY factor that separates the investor that knows what to invest in and that eventually creates great wealth, and the investor that knows what to invest in, 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 at all costs, avoid specific asset classes even though we are sure the commercial investment industry will tout them. 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 in 2009, this scenario is likely still several years down the road.

*****SPECIAL BONUS*****

To help all of our members earn great returns using our system, we provide Special Member Alerts throughout the year. Sometimes, we release Special Member 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 6-12 bulletins loaded with information and primed to help you successfully apply our strategies to outperform like never before. 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 **10 NEW** learning modules to the Platinum Membership - Module 24, Crisis Investing; Module 25, Precious Metals Stock Options Trading, Is it For You?; Module 26, Can a Financial Meltdown be Avoided?; Module 27, Venturing Deep inside the Investment Matrix; Module 28, A History of the Gold Standard - Past, Present & Future; Module 29, How to Avert the Greatest Financial Disaster of Our Lifetime; Module 30, How to Recognize When Precious Metal Markets Will Correct and When They Will Soar; Module 31, This Crisis is Upon Us; Module 32, Patience is the Name of the Game; and Module 33, The Feds Attempt to Revive a Flatlining Dollar. 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.

DON'T JUST TAKE MY WORD. REVIEW MY REMARKABLY ACCURATE CALLS FOR THE PAST COUPLE OF YEARS

Prediction I made in January of 2006:

On January 7, 2006, I offered this piece of free advice on my 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."

- **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 my assessment of U.S. bonds as a poor investment in January of 2006. I 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 I 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.

Prediction I made in mid-2006 only for my subscribing members:

I 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."

- **Outcome:** Starting about six months later, in early-2007 and still ongoing, those that did not heed our warnings are still in the process of losing billions of dollars from hedge funds, with a very low likelihood of re-

couping those losses. Hedge funds from Bear Stearns when bankrupt, then followed by the bankruptcy of the firm itself. Those who listened to me saved tens, if not hundreds of thousands of dollars.

Prediction I made in mid-2006 only for my subscribing members:

I 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."

- **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. In 2009 and 2010, we expect the US dollar to experience further woes that may exceed any woes it already has suffered

Prediction I made August 16, 2006 on my online blog:

"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 deflation 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."

- **Outcome:** Only the most massive government intervention in U.S. markets since President Franklin D. Roosevelt in the 1930's has prevented a U.S. stock market collapse as of September, 2008 as I had predicted, 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 September of 2008, and again, in the first quarter 2009 is unlikely to prevent more massive stock market slides in the future, though the crisis is still incredibly being spun as under control.

Series of predictions I made September 6, 2007 – Speech at the Pan Pacific Hotel, Bangkok, Thailand

- 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.

- **Outcome:**

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

- The U.S. Federal Reserve has hugely sacrificed the U.S. dollar in order to prop up U.S. stock markets with emergency unprecedented interest rate cuts and with initial unprecedented Term Auction Facilities of more than \$300 billion and constantly growing 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 I 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 I predicted. Since then it has gone back to \$980, down to \$740 and back to \$920 an ounce during the second week of September 2008. In early 2009, gold was in a consolidation pattern near \$900. This massive volatility has confused many investors and caused many so-called experts to call the gold bull dead multiple times within the past two years. 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.

- It appears that my prediction that the window of opportunity to buy gold at less than \$700 an ounce would close shortly after September of 2007 will still be fairly accurate though gold dipped below \$700 an ounce for several hours a couple of times momentarily during the September/October 2008 correction in precious metals. Believe it or not, back then, many people believed I was crazy for saying this, telling me that they were confident they could buy gold at less than \$600 an ounce sometime early in 2008.

- Finally, after the deep, scary plunges of all global stock markets in January, what happened? Exactly what I 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 and is continuing in 2009.

Prediction I made September 16, 2006 on my online blog:

I 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."

- **Outcome:** For a year and a half, 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 I have made for two years running has come true. Now, understanding the implications to the most massive bailouts in history now will "literally be the difference between financial disaster and financial security for you and your family." The crisis, which was just getting started as of September, 2008, has now accelerated in 2009 though again, on the surface, in early 2009, all appeared to be calm.

Prediction I made September 16, 2006 on my online blog:

I 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."

- **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 that once again the commodity bull in precious metals was dead. Inside our Platinum Membership, I reveal my very strong beliefs about this present mountain of "experts" that will continually and persistently state that the gold bull is dead upon every precious metals correction.

On November, 2, 2007, I 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:

I 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. Hmmm, wonder what I would value them at if I were them?"

- **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 has since 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. The shame shenanigans and opportunities with Goldman Sachs again exist in 2009.

Series of predictions I made November 16, 2007 in a newsletter I sent to hundreds of subscribers:

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 I 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 in the past year of this percent precious metals bull, with gold breaking the \$1,000 an ounce barrier and silver breaking the \$20 an ounce barrier in March of 2008.

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.

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 mu-

tual 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.”

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

I again warned people on my investment blog of an inevitable financial crisis of epic proportions on March 21, 2007:

“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.”

- **Outcome:** Now that the crisis definitely progressed in late 2008 as I had predicted for two 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.

Prediction I made December 6, 2007 in my free investment newsletter:

I 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 which immediately caused oil to rise above \$100 a barrel to \$120 a barrel as I predicted. In mid-2008, oil soared even higher at more than \$140 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 I made February 11, 2008 in a Crisis Investing workshop I conducted in Asia:

I 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 I predicted happened. International short-term capital outflows from the U.S. markets reached \$6.09 billion, and *short and long-term capital outflows combined reached a stunning \$74.79 billion*. Foreigners lost their risk appetite for U.S. assets just as I predicted and the subsequent outflow has been devastating on U.S. markets. In 2009, this trend of foreign capital outflow is intensifying and foreshadows grave serious consequences for the US economy.

Prediction I made March 11, 2008 in my subscription only services:

I 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 I made this prediction, many thought I 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 have been frozen for the inability to redeem the fund at a net asset value of \$1 as well. This **impossible event** that I predicted six months prior to it happening has now happened.

Prediction I made April 23, 2008 on my investment blog theUndergroundInvestor in an article I named "Will US Markets Crash Now or Later?"

I 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."

• **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! I think this easily qualifies as the crash I predicted.

Prediction I made June 14, 2008 in my subscription only services:

I 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."

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

Prediction I made July 22, 2008 in my subscription only services:

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 I 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 bold stated that "[Fannie Mae's] regulator has made clear that they are adequately capitalized," I described in great detail to my 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.

- **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 I made on pages 196-197 of my book "Confessions of a Wall Street Insider", the 1st edition which was printed in early 2008, available at www.lulu.com:

This is a direct quote from my 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."

- **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 I'm 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, I am 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 I had. Note that I did not equivocate in my prediction, stating 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 of 2008 and another mini-rally in early 2009, many people will state that the dollar end of my prediction was wrong. Let time reveal the answer, however.

My predictions for the future

Available to all Platinum Member subscribers only! The level of information available in our subscription services versus our free resources is like day and night. We ONLY provide very specific guidance for investment behavior and actions that will benefit from this crisis in our Platinum Level membership and never in our numerous free publications. We have made numerous other more specific predictions only in our subscription services and will continue to address the best way to preserve and grow your money as this crisis unfolds only to our subscribing members. In 2008, we have released SIXTEEN SPECIAL TIMELY BULLETINS to our Platinum Members to keep them up to date with how to interpret this unfolding crisis despite the media's persistent reports that this crisis is bottoming as we approach the end of 2008, and again in early 2009. Of course, with our Platinum Membership, we don't just provide you with remarkably accurate predictions, but we inform you of how to leverage our predictions to create wealth during this ongoing crisis.

THE PREMISE BEHIND OUR PLATINUM LEVEL INVESTMENT STRATEGIES

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 select their investment assets 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 ([click here to view investment returns achieved with our system: http://www.smartknowledgeu.com/successstories.php](http://www.smartknowledgeu.com/successstories.php)). Though the returns of some of our assets took a steep hit in September & October of 2008, we were not concerned, as again, any steep corrections in the PROPER ASSETS to deal with this crisis only present buying opportunities. 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 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 strategies similar to ours. 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. 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 recommend;

√ How to buy stocks and our most favored NON-STOCK ASSETS 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.

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;

√ 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

Our Platinum Membership provides more than 50 specific stock picks to get you started in a Special Annual Guide, throughout the learning modules, and via frequent Special Member Alerts distributed by email. However, we want to emphasize that our Platinum Membership is NOT a stock picking service, but rather a step-by-step WEALTH CREATION 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 at the beginning of each year if your Membership is still active on January 1st of the following year.

Your Platinum Membership also includes:

8 FREE BONUS SPECIAL REPORTS AND FREE FLASH DRIVE:

Four Very Critical Reports on How to Create Wealth From this 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 (Editor's note: As of March, 2009, two investments discussed in this report were respectively profitable by 160% and 253%)
- √ 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™ Guide: Our Favorite Investment Opportunities (A list of 50+ of our favorite investment opportunities discussed in our curriculum plus additional bonuses in one convenient guide), AVAILABLE ONLY TO PLATINUM MEMBERS

Please note, that if you choose to sign up under the money back guarantee, we will grant access to the SmartKnowledgeU™ Stock Guide and our entire archive of Special Member Alerts only after the Money Back Guarantee period expires. This is to prevent people from signing up, accessing all of our most crucial up-to-date information about our most favored stocks and non-stock assets (including those stocks discussed in our modules that have since fallen out of our favor), and then requesting a refund. However, access to all other special reports included within your membership level will be activated in about 24 hours at the same time you are granted access to all learning modules. If you forego the money back guarantee, we will grant immediate access to all Platinum resources.

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 33 of our learning modules, 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 many from financial devastation when the Peak Investment Crisis eventually reaches its full blown phase, I'll personally give you a 7-day risk free trial to check out our SmartknowledgeU™ Wealth Creation system. After you sign up for any of our membership levels (excluding our Up Your Wealth Literacy! membership), if you are not 100% satisfied in any manner with our curriculum, simply request a refund by emailing us at refund-at-smartknowledgeu-dot-com within 7 days of your activated membership, and we will refund your money, no questions asked. 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 the choice of immediate access VOIDS any right to our Money Back Guarantee.

JOIN US TODAY!

Given my vast number of predictions that have since come true, all of which are in writing, I sincerely hope that 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 2009 and future years. By 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 that were heavily invested in traditional global stock markets asked me for my opinion about US markets in April, 2008, I honestly told them of my very strong belief 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 thousands of hours of cumulative research to uncover and provide to Platinum Members. Still, I told my friends my sincere belief. Inevitably, NOT A SINGLE PERSON listened to my guidance based upon our short conversations, and instead, made emotional decisions based upon HOPE and NOT FACT, and by the poor advice of their advisors at commercial investment firms. I discovered that they all opted to hold on, hoping to just get back to even and regain their steep losses from January before selling out. Needless to say, unfortunately all were devastated even more by this choice. As the name of my company states, we at SmartKnowledgeU™ are dedicated to telling you only the TRUTH about this ongoing Monetary Crisis. **JOIN US TODAY and begin transforming your portfolio into one that can PROSPER during this crisis!**

SAMPLE TESTIMONIALS ABOUT SMARTKNOWLEDGEU™

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

"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

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."

- 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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