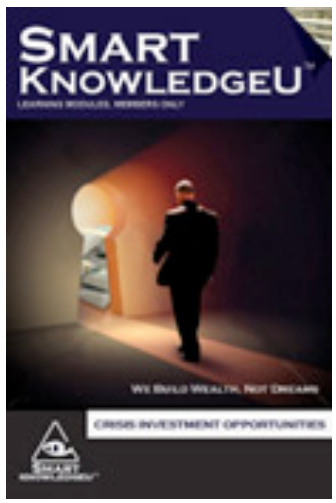
The SmartKnowledgeU™

Crisis Investment Opportunities Fact Sheet



How does the Crisis Investment Opportunities investment newsletter differ from the hundreds of other investment newsletters?

The Crisis Investment Opportunities investment newsletter is the anti-Commercial Investment Industry newsletter. Our goal, as an independent investment newsletter publisher, is never to gather assets (the only goal of the commercial investment industry) but only to maximize your profits! In fact most investment newsletters have the same goal as the commercial investment industry - to maximize their company profits at any cost, even if that requires deceiving the customer (not the same as maximizing portfolio returns). Why do so many investment letter publishers offer SO MANY DIFFERENT newsletters? Quite frankly, the answer is simple.

Many of our competitors continue to offer portfolios that solely focus on U.S. stock markets even though these portfolios have yielded some of the worst returns of the 5-10 different newsletters they offer. At times our competitors have even publicly admitted that their newsletters that focus on U.S. markets are a poor product and often yield the absolute worst returns of all their newsletters. So why do they continue to offer such a poor product? For most investment newsletter publishers, a US focused investment newsletter will easily be their biggest breadwinner, selling the most subscriptions, despite the huge losses they have produced over the past two years. This is because U.S. markets are still the largest in the world and investors historically have wished to buy stocks they are familiar with - McDonalds, Microsoft, Citigroup, Boeing, IBM, etc. - even if there are far better stocks to purchase during turbulent times and even if some of these companies are in all likelihood, already bankrupt with others likely to follow down the same path.

And now that US stock markets have rallied again in 2009 (but this will turn out to be a fake rally) many investment newsletter publishers have returned to pushing a new US bull market and entirely 100% US stock portfolios again. In 2008, these newsletter publishers changed up their strategies and very heavily promoted foreign stocks because US stocks were not selling. Think about this. Do you truly believe that economic recovery is on the way in the US and around the world as we head into 2010 as is the story that many investment newsletter publishers are promoting? How can we have economic recovery when TRUE unemployment figures are soaring, when manufacturing levels have plunged, and when export levels have plunged not only in the US, but in major markets in Europe and Asia as well? Is a jobless, manufacture-less, and goods & service-less recovery truly plausible in multiple markets around the world?

Are we saying we don't wish to maximize our company profits? Of course not. Every corporation wishes to maximize their profits. However, one can choose to maximize company profits while also aligning company interests 100% with your clients. It's just a process that is far more difficult and time consuming than scamming customers out of their money. Unlike many of our competitors, we will NEVER offer an inferior product just to entice naive investors to hand over their hard-earned money to us. In fact, the returns of our Crisis Investment Opportunities investment newsletter are a testament to our corporate mission and the responsibility we feel towards serving the best interests of all our clients. We have produced positive returns every year since our launch in June, 2007. In 2007 YTD, in just a six-month period, the CIO returned +23.78%, more than THIRTY TIMES the +0.73% return of the Australian index and crushing the US S&P 500 return of -4.21% during the comparable time period. In 2008, we were on our way to returning another 20.00%+ annual return when the commodity sell-off of August and September 2008 caused a 20.00%+ plunge in our portfolio returns in just two months and we ended the year with a slight +3.21% gain. Please scroll to the end of this fact sheet to see the charted returns of the Crisis Investment Opportunity newsletter since our launch on June 15, 2009.

Though this is not an excuse, and we admittedly were caught off-guard by the extent and ferocity of the commodity sell-off during this time, other very respected Chief Investment Officers such as Donald Coxe of Chicago's Harris Investment Management agreed with us that "there was no doubt whatever" that the sell-off was purposely and diabolically engineered by the US Federal Reserve, the US Treasury and the US Government with the express intent of propping up a crashing US dollar and crashing US investment firms on Wall Street (as rising gold discourages investment into the US stock market). Most people that don't have a full understanding of how the monetary system operates have no clues as to how close the world came to witnessing a US dollar collapse during that period in 2008. It's almost grotesquely odd how the majority of people are still ignorant about the grave dangers the US dollar (along with the pound, the Euro and the yen) faces, and how today, they still are doing nothing to prepare for the inevitable second phase of this global economic crisis.

However, we assure you that we have learned much from the past 3-years of unprecedented government interference into developed stock markets and the chance that we will be caught that off-guard again is remote. Still, as we stated above, we recovered to yield a positive return in 2008 when US markets, UK markets and Australian markets respectively yielded spectacularly negative returns of -38.50%, -31.33% and -41.29%. So even in light of what we see as a one-off non-recurring event for us in August and September of 2008, we still were able to outperform US, UK, and Australian markets by 41.71%, 35.45%, and 44.50%. Not too shoddy. Finally in 2009, despite the financial oligarchs engineering another huge rally in US markets built on hot air that will deflate hugely in the near future, **our Crisis Investment Opportunities newsletter has yielded a whopping return of +63.32% (in a tax-deferred account), nearly 40% more than the returns of the US S&P 500 index over the comparable investment period.**

Pricing

The price of of our Crisis Investment Opportunities newsletter is 0.5000 ozs. of gold, but likely to rise to 0.7500 ozs. of gold at some point in 2010 (or may already be 0.7500 ozs. of gold by now depending upon when you are reading this fact sheet). Due to all Central Banks' choices to devalue fiat currencies to support the world's fraudulent banking and monetary system, we have based all prices for our services on a gold standard since mid-2009. With the rise in the price of gold, our CIO newsletter's annual subscription fee has risen steadily from under $350 a year at one point to its higher dollar price now. But note that for the first 3 years we offered our investment newsletter, we kept a constant GOLD PRICE, while the currency exchange rates to gold have changed. The first REAL price increase we make to our CIO newsletter will come in 2010.

The Difference Between Us & The Bargain Basement Newsletters

A frequent question we receive is the following: "I really like your vision and want to buy your investment newsletter but I just think it's a little expensive. A lot of investment newsletter publishers offer services for $150 or so a year? Do you have a lower priced offering to your services?" Here is our respectful reply. In the investment industry that is chock full of charlatans, you rarely ever get what you pay for. In 2000, 2001, and 2002 and again in 2007, and 2008, those investors that were clients of large commercial investment firms paid thousands of dollars in fees every year to these firms in addition to losing additional tens or hundreds of thousands of dollars, euros, yen, or pounds every year. For investment newsletters that charge $150 a year, such a cheap newsletter is usually a teaser entry rate (much like banks used to offer "teaser" mortgage rates on ARMs for the first year before interest rates bumped up to much higher levels). After you bite on their cheap, essentially worthless newsletter, these newsletter publishers typically bombard you with hundreds of marketing emails in an effort to convince you to upgrade to a much more expensive service. There is no respectful investment company that will ever offer you any investment guidance of any utility for $150 a year. If you buy $5,000 of a mutual fund through a commercial investment firm, a 3.5% upfront fee is typical. So just to invest $5,000 into a mutual fund, a commercial investment firm will charge you $175 for execution of an act that takes about 30 seconds. If a company will charge you $175 for 30 seconds of work, what kind of guidance can you expect for $150 a YEAR?

A great majority of these bargain basement priced newsletters don't even offer their subscribers a specific portfolio with specific entry and exit prices for stocks and assets that they advocate. **I'll reveal to you the dishonest trick these bargain basement newsletter publishers use to goad naive investors to pay $150 for a worthless newsletter.** Typically, such bargain basement investment newsletters pick loads of stocks every year. They close out the stocks they selected from their open positions that have lost 30%, 40%, 50%, 80% or more so you never see these losses; instead, they advertise only winners of their "**open positions**". This is why you will never see such investment newsletters advertise their returns for their portfolio year-to-date. Instead, consistently, you will only see such newsletter publishers advertise cherry picked huge winners even though these newsletters tend to have discussed many stocks that lost a great deal of money as well. But anyone in the world, even someone that has zero expertise in understanding stock markets, if he or she selected 40 small cap stocks, would likely be lucky enough to pick a few winners that would return 250% or 300% returns after 1 or 2 years. This is precisely the reason why you consistently see these bargain basement newsletters goad naive investors into buying their newsletter with advertising claims of "picking stocks that have now returned 253% and 338%!!!!"

You will almost never find these same newsletter publishers advertise the annual returns on all of their positions year-to-date, but ONLY THEIR OPEN POSITIONS. If they did, you might very well discover that their annual returns were only 5% or possibly even -25%, a truth that certainly would never sell as many subscriptions as advertising their stock picks that returned 253% and 338%! This is the dishonest trick by which a newsletter publisher can advertise a newsletter that has selected some stocks with phenomenal performance though its overall performance is still atrocious. However, from SmartKnowledgeU™, you will ALWAYS find returns on our entire portfolio year-to-date on ALL positions held for the year, including all OPEN AND CLOSED positions. Were we to advertise our returns on our open positions only, our return as of December 2009 might have been 254%, and not 73.69%. But our return of 73.69% includes every single one of our positions since January 1st, 2009, even those that lost money.

You should note that we have yet to see any of the newsletters that run these highly enticing teasers about enormous profits in short periods of time print actual YTD yields for an overall specific portfolio they hold as we regularly do with our Crisis Investment Opportunities portfolio. Again, this is precisely what these bargain basement priced newsletters don't want you to know - that they offer you no specific portfolio composition or strategy. Do you really believe that you will receive a steady stream of stock picks that consistently return 313% in six months with no picks that lose almost all of their share price for a paltry fee of $199 a year? If so, then these investment newsletters would be returning 200%+ every single year and these newsletter publishers would be promoting their YEAR-TO-DATE PORTFOLIO RETURNS and NOT the returns of individual stock picks they discussed in their newsletters. At SmartKnowledgeU™, we categorize any newsletter service offered for an annual fee of $200 or less as a bargain basement newsletter. When you shop, what do you receive in "bargain basement" steals? Items that are partially torn or imperfect, right? Bargain basement newsletters are the same and you will be receiving imperfect investment guidance at these cheap prices.

I would fathom that almost all bargain basement newsletters lost 30% to 40% in their portfolios during 2008. When all markets rise, good performance is easy, though significant outperformance of major market indexes (20%+ or greater performance of the global major market indexes) is still extremely rare. However, the true test of an investment company is their performance during terrible markets. You can't "fake" knowing what you are doing during terrible markets. You really have to know your stuff to markedly outperform indexes during terrible markets. In 2008, if you lived in the UK, and your advisor lost about 20% to 30% in your portfolio, or if you lived in the US, and your advisor lost about 35% to 40% in your portfolio, your advisor truly had no clue.

Why? Well simply put, you could have invested in an index fund and received virtually the same terrible performance while saving the thousands of dollars in fees you probably paid your advisor that year. Consider you had just $30,000 to invest in markets. We feel very comfortable with stating that if you pay $150 a year for an investment newsletter, your returns are going to be virtually the same as the index performance in your country. So let's consider what your returns might have been in the United States since we launched our Crisis Investment Opportunities newsletter in 2007. In 2007, during the comparable 6-month period we were in operation, the S&P 500 returned -4.21%. In 2008, the S&P 500 delivered -38.50% in losses, and in 2009, as of December 3, 2009, the S&P 500 returned +22.84%. So in a tax-deferred account, after 2007, your $30,000 would have been $28,737. After 2008, it would have been $17,673. And as of December 3, 2009, it would have risen to $21,710. In the end, you paid very little in service fees. $75 in newsletter fees in 2007 (for half a year); $150 in newsletter fees in 2008; and $150 in newsletter fees in 2009 for a total of $375. However, you would have suffered a loss of $8,290 in your $30,000 portfolio and combined with your fees, suffered a NET LOSS of $8,665.

Had you invested in our newsletter, our approximate average annual fee for the CIO newsletter in 2007, 2008, and 2009 was respectively $350, $450 and $520. So the total fees you would have paid to us for those three years would have been a combined $970, a much greater cost to you than the $375 of fees you would have paid to subscribe to a bargain basement newsletter. But now let's compare performance. Our performance, in a tax deferred account in 2007, 2008 and 2009, was respectively +23.78%, 3.21% and 73.69%. Thus at the end of 2007 had you followed our guidance exactly, your $30,000 would have grown to about $37,134. At the end of 2008, you would have had about $38,326. And as of December 3, 2009, you would have had $66,568. So deducting the $970 fees you would have paid for our investment newsletter, your NET GAIN would still have been an enormous $35,598. **Thus, in this example, your choice was between paying much higher fees but earning a $35,598 NET GAIN with us or going with a much cheaper investment newsletter and suffering a net loss of $8,665. Your decision in this matter literally could lead to a difference of more than $44,263 to your bottom line performance on an account that only started with $30,000!**

Again, we justify our fees at the higher end of the investment newsletter spectrum (though not at the highest, for some newsletters charge upward of $3,000 per year) because we continue to deliver solid performance in good times and bad times. As we stated before, an investment company can't "fake" knowing what they are doing when times turn bad though they can "fake" it when times are good. We foresee many bad times ahead in the global economy as we head in 2010. Though of course, past performance doesn't guarantee future results, we have a track record now of tremendous outperformance of developed global market indexes during terrible times as well as decent times now. Furthermore, consider this second scenario. Have you ever bought $30,000 or more of mutual funds ever at any point in your life? Most mutual funds charge you for 12b-1 advertising, marketing, and distribution fees that range from 0.25% to 1.0% a year, administrative fees that range from 0.20% to 0.40% a year, management fees paid to the mutual fund manager of 0.50% to 1.00% a year, and the costs of trading the account that add another 2.0% to 4.0% a year. What about no load funds you ask? Please. There is no such thing as a no load mutual fund because you even in a no load mutual fund, the mutual fund companies charge you with massive hidden fees every year that are merely removed from your returns before you see them.

No load funds have plenty of fees. For example, were we a mutual fund manager (though we are not), we could call ourselves a no load fund, and then deduct 10% of hidden fees every year from our returns to pay out all the employees associated with running the fund. Thus instead of our returns being 73.69% as of December 2009 this year, they would have been 63.69% and none of our investors would have ever seen our 10% of hidden fees. Of course, at the beginning of the year, it would have been near impossible to sell a mutual fund with an advertised 10% upfront fee. But call it a no load fund, hide the 10% of fees we really charge, and it becomes a breeze to sell the fund. This is how easy it is to fool most retail investors. As far as "regular" mutual funds which also share many of the hidden fees of no load funds, after adding the cost of upfront fees that often range from 3% to 5%, a retail investor very likely pays a total fee somewhere in the range of 8% to 10% just to buy into a $30,000 mutual fund. Thus, if you've ever bought as little as $30,000 in mutual funds, you likely paid somewhere in the range of $1,500 to $2,400 in fees (hard and soft costs) for the "privilege" of buying these mutual funds. If this situation describes you, then you should be willing to pay at least this much for better, more qualified guidance from an investment newsletter.

We firmly believe that the Crisis Investment Opportunity newsletter is different than most other investment newsletters in the depth and expertise of analysis we offer regarding our asset holdings and regarding macroeconomic trends. Very often, our newsletters are more than 30-45 pages long. Many of our competitors offer newsletters of little substance beyond a brief description of a few stock picks. Yes, we realize that our newsletter is priced towards the higher end of investment newsletters but those newsletters that cost only USD $99 to $200 a year are cheap for a reason. Often they are of little substance and their performance is almost always atrocious, merely mimicking the returns of the major global stock market indexes. In the end, with a cheap investment letter, you may save several hundred dollars in annual subscription fees but you will most likely end up losing hundreds of thousands of dollars in your portfolio. As of today, we still are MUCH CHEAPER than our competitors that offer comparable value and analysis. Find any one else that can match our performance andtrack record for the last 3 years , and you are very likely to spend US $2,000 to US $3,000 per year for their services. In fact, our prices will almost surely increase in 2010 due to the enormous amount of effort and time we spend ensuring that our portfolio returns great value to our subscribers whether global markets rise or crash. We certainly devote loads more time to each of our investment newsletters than any publisher that offers their service for $100 or $200 a year. **At SmartKnowledgeU™, we know that when it comes to the investment industry, 99 times out of 100, you never get what you pay for. This is the very reason that we work so hard to be the 1 company out of 100 that actually delivers on the money you pay us.** For example, with our higher priced Platinum Membership, priced at 7.0000 ozs. of gold, one of our clients wrote in to us to inform us that a specific investment opportunity alert we sent to all Platinum Members yielded him $23,000 of profits in just two weeks time! At SmartKnowledgeU™, one thing is certain. We will work harder than anyone else in the industry to deliver the goods to you.

If I'm a Novice Investor, is the Crisis Investment Opportunities Newsletter Sufficient to Help Me Profit From this Crisis or Do I Need the Platinum Membership?

Here is how we can best answer this frequently asked question. We always encourage our members to buy the investment newsletter as a supplement to our Platinum Membership or our Wealth Secrets Membership, and not as a stand alone investment tool, because one of our biggest sayings at SmartKnowledgeU™ is that you should always understand what you own. Given the quite different prices for the Platinum Membership and the Crisis Investment Opportunities investment newsletter, the level of explanation, analysis and information provided to our Platinum Members, is of course, significantly higher and more detailed than for our investment newsletter subscribers. Though we our proud of the performance of our Crisis Investment Opportunities newsletter, given that we launched our newsletter in the middle of this current crisis and have not yet suffered a single losing year, the truth of the matter is that only our Platinum Members will receive notification of some investment opportunities that we believe will dwarf the returns of those in the Crisis Investment Opportunities newsletter as this crisis continues to deepen, perhaps reaching its apex in 2012-2015. Though with significantly higher profits, there often is significantly higher risk, we firmly believe we grant our Platinum Members the tools to negate much of the risk of investing in more volatile assets. However, because we do not grant these tools to our Crisis Investment Opportunities newsletter subscribers, we unfortunately are not able to discuss these higher profit potential opportunities in our CIO newsletter without such discussions verging on the precipice of irresponsibility.

What are these opportunities? Some are investments in other physical assets that we do not discuss in our CIO newsletter and others are junior resource gold and silver stocks that we do not discuss at all in our CIO newsletter. Junior stocks are the ones that can be expected to be among the coveted “10-baggers” (meaning a return of 1,000% or more) as this crisis unfolds. For example, some of the junior gold and silver stocks we discussed only with Platinum Members are already up over 200% from November 2008 to November 2009 and should soar much much higher as this crisis deepens in future years. However, with junior gold and silver stocks, well over 90% of these types of stocks are bad, risky investments. We not only update our Platinum Members every year regarding our favorite junior stocks, but we provide a dedicated module to our Platinum Members with specific guidance on how best to identify potential winners in this difficult to understand asset class.

The reason the level of information provided to our Platinum Members is much higher than the level of information provided to our investment newsletter subscribers is actually quite simple. Our Crisis Investment Opportunity newsletters are actually quite detailed, on average 30-35 pages per issue, but often as much as 40 pages per issue during particularly panicked times in markets. However, we literally provide hundreds upon hundreds of pages of material to our Platinum Members, including detailed explanations of some of the free market interference schemes operated by Central Banks and governments. This enables our Platinum Members to fully understand why certain seemingly illogical events happen - like why gold stocks drop when they should be rising?; why the dollar strengthens when it should be falling?; if explosions in gold stock prices are sustainable or speculative and likely to correct?; why US bank stocks rise if fundamentally many may be bankrupt?; and so forth. It is just not feasible to provide this same level of expertise through the forum of our investment newsletter as every issue would then transform into a 50-70 page bulky giant. Furthermore, we created our Platinum Membership to provide a stellar tier of expert information to those that truly desire the highest level of expert information to create wealth from this crisis. As sort of a “junior” Platinum Membership, we offer our Wealth Secrets Membership. Finally, we created the Crisis Investment Opportunity newsletter in order to provide a greater level of accessibility in regard to our pricing. However, we still ensured that through this vehicle, we offer unparalleled access to information that you will never find at mainstream commercial investment firms or in 99% of all investment newsletters.

Probably the best analogy we can provide when comparing our Crisis Investment Opportunities newsletter to our Platinum Membership is the following: We provide the necessary guidance you need to make the proper decisions during volatile markets in our Crisis Investment Opportunities newsletter. For example, year to date (as of December, 2009), the returns of our CIO newsletter has still MORE THAN TRIPLED the returns of the US S&P 500 (in a tax-deferred account) despite the largest multi-month rally in the US S&P 500 since the Great Depression. However, in our higher level Platinum Membership, we provide the information you need to fully comprehend our newsletter guidance as well as information to determine how to use our newsletter guidance to create higher profits than the average CIO subscriber. That is probably the best way to describe how these two services complement one another. Furthermore, when compared to our CIO bulletins, our Platinum Membership Special Bulletins (often as many as 20-25 per year) are more frequent, contain more detailed analysis on how to handle the spikes of volatility that will be inescapable as this monetary crisis progresses, and contain more notices than those sent to our newsletter members about short-term trades that offer the potential of huge gains. This past April, 2009, we offered another Platinum Member Special Bulletin about an investment opportunity that yielded 40% to 90% in just two days. We also discuss in depth, opportunities in our Platinum Membership that we do not discuss in any other of our services, such as junior gold and silver resource companies that may very well return 500% to 1,000%, or even more, of returns as this monetary crisis deepens. However, that said, we strongly believe it is possible for someone to be quite profitable with only our Crisis Investment Opportunities newsletter.

If you understand why volatility happens, and how to prepare and react to it, Volatility does not need to be scary

To be completely transparent, our Model Portfolio tends to experience a couple of volatile periods per year due to our concentration in certain asset classes that have historically always been volatile. So why would we invest in asset classes that have been historically volatile? The answer is simple. We firmly believe beyond a shadow of doubt that the asset classes we hold in our CIO Model Portfolio are absolutely the very best and SAFEST asset classes you could possibly own during this unfolding crisis. The occasional strong volatility in the assets we hold has nothing to do with the fact that these assets are risky. In fact, just the opposite is true. Wall Street has fed the retail investor massive lies for decades about volatility equaling risk. Just think about this. Our assets have been no more volatile than developed stock markets as a whole since our launch in June, 2007, yet our CIO portfolio has massively outperformed all developed stock market indexes in every comparable investment period since our launch. The asset classes we invest in are most likely among the most conservative assets you could own during this crisis, yet they are likely to return some of the largest gains you will ever experience in your lifetime - but again, not without some volatile swings along the way. In a nutshell, these asset classes are volatile because their value exposes the world's leading Central Banks' scam of continually debasing the US dollar, the Euro, the Yen, and the Pound Sterling. But would you rather have exposure to massive volatility in developed stock markets which we believe will once again materialize in future years when we enter the second phase of this crisis, and as a result, likely lose significant amounts of money, or have exposure to short periods of manageable volatility and the yields we have illustrated above?

If you wonder how we can consider historically volatile assets to also be some of the most conservative assets one can own during this crisis, this is due to the MYTH propagated by the commercial investment industry that Volatility = Risk. Please refer to this blog article of ours regarding the myths of volatility

http://www.theundergroundinvestor.com/2006/11/20/a-though-most-investment-firms-would-say-yes-it-just-ain%E2%80%99t-so/

In conclusion, we firmly believe that our newsletter will be one of the few in the world that will return significant gains to our subscribers as this crisis unfolds. The fact that we have outperformed every year, almost all major global indexes by nearly 150% since our inception on June 15, 2007 until December 3, 2009, is a testament to our investment system and the specific knowledge of our Chief Investment Strategist, JS Kim, one of the best minds in the world when it comes to predicting future trends (please read the Platinum Membership fact sheet to view some of his consistently amazing predictions that have come true since 2006). The Model Portfolio of our investment newsletter is heavily positioned in asset classes that are still firmly entrenched in very significant long-term uptrends despite interim bouts of substantial volatility. However, during the times our Model Portfolio may suffer periodic bouts of volatility, this does not mean that we sit idly by. To the contrary, we take measures to counteract the volatility we expect to happen in the future. For example, in February 2009, we predicted that we would experience some significant downward pressure with the assets we hold in our portfolio. To hedge against the downside, we engaged in a series of 6 hedges for a period of only several weeks. The outcome of our six hedges were five gains of 33.33%, 20.00%, 11.33%, 2.67%, 9.52% and one loss of 33.33%. On average, we may implement options strategies one to three times a year to protect our profits, and the use of these strategies is very quick (generally we are in and out of options within a span of one to two weeks). However, if you do not have the time to utilize options strategies, do not fear, because you can substitute stop-loss strategies instead, though in general, we seek to not only hedge with our options strategies, but also seek additional profits. Thus, we will constantly seek to protect our profits in the future by hedging against potential drops and by retaining a flexible investment strategy. At other times, we may exhibit patience by setting aside cash temporarily for re-deployment into our favored assets at a future point and time when the risk-reward setup becomes much better.

Ultimately, we believe that we provide guidance like no other newsletter for the annual fee we charge. We just don't provide information about a stock or about a specific investment asset, but we provide our opinions for the proper entry strategy and the proper exit strategy, with changes to these strategies **every month** for new subscribers. In 2008, in addition to our regular 12 monthly issues a year, we issued 15-20 special interim bulletins for our investment newsletter subscribers that fine-tuned our current strategies. In 2009, we again delivered 24+ supplemental bulletins in ADDITION to our regular 12 monthly issues to our subscribers. Again, you will NOT find another newsletter out there that provides as much information as we do without paying more than US$2,000 - US$3,000 a year. There are NO newsletters, in our estimation that provide the level of detail we do for the same price. For 2009, the price for the CIO newsletter is 0.50 ounces of gold (Editor's note - Please note, however, that this price is subject to change at anytime at the discretion of our publisher, and likely to increase at some point in 2010). To read more about why we have adopted a gold standard for the pricing of all our services, please refer to this link http://www.smartknowledgeu.com/goldstandard.php

We promise you that we will always offer a SUPERIOR product. If we can't offer this, then we will cease to offer it. In fact many of you may not know this, but when we first launched the Crisis Investment Opportunities newsletter (then called the Global Stock Picker), we simultaneously launched a U.S. Stock Picker investment newsletter. Our belief at the time was that we could still uncover a few sectors in U.S. markets that would allow a U.S. based portfolio to perform well. Once it became apparent to us that the U.S. Stock Picker could not compete in terms of performance with our CIO newsletter, we discontinued offering it even though the number of inquiries we received regarding the U.S. Stock Picker newsletter outnumbered the inquiries regarding the CIO newsletter by a factor of 2 to 1. Though we could have continued to offer the U.S. Stock Picker investment newsletter simply to earn more revenue, we made the executive decision to cancel it. We simply will not offer an inferior product just to make money. Ever. The proof is in our returns.

Consider this analogy when comparing the Crisis Investment Opportunities newsletter to other more narrowly focused investment newsletters. If you were building an NBA all-star team and confined your picks to 25% of the league versus considering 100% of the league, which team do you think would yield the much stronger team? This is the difference between a domestically concentrated investment portfolio and one that considers the entire world for opportunities. Simply speaking, since we think it's quite foolish to only consider the market of your home country, whether the country in which you reside is the U.S., India, China, Hong Kong, Brazil, Germany, the U.K., or any other country. We simply will not offer an inferior newsletter here even if other newsletter publishers have proven that's what people will buy. Unfortunately, we cannot prevent every retail investor from making the huge blunder of deciding what investment newsletter to buy based upon "cost" rather than "added value" and "returns".

The Beauty of the Crisis Investment Opportunities Strategy is That Whether We are Right or Wrong about the General Direction of Global Stock Markets, Our Portfolio Should Continue to Flourish & Outperform Global Stock Market Indexes

As we discussed above and illustrate in the charts we post at the end of this brochure, we have outperformed global indexes by wide margins during the first 11 months of 2009 despite many developed global markets having experienced the strongest rallies in almost 80 years! For example, in the US, from early March to early June 2009, the Dow's gain of 30+ % in a 13 to 14 week period was bettered only one time in history by a 13-week run of 40+% after the Great Depression in 1932. Despite the Dow Jones Industrial Average's best run in nearly 80 years during the first half of 2009, **the Crisis Investment Opportunities newsletter has STILL outperformed the US S&P 500 index by more than 50.85% in the first eleven months of 2009!** (We will update performance of our newsletter every quarter in this fact sheet.)

BUT HERE'S THE PRESENT DANGER. **We are certain that the worst of this crisis has not yet arrived as we embark on the new year in 2010.** We are not trying to scare you here, but it was our ability to see through the nonsense of politicians and the fraud of the investment industry that enabled us to magnificently outperform the major developed stock market indexes in 2007, 2008 and this year in 2009. What happens to the performance of the DAX, ASX, DJIA, S&P500, LSE100 and other world markets when the global economy turns sharply downward again as we are sure it will? If this scenario materializes, then we are confident that the performance of our Crisis Investment Opportunities newsletter will CONTINUE to outperform all major global market indexes by an even wider margin perhaps. And this is the beauty of our strategies. Our Chief Investment Strategist, JS Kim, has been regularly quoted on the online websites of Reuters, the International Business Times, The New York Times, the Wall Street Journal, and many other financial sites. **He has designed strategies for the Crisis Investment Opportunities newsletter to outperform global stock market indexes whether the major stock market indexes rise or crash!** As testament to these strategies, you can see that in 2008, when all developed market indexes severely crashed, the CIO newsletter still churned out a nominal positive return; in 2009, when all developed global stock markets recovered, the CIO newsletter tripled the returns of the S&P 500. The commercial investment industry brags about its advisors that outperform its major domestic indexes by 5%. **In 2008 and 2009 (as of December 3, 2009), the CIO newsletter outperformed the US S&P 500 index by 40%+ and 50%+ respectively.**

At SmartKnowledgeU™, we are proud of the accomplishment of maintaining positive returns for the greater part of what has arguably been the three most difficult investment years of our lifetime. In addition, we are extremely proud of the guidance we have provided to our customers since the launch of the CIO newsletter, including very clear guidance to hold on to precious metal stocks during the strong correction in 2008. Our stance back then was in clear opposition to the predominant belief of many other analysts that the correction marked the end of the bull run for precious metals. Since that critical period of guidance, all of our precious metal stocks have rebounded quite nicely just as we predicted. As well, during this time, instead of being afraid and fearful, we noted to our new subscribers that the prices of many assets we were holding offered some of the best entry prices for our stocks and assets in 5-7 years. For those new subscribers that listened to our guidance and even for our long-time subscribers that used the correction to average down in price in 2008, many are likely sitting on gains greater than even our current 2009 YTD performance of 63.32% (**Editor's note**: Again,we update all performance figures in this fact sheet at least once a quarter). Though we have discussed only precious metal stocks to this point, and admittedly have a concentration in this area, there are, of course other assets that will benefit from this crisis, and we regularly hold several other asset classes in our CIO model portfolio as well at various points and time.

The year 2008 ushered in massive government intervention worldwide into free markets on a scale not experienced since the 1930's. This free-market meddling has guaranteed that fundamental analysis and technical analysis will now be inadequate to guide intelligent investment decisions in future years. In 2008, many investors, with an assist from governments that artificially propped up prices of financial stocks, were suckered into taking massive positions in financial companies under the belief that these companies were highly undervalued. At first, the prices of these stocks did indeed rise on this deception. Since that time, however, many foreign investors and governments have now lost hundreds of billions of dollars on these "sucker" plays. In 2009, the prices of US financial shares once again rose, but again, this rise was based upon deception. In reality, though this truth may not be exposed for some time to come, many major US banks are bankrupt as of today and only surviving due to the relentless printing of dollars by the US Federal Reserve. Today, one has to incorporate and plan for government interference in free markets to understand how to remain profitable in this type of environment so fraught with deceit and chicanery. In other words, as long as this monetary crisis continues to deepen in future years as we firmly believe it will, more active planning and investment will be required to be profitable.

In Today's Investment Environment In Which All Developed Governments are Massively Devaluing Their Currencies, If Your Investment Strategy Doesn't Outpace the Inflation that Comes From Currency Devaluation, You'll Be Left With MORE Money That Will Buy LESS!

Though the commercial investment industry will always advocate the argument for long-term "buy and hold" strategies due to the very low valuations of many companies right now around the world, we firmly believe that this strategy, even as of 2009, will lead to many more losses in REAL WEALTH, even if global stock markets continue to rise (we'll explain what we mean by this in a second) Now, and into the future, as an investor, you must understand that it is NOT the AMOUNT of currency that your portfolio is valued at, but WHAT THAT CURRENCY CAN BUY (aka, its purchasing power) that is the most important factor to your wealth. Even if global stock markets recover on the backs of greatly devalued Euros, Pound Sterlings, and US Dollars, do not be fooled into believing that your wealth has increased on this stock market recovery if it happens. As an investor, if your portfolio grows in US dollar amount, Euro amount, or Pound Sterling amount, but the amounts of these currencies buys you less goods and services, a greater amount of currency ownership has actually made you POORER in terms of real wealth. In other words, if the US S&P 500 market index rises an additional 20% for the remainder of 2009, the only way we believe this is achievable is with massive US dollar devaluation. So for example, if US markets rise 20% in dollar denominated stocks but the US dollar loses 25% of its purchasing power, a 20% rise in stock markets creates MORE than a 5% LOSS in REAL WEALTH after capital gains taxes. From 2000 to 2008, the US dollar, on average, lost about 8% of purchasing power every single year. Most commercial investment firms and Wall Street firm advisors would tell you that their goal was to return to you 8% a year which they did not even achieve. But think about what this means.

With the dollar losing 8% every year (which of course, most investment advisors would never tell you but instead, cite some bogus false government statistic), Commercial Investment firms incredulously had a goal of LOSING YOU MONEY!

Thus, even if we are wrong about another global stock market crash happening again at the end of 2009/ first half of 2010, you will not gain any REAL WEALTH from stock markets that continue to rise as this will be a symptom of stock markets MELTING UP from currency devaluation.

The only way to build REAL WEALTH is to invest in assets that will appreciate at a faster rate than all global currencies are being devalued. This is the strategy we take with the Crisis Investment Opportunities newsletter, and this is why, right or wrong about the direction of global markets for the remainder of 2009 and 2010, our newsletter should continue to help our current clients build REAL WEALTH. So even when traditional stock markets rally, our strategies have led to SIGNIFICANT outperformance. But the real strength in our strategies, we firmly believe, will be when the great shocks to global economies occur in future years that will catch the public by surprise. When this happens, we believe the performance of our Crisis Investment Opportunities portfolio will shine the most.

Furthermore, this crisis exposed one of the biggest, most widely-accepted investment scams ever, the scam of diversification. Though we have been saying for over a decade now that diversification is a huge scam designed to cover up the flaws of investment advisors with no knowledge and skill in investing (aka pure salesmen and saleswoman), this crisis finally exposed diversification for the scam that it is (for a more detailed explanation on why diversification is a scam, refer to this link here:

http://www.theundergroundinvestor.com/2009/03/why-the-investment-crisis-has-simplified-the-search-for-solid-investment-advice/)

All those that remained diversified in their stock portfolios throughout this crisis and expected diversification to protect them, are still down quite heavily despite the big surge in most global stock markets during the first half of 2009. Concentration, not diversification, is the only strategy that has yielded profits through this crisis and it is the only strategy that will continue to yield profits as this crisis deepens.

At SmartKnowledgeU™, we undoubtedly learned some lessons regarding the audacity of world governments to actively and shamelessly interfere in free markets in 2008. However, having learned these lessons, we made some critical strategic re-allocations in our Model Portfolio recently and believe that we are now well positioned to reap the rewards in 2009 of this deepening monetary crisis. Though our Crisis Investment Opportunities newsletter portfolio is admittedly volatile at times due to our approach of concentration, **volatility in all markets will be unavoidable in future years as the monetary crisis grows.** Concentration should be your only strategy now as very few asset classes will be profitable. Diversification is sure to lead to similarly large losses in the future that this strategy has produced for the last several years. As an investor, how you interpret and react to volatility in 2009 will most likely determine whether or not you are highly profitable in 2009 or whether you suffer great losses. Our Crisis Investment Opportunities newsletter provides you with the guidance to know whether government created surges or drops in asset classes will be real or only temporary.

As of November, 2009, we remain convinced that the assets we now hold in our Crisis Investment Opportunities Model Portfolio, which includes a great deal of non-stock assets, remain strongly positioned to surge much higher in 2009 and future years. The greatest profits of this crisis will be made as this crisis accelerates; thus we firmly believe that the greatest profits still lie ahead and that we are currently well positioned to reap them.

The Specifics of Our Asset Selection Strategy

Our methodology to choose stocks and other non-stock assets we hold in our Model Portfolio won't rely heavily on traditional statistics that you may be used to seeing, such as P/E ratios, earnings, gross and net margins, etc, because our strategies don't rely heavily on number crunching to uncover our best picks. With the "Enronization" of balance sheets that has happened all around the world, it would truly be foolish today to depend on the integrity of balance sheets for your investment decisions. This doesn't mean that we don't take a look at the numbers. It merely means that we primarily rely on other proprietary SmartKnowledgeU™ strategies that have proven to be far better predictors of stock price performance (i.e., the strength of money trails among banking-government-corporate relationships, etc.). Remember, in this age of unprecedented government interference into free markets, NOT considering and predicting government and central banks' moves will lead one to be caught off-guard by market movements time and time again.

Though the great majority of our predictions have been spot on since our launch, obviously we aren't infallible and there will be times when a prediction or two of ours is wrong. When this occurs, we take the time to explain why markets are unfolding contrary to our predictions. Thus far, since the launch of our newsletter, we have yet to be wrong about our long-term predictions and have only been wrong on occasion with short-term market movements. However, we're much more concerned in getting the long-term predictions correct versus calling every short-term fluctuation in global markets correctly. Understanding the long-term outlook and market behavior ultimately is what makes and keeps an investor profitable, not predicting every little surge or correction in between. This doesn't mean that we won't pay attention to short-term fluctuations. However, when short-term market distortions occur due to sudden changes in securities legislation that may be near impossible to predict, keeping both ears to the ground regarding the long-term economic outlook is the more critical factor in navigating the treacherous investment waters that will continue to persist in future years.

In past years, we demonstrated the amazing strength and consistency of our proprietary stock picking strategies with the high double-digit returns of nearly all of the FREE stock picks that we distributed through our blog and free newsletters (however, for obvious reasons, we apologize that we no longer provide any free stock picks).

Never Mainstream, Always Visionary

Going forward, we anticipate building a portfolio of about 15-25 stocks and hard asset holdings every year. With the monetary crisis that is sure to deepen in 2009 and into 2010, there really is no need to build a portfolio larger than about 15 - 20 holdings at the current time as concentration in certain asset classes is mandated. I've been saying for years that diversification is just another Wall Street scam, and today, even legendary investor Jim Rogers has publicly agreed with me regarding the scam of diversification (watch the video of our Chief Investment Strategist online at http://www.smartknowledgeu.com where he explains the scam of diversification). Though current economic conditions always dictate how many total assets we choose to carry in our Model Portfolio, since we do not expect global economic conditions to significantly improve any time soon, this number will most likely accurately reflect the approximate number of holdings in our Model Portfolio throughout 2009 and possibly even into 2010 and 2011. Furthermore, though we have a holding of core assets, to hedge against future volatility, we will sometimes employ option strategies as well. You need not have a deep understanding of options to take advantage of these strategies we utilize for we always provide entry price points and exit price points for any option strategies we may employ. However, note that we are not a trading portfolio by any means, and that we only employ options strategies when absolutely necessary to hedge against expected DEEP volatility. Thus, on average, you can expect us to employ option strategies in the Crisis Investment Opportunities newsletter possibly two to three times a year.

Although we reserve the details of how we select the assets that comprise our model Crisis Investment Opportunities portfolio for our Platinum Level members only, the Crisis Investment Opportunities newsletter will guide you through ongoing volatility in global stock markets. For example, in August, 2007, at year end 2007 and the beginning of 2008, major global stock markets plummeted. How did our Crisis Investment Opportunities newsletter model portfolio perform? It continued to rise! Unlike the mainstream investment firms that advocated buying financial and housing stocks in September, 2007 because they believed that they had bottomed, our proprietary system allowed us to identify these sectors as sectors you would want to short, not buy, so we avoided them. Over the next couple of months, stocks in these two sectors plummeted across the board by 20% to 50%. However, our stocks soared.

We have no limits and no boundaries when it comes to seeking low-risk, high-reward stocks. We search all developed (including U.S. markets) & emerging markets including Russia, Brazil, China, India to provide you with the best stock and hard asset picks in the world. This doesn't mean that we will necessarily will hold stocks from all these countries in our portfolio but we are constantly looking everywhere to provide low-risk, high-reward opportunities. Finally, as we have mentioned multiple times already, we smooth out the volatility that occurs in our portfolio from time to time with holdings of hard assets, **all of which can be easily purchased no matter what your country of residence may be.**

Why Do We Concentrate, Not Diversify in our Portfolio?

Each year, the portfolios we build in the Crisis Investment Opportunities newsletter are heavily overweighted to a few asset classes that we believe are firmly positioned to outperform. Why? The only way to build wealth is through concentration in the best performing asset classes every year, not through diversification. Diversification is an asset gathering, bottom-line profit-maximization strategy for investment firms. Concentration is a profit-maximization strategy for investor portfolios, and thus, the reason we apply it. In addition, we'll even tell you what stocks and assets we believe you should overweight in your portfolio and when we believe is the best time to make these changes.

With an Annual Subscription to the Crisis Investment Opportunities newsletter, you'll receive:

√ Twelve 20-35 page (on average) monthly newsletters delivered via email with an online archived database available of all newsletters for the year

√ Information on how to protect the value of your currency as the Dollar Crisis deepens.

√ A Model Portfolio containing all of our premium stock picks as well as premium other assets.

√ Special commentary about important trends in global markets in many issues.

√ Special commentary about our most preferred asset classes in the global markets

√ Guidance as to the best times to purchase and sell our premium global stocks and premium assets.

√ Guidance as how to purchase and sell our premium stocks and premium assets.

√ Guidance on appropriate portfolio weightings for all the assets held in our Model Portfolio.

A Better Value

Again, many of our competitors offer 5 or more investment newsletters because by casting a wide a net as possible, they can catch many more fish. Utilizing this clever strategy, they are likely to always have one newsletter that is performing well. If they receive complaints by disgruntled subscribers about the performance of one of their newsletters, their reply is often something similar to:

"We're sorry that you've lost money by subscribing to our Newsletter A, but why don't you try our Newsletter B? That one has done quite well for our subscribers."

The above is strictly a sales strategy designed to keep disgruntled customers from leaving and to bilk them of even more money. And guess what? It's a strategy that earns a lot of investment newsletter publishers a lot of money. So in considering paying for an investment newsletter, if you decide not to go with us (which we hope you don't), our best advice would be to seek out another investment newsletter publisher that only offers one or two newsletters. By doing so, you can hold their feet to their fire with their performance figures. By all means, avoid publishers that offer 4, 5, 6 or more investment newsletters. In investing, diversity means lack of expertise. For example, when oil is trading at $50 a barrel, a common trick newsletter publishers often employ is to have one "expert" declare that oil will soar to $80 a barrel while another one of their "experts" declares that oil will plummet towards $20 a barrel. Then they wait until one of the two predictions come true, and they subsequently email blast everyone with a message, "You could have made a fortune if you listened to us!" Consequently, just as you should avoid an investment adviser that utilizes diversification in their portfolio construction, avoid at all costs, any service that publishes many different investment newsletters. If an investment newsletter publisher knows what he or she is doing, they will not offer many different investment newsletters.

Believing That Foreign Stocks Are Risky is a Myth Better Suited for Your Grandparents, Not the Modern, Savvy Investor

Among developed global markets, the U.S. stock market has NEVER been the best performing stock market in the last 20 years. Not once. And if you live outside the US as the majority of our subscribers do, it is as unlikely that the global market index in your country of residence has been the best performing market for the majority of the time in the last 20 years. This is why it is critical for all of us to think globally when investing. In 2009, the only reason that US investment advisors started to push global stocks more strongly onto their clients is because they realized how reluctant their customers have been to invest more money in the US stock markets. However, the moment this tide shifts, and the money velocity into US markets increases, you can be assured that US as well as foreign portfolio managers will be pushing US markets as the most undervalued, best opportunity of all stock markets all over again though this will be far from reality. The danger today is US President Obama's desire to increase everyone's taxes including capital gain taxes due to the current bankruptcy of the US government (for in reality, if we call a spade a spade, one should call a multi-trillion deficit a bankruptcy). President Obama himself, in a Freudian slip, stated on May 22, 2009, "We're out of money now." (watch the video clip here http://www.youtube.com/watch?v=ttNRZtayEI8&feature=related). In response to the US governments draconian measures to tax, tax, tax, the oldest Swiss Bank in Switzerland, Wegelin & Co., told all of their private clients to SELL ALL US STOCKS. (see this link http://www.bloomberg.com/apps/news?pid=20601214&sid=aguVgp1QqgEU for the story). When owning US stocks becomes a “threat to clients” as Wegelin & Co. stated, it is not an option, but it is a NECESSITY to seek stocks outside of the US in one’s portfolio.

Whether You're American or Not, The Assets We Hold in Our Model Portfolio Should be Quite Easy to Purchase for Most Everyone

If you are American, you can purchase all of our stocks on American stock exchanges even though almost every stock we own is traded on a primary stock exchange outside of America. So do not worry. If you are NOT American, for most, buying the stocks we hold in our investment portfolio can be simply accomplished by setting up an offshore account online on the internet (for example, by the 3rd quarter, 2007, e-trade has enabled investors to directly purchase stocks in these following six markets: the United Kingdom, France, Germany, Canada, Hong Kong, Japan, and the United States). **To alleviate any of your concerns if you are not American, currently we have clients form Canada, the United States, Singapore, Indonesia, South Korea, Germany, Sweden, Switzerland, Mexico, China, Italy, Australia, New Zealand, Scotland, England, and Malaysia just to name some of the countries where our clients reside and use our strategies without difficulty.** In addition, regarding the hard assets we hold in our Model Portfolio, again, do not worry. As we stated before, for almost all investors, regardless of what country you live in, buying our non-stock assets should present little problem as well.

Try the Crisis Investment Opportunities newsletter Today, Risk Free!

We'll personally give you a 14-day risk free trial to check out a recent issue of our SmartknowledgeU™ Crisis Investment Opportunities newsletter. To sign up for the free trial, when you fill out the order form with the billing information, please answer "yes" to the question, "Would you like a 14-day Free Trial?" If you choose this option, we send you a recent issue, but not the latest one, for a risk-free look. We don’t send the MOST RECENT issue (in order to prevent people from copying our portfolio and then asking for a refund immediately) but we will send a recent issue. However, we do believe that the issue we send you will be sufficient to allow you the credibility and value of our newsletter before making the plunge to buy an annual subscription. And for most people undecided about purchasing our investment newsletter, this is what they seek. Remember, if you want full access to all archived issues of the Crisis Investment Opportunities newsletter immediately, do NOT choose the 14-day free trial as this choice will provide you only with a look at a recent issue, with no updates on stocks that may have since been added or removed from our portfolio. However, please note that only the 14-day trial offer comes with a money back guarantee and that there is no money back guarantee with immediate access to all of our newsletter archives. If you are unsatisfied with the single issue we send for your review during the 14-day free trial period, then merely email as at:

refund-at-smartknowledgeu.com

within 14 days of our free trial activation email, and we'll provide a full refund **LESS a USD $9.99 processing fee,** no questions asked. The $9.99 processing fee is the fee that our credit card merchant charges us to process credit card refunds so please note that we charge this fee in order to just break even should you request a refund. In the nearly two years that we have offered our CIO newsletter, as of December, 2009, ***we have only had to grant four refunds***. We believe that this statistic speaks for itself in regard to the enormous value our clients assign to our newsletter.

If you sign up for the 14-day trial offer and wish for full access, merely do nothing, and after 14 days, we'll automatically provide you FULL ACCESS to all of our archived editions as well as special interim reports that accompany this newsletter subscription. However, FULL ACCESS to all of our archives immediately voids and nullifies any request for a refund. **So please note that our money-back-guarantee is NOT AVAILABLE if you choose to have immediate access to all of our newsletter archives**. If you wish to have access to all issues before the end of your free trial, please send us an email at:

cio-at-smartknowledgeu.com

with "ACTIVATE" in the email subject. This request for immediate access to all archived newsletters also will automatically invalidate your money back guarantee and terminate any right to a refund.

Why Do You Only Offer a 14 - Day Trial Period?

When we first launched SmartKnowledgeU™ in 2006, we spent a lot of time researching our competitors, and even purchased subscriptions to many different newsletters to study the offerings of our competition. We discovered that many investment newsletter publishers that offer 30-day to 90-day trial periods offer up investment ideas, and no specific information about entry and exit price points or a range of entry and exit price points that could lead to huge discrepancies in annual returns. We also discovered that many of these newsletters did not offer a running tally of yield YTD every year because they did not offer a specific model portfolio. Instead, many investment newsletters offered a list of stocks from which a subscriber would have to choose his or her portfolio so that every subscriber might have a different portfolio.

This strategy allows such investment newsletters to concentrate on marketing schemes in which they tout huge winners that "returned 434% in just 21 days!", or "250% returns in just 14 days!", while ignoring the numerous stocks on their lists that lost 80% or more in 30-90 days. This is why you almost never see any newsletter publisher that prints such claims also print the quarterly performance of their overall portfolios. If they did, then such newsletters may possess overall portfolio returns of perhaps 10% or even negative 20%, which of course does not sound nearly as attractive as making "434% returns in 21 days!" Therefore, since such newsletters do not offer specific guidance that would allow anyone to re-create a "model portfolio" that could significantly outperform the market and then cancel their subscription and receive a full refund, they have NOTHING to lose by offering such long trial periods to potential subscribers. On the contrary, we do. In fact, we encourage you to subscribe to a few of our competitor investment newsletters that offer 90-day trials and compare the level of information granted over that time period with the SINGLE trial investment newsletter we offer during our 14-day trial period. I believe that this exercise alone will convince you that our newsletter offers vastly superior information and strategies with much greater utility in building real wealth than any of our competitors.

In our opinion, what we discovered through our research before we decided to launch our company in 2006, was that the vast majority of investment newsletter publishers, even the ones with the largest subscriber bases, operate superior marketing machines without creating any significant wealth whatsoever for their subscriber bases. They rather capitalize on the naivete and gullibility factor of the average person to dupe customers into buying their product by selling them dreams of "wealth" while in reality, they almost never deliver upon any of their stated claims. When we discovered this, we decided we wanted to be the one company that would be different and actually deliver on our claims. We didn't want to dupe our customers into thinking we could make them wealthy, but we actually wanted to make them wealthy. We decided to differentiate ourselves from 99% of all other investment newsletters by offering a level of detail and specificity that is not available in any newsletter we were able to find that had an annual fee of less than $USD 2,000 a year. So with our Crisis Investment Opportunities newsletter, we decidedly combined value and quality in a top notch offering. For us at

SmartKnowledgeU™, copying the industry practices of other investment newsletter publishers would be severely damaging to our business due to the level of specific information we offer in every issue, that in 2009, averaged 35-45 pages in length, instead of the flimsy 5-6 page issues you may receive for an investment newsletter that only charges $99 - $199 a year with horrible performance, little insight, no specific model portfolio, and 90-day free trials.

Because our investment newsletter product offering is a pioneering, elite offering among a sea of charlatans, we want to set what the industry standards should be, not copy them. We feel that no newsletter that offers valuable specific information that can successfully guide you to returns that consistently and significantly beat their comparable stock indexes could ever offer 90-day trial offers with a money-back-guarantee. If this were the case, then people would be foolish not to sign-up for 90-days, receive this elite information for free that could guide their investment decisions for many months to come, and ask for a refund. We know if we ever found a competitor that was foolish enough to offer such elite information for free for 90-days that this is what we would do. And this investment newsletter publisher would probably suffer from a 90% refund request rate. But in all of the research we conducted over the past 5 years, we haven't found a single investment newsletter that offers a 90-day trial where the information accessible during that time period was invaluable. We feel that were we to offer a 3-month trail to the Crisis Investment Opportunities newsletter, that the information accessible during this time period would be invaluable. Whereas there is nothing to be lost by our newsletter competitors that offer 90-day trials, there is much to be lost in terms of intellectual property were we to offer such a comparable lengthy trial.

This is why we offer only one complimentary recent issue and a 14-day evaluation period with a money back guarantee to our potential subscribers. We feel that the complimentary issue we offer during this 14-day trial period will convincingly illustrate to any interested subscriber just how different we are from 99% of the investment newsletter publishers out there. Furthermore, our pre-launch research showed that those investment newsletter publishers that offered long trial periods suffered anywhere from a 6% to 12% refund request rate. We believe the time required to process such a large percent of refund requests are an enormous waste of corporate resources and time. Thus, we decided to also cut our free-trial period to a shorter time than our competitors to weed out the percentage of investors that always exist that are never serious about paying for elite information but just trying to extract premium information for free. This has been a good strategy for us, as during the past 3 years (2006-2009), we have only been asked to provide 4 refunds with our investment newsletters services, and NOT ONE SINGLE REFUND with any of our other services.

We believe that providing a higher level of service and quality of information than 99% of our competitors will allow all of our potential customers to appreciate the core added value of our higher level priced services, and indeed, our almost non-existent track record of refund requests verifies that our paying customers do indeed feel the same way. Finally, a 14-day trial period provides sufficient time to digest all of the materials provided with our free-trial periods. Thus, we believe that if a potential client is truly serious about subscribing to our services, he or she will likely review our free trial period materials within the first 7 days. It will remain our corporate mission to continue to attract only those clients serious about subscribing to an elite provider of investment research while filtering out of the queue those who aren't.

How Do We Calculate Our Published Returns?

As anyone knows, statistics can be manipulated many ways to return dishonest numbers. In fact, many investment newsletter publishers manipulate their statistics to show much better returns than they are really earning. Ever wonder why some newsletters print their top 5 best performing stocks and list stocks that “returned 1,035.62% returns!” yet don’t advertise their annual returns. Anyone, and we mean anyone, could list returns that high by simply picking some penny stocks in the proper asset class and waiting 4-5 years. However, it is not these bogus proclamations that are important, but annual returns. To be crystal clear about how we calculate returns, let me review the methodology for doing so here.

Our performance does not include just our open positions as reported by most newsletters (a very deceitful practice of the investment newsletter industry), but our performance includes all of our previously closed positions as well. **This is why you will see so many newsletter publishers advertise "returns on current open portfolio." Be very careful when you see this, because more times than not, this means that the return does not include losses from closed-out positions and is patently dishonest.** Thus, if a newsletter publisher's portfolio was -18.50% year-to-date, and the publisher merely closed out the top six or seven worst performing stocks, in one month, he could transform the "returns on the current open portfolio" from a quite terrible -18.50% to an AMAZING +34.56%! If we included only the returns of our open positions, our returns would undoubtedly soar by 30% to 50% higher at times. However, we always include all losses and gains from closed out positions in our current portfolio returns. Furthermore, to provide an accurate picture as possible of our gains, we calculate our gains on the basis of following all the guidance we provide in every newsletter, including various purchase and exit price points as we often provide to our CIO members. This method, we believe, produces the most accurate reflection of our portfolio returns possible.

The returns of our Model Portfolio are further determined by using the originally discussed prices for all assets we hold. If we discussed multiple buy-in prices, **we will then use the actual average share price based upon our specific buying instructions. If we added or subtracted stocks or assets, then we rebalance portfolio distributions according to the weighting scale we employ as accurately as possible. Furthermore, our returns are adjusted for real investment conditions, not paper. For example, if we issue a stop-loss notification to our members to sell Stock A at $64.55 a share and the next day, Stock A gaps lower at the open at $63.88, then we will use $63.88 a share, and not $64.55 a share as our close out price to determine our returns even though we issued a notification to sell at $64.55 a share. We don't know of many other newsletters that calculate their returns with this level of transparency.**

Of course, since we have members that have subscribed to our newsletter at different times, the returns of our members will vary depending upon when they subscribed to our newsletter. And as always, past performance does not guarantee future returns.

Why the Worst of this Crisis is NOT Over as the Pundits Have Repeatedly Claimed Since April, 2008

Despite all the charlatans on Wall Street and at commercial investment firms that continually try to convince you that the crisis has bottomed on every bear-market rally, we will provide the counter-argument to these lies through our Crisis Investment Opportunities newsletter. As of November, 2009, we sincerely believe that all CEOs of huge multinational corporations that claim the crisis has bottomed should resign when the crisis turns much worse by 2010 or in the near future. Why? Because either (1) These CEOs are outright lying to the public; or (2) these CEOs have no vision whatsoever if they can't see this crisis is nowhere near over so they have no business leading a huge corporation. Ben Bernanke, the Chairman of the US Federal Reserve, is one of the largest charlatans of all for declaring at the beginning of September, 2009 that the recession is over. The only way the recession can be over is because the depression is coming.

Our Crisis Investment Opportunities newsletter portfolio is designed by us to perform tremendously as inflation worldwide continues to gain momentum as a serious threat and therefore is overweighted towards investments that will prosper in inflationary environments. Even as the inflation v. deflation debate rages in early 2009, our position is never to fall in love so much with one viewpoint that we will not alter our viewpoint if we feel that macroeconomic tendencies are shifting. This is where we feel our 100% independence as an investment firm greatly aids the performance of our newsletter. If we uncover information that necessitates a change of viewpoint, we will change it, and along with it, re-allocate our portfolio accordingly. Because we receive no instruction from any commercial corporation regarding our viewpoints and no monetary incentive from any other financial firm to "push" a certain stock onto our subscribers as do a great number of investment newsletter publishers, we form our viewpoints solely by our proprietary research.

If you really want to find a truly independent investment newsletter, ask the newsletter publisher of any newsletter you are considering if they receive any type of monetary incentive to discuss or advertise specific stocks. If the answer is yes, then independence has been greatly compromised.

All actions taken by Central Banks worldwide to begin 2009 point to the fact that they will continue to sacrifice the value and purchasing power of all major global currencies with their foolhardy "solutions". In April, 2008, I penned an article titled "Will US Markets Crash Now or Later?" in an attempt to warn everyone of the imminent collapse that was I believed was obvious. **Starting just 18 business days after I printed this article, the US stock market crash begun, and the S&P 500 shed more than 50% of its value.** Through our Crisis Investment Opportunities newsletter, we promise to always keep you ahead of the pack as much as possible so that you may continue to create wealth from this crisis.

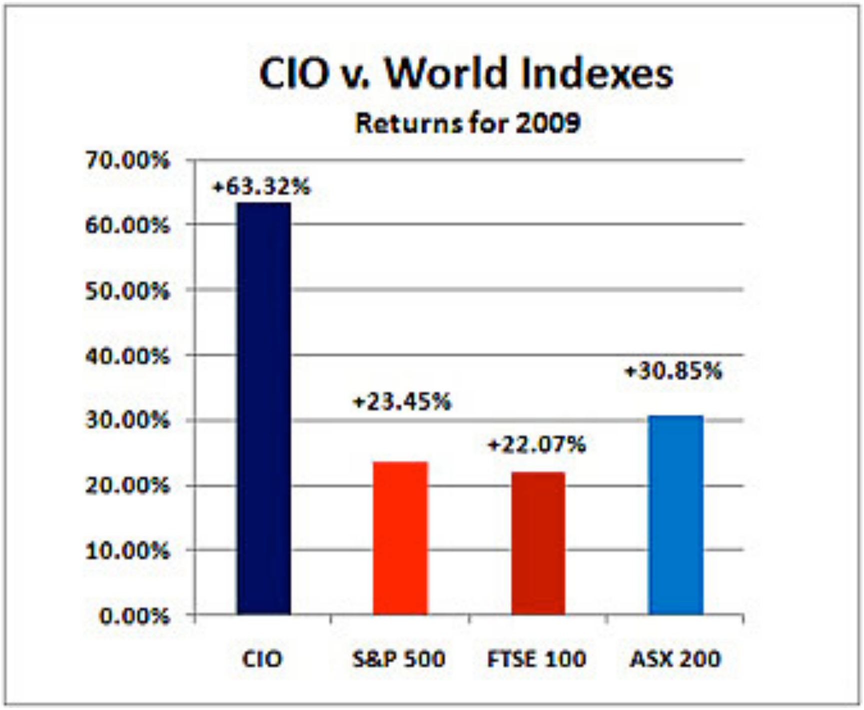
Performance Charts

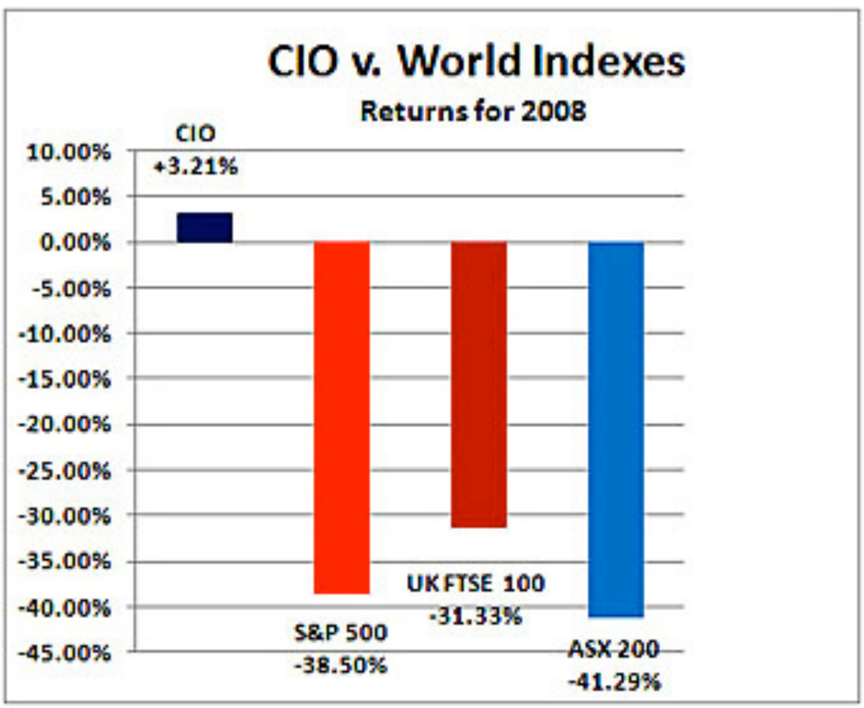
In the below four charts, you will find the charted performance of our newsletter since our launch.

Thus, in just 29 months, by means of a tax-deferred account & by following the guidance of our CIO newsletter, one would have turned $100,000 into $221,894 for a cumulative return of 121.89%! Furthermore, we were able to produce these returns during one of the worst investment environments of our lifetime. In future years, though past performance is not guarantee of future returns, we have great confidence that our returns will be even BETTER as this crisis becomes much worse in FUTURE YEARS. Yes, we know that by the word of US Fed Reserve Chairman Ben Bernanke, President Barack Obama, and every single Prime Minister, Finance Minister, and President in the developed world, this crisis has supposedly bottomed as of August, 2009.

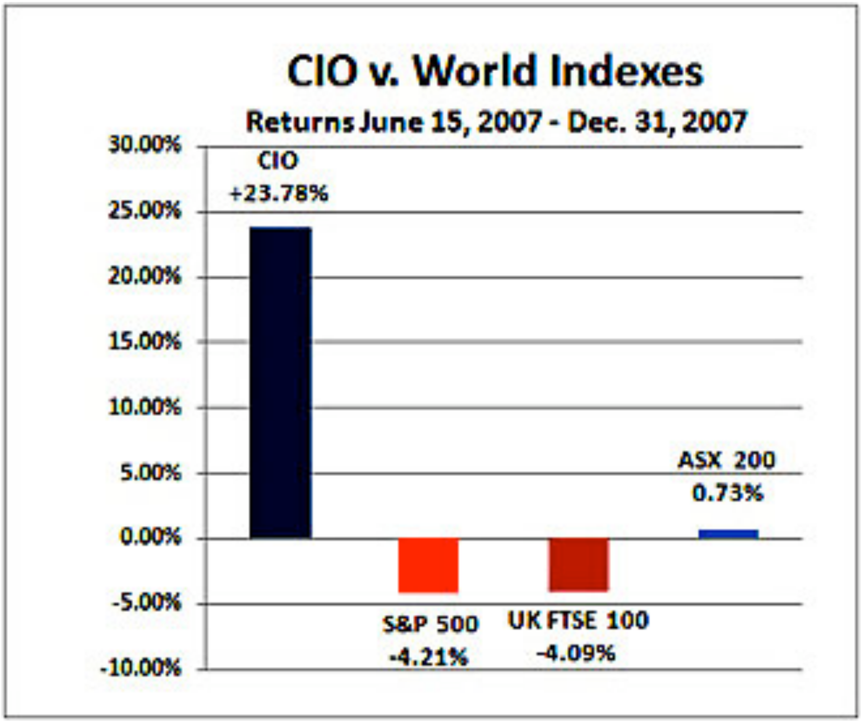
DO NOT BELIEVE IT.

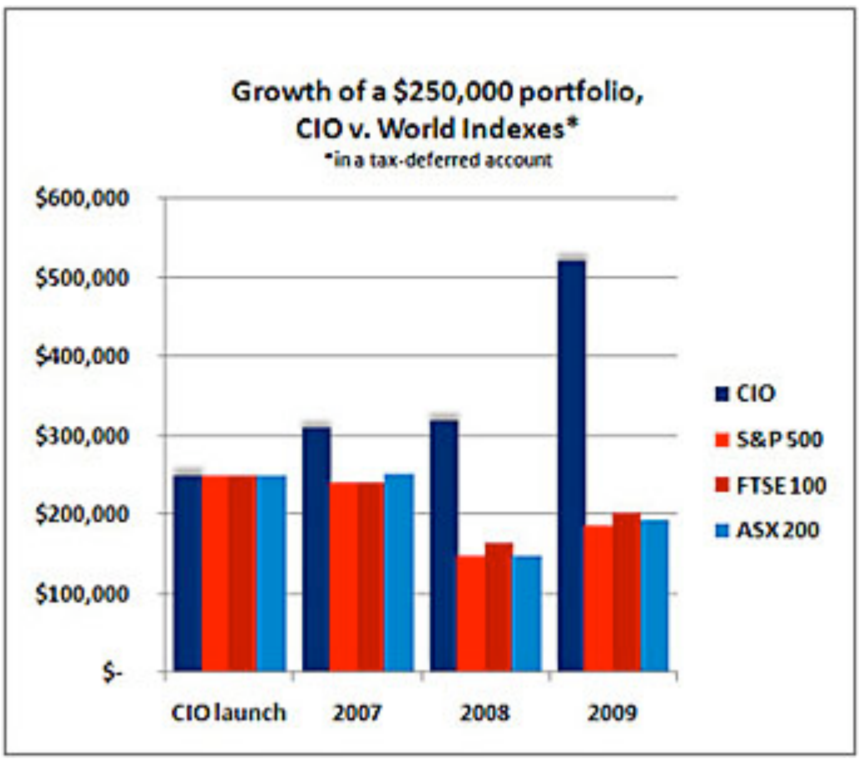
It was our ability to dig underneath the surface and our understanding that these political puppets only serve the international banking cartel that allowed us to return more than 121% over this time (in a tax-deferred account). And by understanding the fraudulent financial games that occur in the stock market, we will continue to beat them at their own game again in the future.





For more information, please visit us at http://www.smartknowledgeu.com





At SmartKnowledgeU™, we are enormously confident that these same people that care nothing for the welfare of the countries they supposedly serve, will once again be wrong about the trajectory this economic crisis takes. In fact, one of the best times to position yourself for the downsides of this ongoing crisis is when things appear to be the calmest on the surface, such as it was as we approached the end of 2009. In a couple of years, when we look in retrospect at this time of rising stock markets and currency devaluations, we are confident that this will be viewed as the eye of the hurricane. By taking pro-active, not reactive, investment steps during these government and Central Bank engineered periods when things appear fine, one can **TAKE ADVANTAGE** and position one's assets properly **BEFORE** great volatility strikes to **CREATE WEALTH FROM THIS CRISIS.** Wait too long and when the calm disappears, often the opportunities will have passed you by.

PREPARE FOR FUTURE YEARS THAT WE FULLY EXPECT TO PRESENT WORSE CONDITIONS THAN EXISTED IN 2008 by purchasing the Crisis Investment Opportunities newsletter today. Most people have a short-term memory for how bad an investment period and economy existed in 2008. Future years will soon remind them of the severity of this crisis.

Other services we offer include:

The SmartKnowledgeU™ Platinum Membership
The SmartKnowledgeU™ Wealth Secrets Membership
The SmartKnowledgeU™ Private Consultation

Please see the next page for a sample of some of our client testimonials.

Sample Testimonials about SmartKnowledgeU™

"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

"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...I do subscribe to a number of different services to provide me with a well rounded perspective; however your services is by far the most detailed and thorough (and my favorite)."

- Cheryl W., Indiana, USA

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

- Rich K., Florida, USA

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

- Joanna G., California, USA

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

- Diane H., Maryland, USA

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

- Aaron K., California, USA

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

- Tim H., Bangkok, Thailand

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

- Max K., Seoul, South Korea

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

- Diane H., Maryland, USA

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

- Al P., Tokyo, Japan

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