



private consultation / corporate consultation
FACT SHEET



SMARTKNOWLEDGEU

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Learn How to Protect Your Personal and Business Interests 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 over issuance of money.”



So with no free markets, less-than-honest Wall Street and global banking executives that continue to hide critical problems from investors and corporations worldwide, and a severely debased U.S. dollar that has now

brought the US & global economy to the brink of disaster, how can the individual investor and corporations win? Our Founder and Managing Director, JS Kim has the answers. For the past 3 years, JS’s predictions regarding the direction of this crisis have been among the most accurate in the world, trumping many other experts by many months with his insight into how this crisis will unfold. In fact his insight into how the corruption of financial elite is now affecting the economic standing of businesses and citizens worldwide has been so accurate that the following sites now routinely restate JS’s opinions online: Reuters, the International Business Times, the UK Financial Times, the New York Times, US Today, the Wall Street Journal and the Washington Post just to name a few. JS is fond of stating that those that continually evaluate the technical and fundamental aspects of this crisis without understanding the connections of this crisis to Central Banks and governments worldwide will continue to make essential assumptions about this crisis that are wrong and that will lead to failure. Through his Private Wealth Consultations and Corporate Consultations, JS will provide the necessary guidance and insight to create wealth during this crisis that your competitors lack.

Pricing for Our Private & Corporate Consultations

The price of our one-on-one Private Consultation with our founder and Managing Director, JS Kim is the USD equivalent of 8.1889 ounces of gold. The price of a 1/2 day (4-hour) Corporate Consultation is the USD equivalent of 5.0000 ounces of gold and the price of our full day (8-hour) Corporate Consultation is 10.0000 ounces of gold. Though the prices of our services are constant in terms of gold from month to month, their USD equivalent price will vary month to month. To learn more about our gold standard pricing scheme, visit <http://www.smartknowledgeu.com/goldstandard.php>

Private Wealth Consultation Features

Our Private Consultation grants you an exclusive 2-1/2 hour one-on-one wealth consultation session with our Founder & Managing Director as well as all the benefits of our premium services for an entire year.

OUR PRIVATE WEALTH CONSULTATION SESSIONS COVER THE FOLLOWING TOPICS

- ✓ Specific compelling information not provided in any of our public workshops regarding the severity of the dollar crisis and detailed explanations of why our Founder's suggested portfolio reallocation guidelines will greatly benefit your portfolio no matter the severity of the crisis.
- ✓ Detailed explanation of why the ongoing crisis is likely to worsen in severity and why it will affect almost all global markets negatively.
- ✓ Why this crisis offers the best opportunity of our lifetime to make a fortune.
- ✓ Specific reallocation guidelines for your portfolio tiered by medium and aggressive risk tolerance and insight into which allocation guideline is our Founder's favorite, and why.
- ✓ A list of our favorite stocks as well as favorite hard assets, tiered by risk, in each of our favored asset classes, to guide your future portfolio reallocation and specific asset selection.
- ✓ Why irrational stock market rallies that occur in the midst of crisis are unlikely to increase your real wealth and participating in these traditional market rallies is still NOT the best way to position your assets;
- ✓ Why you need to focus on the purchasing power of your money, not the amount of money you have, in order to truly understand

how to create and sustain real wealth during these dangerous and volatile times.

- ✓ Why understanding neither technical or fundamental analysis of capital markets, but rather world government and Central Bank interventions into free markets, is the most critical factor to create wealth during this ongoing global financial crisis.
- ✓ Any other specific questions that you would like addressed and answered via communication with our Managing Director before your Private Consultation session.

BONUSES

- ✓ Consultation on what non-stock asset class has one of the greatest upsides during this ongoing financial crisis; the safest low-risk, high-reward asset among this asset class to purchase; and personal instruction on how to buy this valuable asset without fear of overpaying for it.
- ✓ Consultation on how to protect the purchasing power parity of your paper currency (against a falling U.S. dollar, Euro, Pound Sterling, etc.) as this crisis deepens.

Other SmartKnowledgeU™ Premium Services you receive with a Private Consultation include:

- ✓ A FREE 1-Year subscription to our Crisis Investment Opportunities newsletter. During the 1st quarter 2009, our Crisis Investment Opportunities newsletter returned +36.38%. To read full details about the benefits of a Crisis Investment Opportunities newsletter subscription, please download the fact sheet at <http://www.smartknowledgeu.com/pdf/investmentnewsletter.pdf>
- ✓ A FREE 1-Year subscription to our Platinum Level online education course that grants you access to 4 very Special Reports: (1) The Best Investment for the Next 5 Years; (2) Crisis Investing; (3) The Coming Global

Crisis, Part I; and (4) The Coming Global Crisis, Part II. These four reports contain more than 100 pages of proprietary SmartKnowledgeU™ research unavailable anywhere else. In addition, you will also receive full access to over 600+ pages of online content, 33 learning modules, 175+ lessons, and 166 exam questions. To read full details about all the benefits of a SmartKnowledgeU™ Platinum Membership, please download the fact sheet at <http://www.smartknowledgeu.com/pdf/Platinum.pdf> If you are considering a private consultation, we highly recommend that you read this fact sheet in its entirety as it will grant you a clear picture of the accuracy of our calls all throughout this crisis and how following our guidance can help you create tremendous wealth while the masses continue to lose wealth.

Here's what one recent SmartKnowledgeU™ Private Wealth Consultation client had to say about her experience:

"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

As our Managing Director travels frequently for business and is often based in Asia for extended periods of time, most consultations will be conducted by a phone session unless alternate arrangements to meet in person are possible. All private consultations also include the issuance of an Executive Summary that summarizes all pertinent points of the consultation. This Executive Summary will be sent by email within 3-5 business days of the completed consultation.

Finally, we have discovered, on occasion, that given the different personality types and goals

of investors, clients may be better served by our other premium services and not by a Private Wealth Consultation. However, the process of understanding a client's suitability for a SmartKnowledgeU™ Private Consultation begins by discovery. Thus, if you are considering a SmartKnowledgeU™ Consultation, please begin the process by emailing us your top three desired goals from a Private Consultation at info-at-smartknowledgeu-dot-com, with "Private Wealth Consultation" in the title of your email subject.

Corporate Consultation Features

The SmartKnowledgeU™ Corporate Consultation grants you an exclusive one-on-one wealth consultation session with our Founder & Managing Director regarding how you may need to re-focus your business model, hedge against potential significant currency devaluation in your country, and reassess your operational plan to emerge from this crisis more efficient and stronger. Our Corporate Consultation sessions are available as either a half-day or a full day session. During the last few years of this global economic crisis, we have witnessed many corporations make many mistakes that have cost millions of dollars in revenues and profits. Every day in newspapers all around the world, we read stories about Managing Directors and CEOs of industries as varied as steel, oil, hotels and banking that continue to make critical erroneous assumptions about the nature, severity and duration of this continuing economic and monetary crisis that could threaten their very survival as an ongoing business entity in the future.

One of the best ways to understand our founder's expertise regarding this global monetary and economic crisis is to examine his track record for the past 3 years. You can do this by reviewing our Platinum Membership fact sheet which summarizes our Founder's

remarkable accuracy in predicting every step of this crisis for the past three years: <http://www.smartknowledgeu.com/pdf/Platinum.pdf>

For the past three years, government and financial pundits all over the world have disagreed with our Founder's viewpoints. For three years, they have been wrong, and we have been right. Today, the "pundits" state that the worst of this crisis is now behind us. Our Founder & Managing Director, JS Kim, firmly believes that the worst of the crisis is ahead of us. Given his phenomenal track record in predicting the various stages of this crisis, and the coverage he has consequently been granted online by the New York Times, USA Today, the Wall Street Journal, Reuters, the International Business Times, the UK Financial Times and others, what if our Founder is right and the media experts are wrong again? If our Founder is correct again, many businesses that fail to plan for a deepening progression of this crisis will fail. Is it not worth one hour of your time to read our fact sheet at the link above to determine if a Corporate Consultation may be right for you?

Let us emphasize first what our Corporate Consultation does NOT entail. The SmartKnowledgeU™ Corporate Consultation is NOT an assessment of your business model with recommendations on how to cut costs. It is not a review of your operational efficiency that relates to just-in-time inventory models or an assessment of the proficiency of your personnel. However, given the serious mistakes we have seen many global corporations make in the past few years in response to this ongoing economic and monetary crisis let's review what a SmartKnowledgeU™ Corporate Consultation DOES entail:

Our full-day (8-hour) Corporate Consultation session covers the following topics. Our half-day (4-hour) Corporate Consultation covers all the below topics except for the specific review of your business plans:

- ✓ Specific compelling information not provided in any of our public workshops regarding the severity of this monetary and economic crisis and why listening to the financial and government pundits in your country is bound to cause disastrous corporate decisions in the future.
- ✓ A review of your last year's business plan & your current year business plan going forward by our Founder and a summary of critical changes that must be implemented to protect your business viability as this crisis continues to deepen in future years.
- ✓ A critical review of any mistakes made last year in response to this crisis and the proactive steps that must be taken to prevent such mistakes from recurring and turning into even larger errors this year. Our Founder will sign any required legal documents to guarantee confidentiality of any corporate business plans granted to him for review as part of the consultation process.
- ✓ Why this crisis offers the best opportunity of our lifetime to solidify your business position in your industry as the failure of competitors that do not pro-actively & significantly alter their business plans in preparation for this crisis is inevitable.
- ✓ Why failing to plan ahead of time for this crisis, and merely reacting to this crisis, is likely to create a near impossible environment in which to prosper and perhaps, even create the demise of your business.
- ✓ A detailed explanation of why history, and not just my personal research, tells us that this crisis is bound to progress into a much deeper, critical stage before things get better.
- ✓ A detailed explanation of the ulterior motives that drive the commentary on this crisis delivered by both government and finance leaders all around the world, and the consequent reason their commentary has been among the worst predictions regarding

the true direction of this crisis for the last three years.

✓ How you can avoid downsizing and low-morale among your corporate staff that will surely plague competitors as this crisis deepens by taking the proper proactive, rather than reactive, steps now.

BONUSES

✓ Consultation on several of the safest low-risk, high-reward assets you can invest in for your corporate accounts to provide you with the necessary capital cushion you will need as this crisis deepens and why your corporate accounts will be devastated if you do not take these protective steps now.

✓ A detailed explanation of steps you must take to protect the value of your revenues no matter if your revenue base is denominated in US dollars, Euros, Pound Sterling, Renminbi, Australian dollars or any other currency. An executive summary of our Founder's Corporate Consultation provided to you within 3-5 business days after the in-house consultation has been completed.

As our Managing Director travels frequently for business and is often based in Asia for extended periods of time, any flight costs related to all Corporate Consultations are expected to be paid for by the client. All other travel costs associated with the consultation will be paid out of pocket by our Managing Director..

If you are interested in learning how to create wealth from this crisis and to strengthen your position among your competitors by seeking a SmartKnowledgeU™ Corporate Consultation, please begin the process by emailing us with your inquiry at info@smartknowledgeu.com. Please write "Corporate Consultation, Half Day" or "Corporate Consultation, Full Day" in the title of your email subject and we will respond to your inquiry within 24-48 hours.

Testimonials about SmartKnowledgeU™

"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 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!"

- 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."

- 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

Please Join Us Today to Ensure that You Swim, Not Sink, As This Crisis Deepens!

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