The Complete SmartKnowledgeU™ Course Description Booklet

In this brochure, we give a description of all educational modules contained in the Platinum Level membership. NOTE: As we add NEW modules every year, this booklet will be updated periodically. For a description of the Wealth Secrets modules, please consult the Wealth Secrets fact sheet on our webpage, http://www.smartknowledgeu.com

MODULE 1: MoneyPing™ Analysis: Strategy No. 1 and No. 2

Do you know who the best money managers in the world are year after year after year? Hands down, there is absolutely no question in my mind who they are. Inside, we'll tell you exactly who they are (and we're pretty sure it's not who you think they are). In any event, we leverage this knowledge to dramatically decrease the downside risk of buying stocks while intelligently increasing and turbo charging your upside opportunity.

MoneyPing™ Analysis Strategy No. 1 takes advantage of this knowledge to consistently pick winners.

Using this one strategy alone, during a period from 2005-2006, after 15 months, the performance of 13 stocks looked like this. -36.23%, +44.24%, +6.25%, +28.42%, + 56.89%, +24.77%, +26.71%, +74.88%, +65.53%, +64.21%, +30.03%, 71.33%, and 96.01%.

There is only one loser on that list and with our stop-loss strategy, that loss would have only been 15% , not 36% if we had actually invested in that company. Typically when people see returns like these, they think it can only be accomplished with extremely volatile small cap stocks that may possibly move up and down in price 10%-20% every month. This particular strategy is so effective that every single one of the 12 stocks on that list was a large-cap stock! Using my proprietary MoneyPing™ Analysis strategies, we've also outperformed the U.S. and U.K. indexes by nearly 30% during the first year of our Global Stock Picker investment newsletter.

Inside this module, I'll tell you step by step how to uncover stocks like these and reveal the specific websites we use to uncover important information needed for this strategy – we spent hundreds of hours scouring hundreds of different websites to find the best sources of information to use for our MoneyPing™ Strategy No. 1 and inside, we'll tell you what they are so you too can consistently identify stocks that will yield such returns year after year after year. I'll even tell you what these 12 stocks were so you can understand the power of this strategy.

Furthermore, what if we told you that you could just mimic the portfolio of one company, and in the process be practically assured of owning stocks that would jump 50% to 100% in less than a year. In 2006, we did just that to select two stocks that skyrocketed over 100% in six months. Inside, we'll tell you what this company is.

MoneyPing Strategy No. 2 should be used sparingly in your portfolio, representing initial positions of less than 5% of your total portfolio, but because the potential returns are so enormous, sometimes upwards of $500,000 on a $10,000 investment, they should also not be ignored.

Sometimes the only possible way to parlay $10,000 into $500,000 or even $1,000,000 is to take a small initial position in a stock when it is a developmental company, before it has sold a single product and before it has a single customer.

Then after it makes its first sale, add a little bit more to your position if the stock price rises, and continue to add over time as the stock shifts from being a “speculative” stock into a solid stock opportunity.

As you know from completing the previous modules, I normally advocate against holding speculative stocks of any kind. But as you now know, there are exceptions to this rule. In certain instances, when you utilize MoneyPing™ Analysis strategies to uncover strategic stock-buying opportunities, you WILL undoubtedly uncover “speculative” companies that have the potential to revolutionize an industry. But this isn’t enough for us to recommend buying the stock. Many of these plays still end up to be more hot air than reality.

In Module 1, we’ll let you know how to asses the potential of “speculative” plays and how to identify the “speculative” plays that are so promising, you just don’t want to pass up on them. Some of these plays will return 30% to 80% to you in just weeks, but these aren’t the returns we are looking for with this class of assets. We’re looking for 300%, 500% , even 1000% returns within a year to five years with these opportunities.

Again, we at SmartKnowledgeU™ spent hundreds of hours scouring hundreds of websites to find the best sources of information to use with MoneyPing™ Strategy No. 2 and inside, we tell you exactly where they are. Our strategies do not rely on luck, but rely on uncovering MoneyMites™ (the money dust trails left behind by the investment behavior of extremely powerful and wealthy individuals and institutions) to determine the best investment opportunities in the world.

Content	24 pages
Number of Exercises:	3
Number of Lessons:	9
Exam Questions:	13
Estimated Time of Completion:	4-6 hours

Note: Content Pages are measured by how many pages the content would constitute if on a standard 8.5" * 11" page, Times New Roman 12 font, not web pages as some web pages are 3-5 pages "long".

MODULE 2: MoneyPing™ Analysis: Strategy No. 3

Does doubling your money every three years sound crazy to you? If you are willing to complete all e-learning modules on this website, earning 25%, net after tax, annual returns is a very realistic goal. And earning 25% annual returns just about doubles your money every three years. Most people believe that higher returns are impossible without much higher risk. Maybe that is true using traditional investment strategies, but it’s certainly not the case with our freshly minted investment strategies that we call MoneyPinging™ and you won’t hear of these strategies anywhere else because we at SmartKnolwedgeU™ invented them.

MoneyPing™ Analysis follows the trail of MoneyMites™ (money specks left by the investment habits of the extremely wealthy) left on the information highway to dramatically decrease risk while intelligently increasing the likelihood of earning 25% or higher returns on your investments. In fact, we’re quite confident that some of our recommendations using MoneyPinging strategies will return legendary numbers in the 500% to 1000% range over the next five years. And some of these MoneyMites™ we utilize were impossible to use as recently as five years ago!

There are four major strategies that you must employ in order to give yourself a good shot at earning 25% or more annually. In this module we will review how to uncover stocks that are far superior to anything that you will own through big investment houses. In fact, if you are excited when you own a single stock or option that returns 80%, or by a stock that increases 40% in ten days, we will teach you how to routinely uncover stocks like these. By the time you complete Modules 1-5 of this e-learning website, you should be well on your way to understanding exactly how to do this.

Information technology has flattened the world of investing. Top management at companies are no longer the only ones privy to information that affects their industries and their companies, but so are you. Make no mistake about it. Fundamental analysis. Technical analysis. Both are dead. MoneyPingAnalysis, a new method of researching stocks based upon the flattening of our information world, is the new paradigm, and those that continue to resist or fail to recognize this fact, including, large investment firms, will continue to yield less than practical returns for their clients.

Module 2 will teach you the third MoneyPing™ Analysis strategy that will set you on your way to financial freedom.

Content	18 pages
Number of Exercises:	8
Number of Lessons:	2
Exam Questions:	11
Estimated Time of Completion:	4-5 days

Note: Content Pages are measured by how many pages the content would constitute if on a standard 8.5" * 11" page, Times New Roman 12 font, not web pages as some web pages are 3-5 pages "long".

MODULE 3: Paring Down the Tree – Large Cap Stocks

In Module 3, you will learn how to pare down the proverbial tree, aka, how to shrink the list of large cap stocks you uncovered with MoneyPing™ Strategy No. 3 to just the absolute best opportunities. You will learn several screens that are commonly overlooked by many experienced analysts and the reason that seemingly solid stocks can tumble in price. You will learn how to protect yourself against these risks. Furthermore, you will learn about common mistakes in the application of common screens, some of which we also apply. You will learn how to properly use and interpret these screens.

Content:	10 pages
Number of Lessons:	2
Exam Questions:	8
Estimated Time of Completion:	3-5 hours

Note: Content Pages are measured by how many pages the content would constitute if on a standard 8.5" * 11" page, Times New Roman 12 font, not web pages as some web pages are 3-5 pages "long".

MODULE 4: Paring Down the Tree – Small & Micro Cap Stocks

In Module 4, you will learn how to pare down the proverbial tree, aka, how to shrink the list of small & micro cap stocks you uncovered with MoneyPing™ Strategy No. 1 to just the absolute best opportunities. You will learn several screens that are commonly overlooked by many experienced analysts and the reason that seemingly solid stocks can tumble in price. You will learn how to protect yourself against these risks. Furthermore, you will learn about common mistakes in the application of common screens, some of which we also apply. You will learn how to properly use and interpret screens.

Content:	10 pages
Number of Exercises:	2
Number of Lessons:	1
Exam Questions:	7
Estimated Time of Completion:	3-4 hours

Note: Content Pages are measured by how many pages the content would constitute if on a standard 8.5" * 11" page, Times New Roman 12 font, not web pages as some web pages are 3-5 pages "long".

MODULE 5: MoneyPing™Strategy No. 4

I'm sure you have all heard of the concept of leveraging money, right? If you used a $100,000 down payment to buy an $800,000 house, then rented it out for a high enough monthly rent to cover your mortgage payments and to save for another down payment to buy another $800,000 house, this is a good example of the concept of leverage. In this example, an initial investment of $100,000 gathered $1.6 million in assets. In uncovering stock opportunities you can use leverage as well. And MoneyPing™ Strategy No. 4 will tell you how.

Strategy No.4 uses the flattening of the information world to give you an advantage in investing over all other individual investors. If you had invested in the major indexes of the U.S., from 2000 to 2006 you would have lost 13% of your money with a buy and hold strategy. In London during this time, you would have fared better, but at just a very modest 5% clip per year, and in Japan you would have just about been flat. Buy and hold is dead and you need creative strategies to turbocharge your portfolio today. Inside you learn about a MoneyPing™ technique called "pinballing" that allows you to bounce off one great investment idea to uncover multiple others.

Just so there is no confusion about our MoneyPing™ trading strategies, we have never used our strategies to day trade, though it could quite possibly be used for this reason. Although we endorse long-term outlooks, sometimes our strategies do require you to trade out of a stock after a one year, or six-month holding period. But the great thing about MoneyPing™ strategies is that you'll never run out of great investment opportunities. There are just too many that exist globally.

So stop suffering from years of waiting and hoping and learn how to identify the assets that are most likely to significantly move higher.

Content:	16 pages
Number of Exercises:	5
Number of Lessons:	3
Exam Questions:	7
Estimated Time of Completion:	6-12 hours

Note: Content Pages are measured by how many pages the content would constitute if on a standard 8.5" * 11" page, Times New Roman 12 font, not web pages as some web pages are 3-5 pages "long".

MODULE 6: Leverage the Internet to Help You Efficiently Track Great Opportunities in Stocks and Options

Think of all the times in your life that you had forgotten something you really wanted to do – like buy a certain food at the grocery store, see a certain movie, buy a certain CD, and so on. Or in the case of investing, maybe you forgot to buy a great stock that you uncovered only to remember about it one year later after its price has already risen by 70%. This shouldn't happen and it never has to happen again. We'll tell you exactly how to use FREE technology to organize your research so that you NEVER forget about such opportunities.

In Modules 1-5, you've learned how to leverage the flattening of the information world to find stocks with potentially explosive growth potential. In this module, you'll learn why the strategies in Modules 1-5 work so well.

Furthermore, we'll tell you specifically the websites we use to uncover great stock opportunities. After all, we've already spent hundreds of hours sorting through websites to sort out ones with useful information from those without useful information, so why should you have to? In addition, we'll let you know if blogs are worth looking at when it comes to making investment decisions and what sites are likely to contain more public relations "fiction" than fact.

Join Now and use technology to bring your investment strategies into the 21st century.

Content:	16 pages
Number of Exercises:	1
Number of Lessons:	6
Exam Questions:	8
Estimated Time of Completion:	4-6 hours

Note: Content Pages are measured by how many pages the content would constitute if on a standard 8.5" * 11" page, Times New Roman 12 font, not web pages as some web pages are 3-5 pages "long".

MODULE 7A: The Secret Investments That Are Ignored by Wall Street

I'm not really sure why large investment firms by and large seem to ignore such an important asset class as precious metals.

Though this investment class is truly not so secret anymore, the overwhelming majority of individual investors still largely ignore it. And this is a shame, because today, we are in the midst of one of the greatest bull runs in precious metals that will ever be witnessed during our lifetimes.

While you almost always hear about the percentages of your portfolios allocated to financial companies, biotechs, and pharmaceuticals, you almost never hear about a percentage allocated to precious metals.

That's because everybody thinks that you have to be a commodities expert to profit from investing in precious metals. The truth is that there are many, many different ways to benefit from investing in precious metals. Most people just don't know about them.

You can buy physical metal in the form of bullion bars, bullion coins, rare coins.

You can buy "paper" form in the form of precious metal exchange traded funds.

You can purchase precious metal mining companies in different stages in the precious metal cycle from exploration companies to development companies to producing companies.

You can buy junior producers or major producers.

You can buy mining company indexes.

You can buy options on these indexes.

The only problem is that most people don't know which assets above are better to buy than the others. In fact, within each category, there are considerable differences and risks. When oil takes off, while some company's shares languish well behind their earnings, with most of the majors, you can throw a dart at the board, and you'd do reasonably well. Not so with precious metals.

For example, had you invested in Barrick (one of the largest major gold producers in the world) from 2000 to mid-2006, you would have earned 60% returns. This doesn't sound so bad until you consider the fact that another major gold producer, Gold Fields, returned 370% over the exact same time frame. It's highly unlikely you would ever see such large gaps in performance between two oil majors such as British Petroleum and Chevron. But these performance differences are common in precious metals.

This same marked difference existed among the major precious metal indexes as well. From 2002 to mid-2006, the difference in returns between two major precious metal indexes was 150%!

Of all the investment possibilities explained above, because of the great differences in returns that exist not only among the various categories, but also within the categories, whether you invest in the proper vehicles can be the difference between a $10,000 investment turning into $13,000 or $100,000.

Not only do we tell you 11 of our favorite opportunities in this asset class that we narrowed down from hundreds of hours of painstaking research, but we teach you how to uncover the best similar opportunities in the future. We tell you what types of companies present the best risk-reward setups and what companies could provide the huge homeruns but at greater speculation. We'll tell you what you need to track to understand if the company remains a good investment one year after your purchased it. Quite simply, when investing in precious metals, we provide the most comprehensive guide to intelligent decision making in this module bar none. Think investing in precious metals, including gold, is simple? Think again. If your advisor tells you to merely buy the gold ETF, that's because most advisors have no clue as to the best way to invest in gold. And that's where SmartKnowledgeU™ enters the picture. We break everything down for you and tell you how to identify the best precious metal investments and even how to safely allocate your precious metals portfolio.

Yes, your precious metals portfolio should be well positioned with different types of investments so that you can truly benefit from any major momentum rise in this asset class. We'll make sure that you understand exactly why one company may return only 60% returns while another one will return 370% and in the process, take the guesswork out of your investments. Imagine if you went to Las Vegas or Macau to play black jack, and with every hand you were dealt, you know exactly what cards the dealer was holding. It would be much easier to win right?

That's exactly what our MoneyPing™ strategies do for you in the world of investing, even with such widely misunderstood asset classes like precious metals.

Oh and we forgot to mention, there's another special asset class among precious metals so rare that only a few companies qualify for this rating. They're among the companies we like the best and you'll find out what they are inside. I'll even provide you a special research report that tells you what is "The Best Investment for the Next Five Years".

Content:	33 pages
Number of Lessons:	10
Number of Exercises:	1
Exam Questions:	14
Estimated Time of Completion:	2-3 hours

Note: Content Pages are measured by how many pages the content would constitute if on a standard 8.5" * 11" page, Times New Roman 12 font, not web pages as some web pages are 3-5 pages "long".

MODULE 7B: The Secret Investments That Are Ignored by Wall Street

Seven more ignored asset classes

I'm not really sure but large investment firms by and large seem to ignore such an important asset class as precious metals. They also seem to ignore these other five asset classes we discuss inside the doors of this SmartKnowledgeU? module.

We strongly believe at SmartKnowledgeU that during the next decade, these will be uncommon times for stock investors. We believe that a significant economic crisis will unfold that will make these five asset classes be among not only the safest classes for your money to be invested in, but among the only ones that will experience significant returns period.

While you almost always hear about the percentages of your portfolios allocated to financial companies, biotechs, and pharmaceuticals, you almost never hear about a percentage allocated to the six asset classes that we strongly believe will drastically outperform all others over the next decade.

Secret Investment A: As much as we believe in gold, this asset may actually perform much better than gold in the next decade. Though we believe there is also more risk in owning this asset, we definitely believe you'll regret overlooking it.

Secret Investment B: This asset has exploded in price over the last year but we believe the beginning of the growth cycle for this asset has just begun.

Secret Investment C: Compared to the New York and London stock exchanges, this asset is traded on a relatively small, often-overlooked stock exchange. Still, it provides one of the best, safest types of assets to own.

Secret Investment D: Big institutions and pension funds have increasingly turned to this asset over the last five years. While this asset does not have the explosive growth of our other assets, it offers more consistent growth with much less risk than any of the major developed stock market indexes.

Secret Investment E: Less than 1% of people are aware of how much the market of this asset has dramatically changed over the last decade and how these changes are almost certain to lead to steady significant, low-risk growth over the next decade. Yet this is an asset that most people use almost every day without ever giving it a second thought. In mid-2006, the combined annual revenues of the top three companies totaled less than USD $40 billion in a global market that is estimated to be $400 billion to $3 trillion.

Secret Investment F: This investment class has been around for over a decade now but the time to invest in this asset class may have finally arrived. We'll tell you why and how to safely invest an asset class that is sure to turn early investors into millionaires. The only question is "Are we too early?" If we are, our cautious approach to this asset class should mitigate much of its risk.

Secret Investment G: This asset is really just an extra bonus "discussion" as all other assets we discussed should create more than adequate wealth as conventional investors stand to lose wealth over the next decade. Just another tool for your "toolbox".

But although 99% of investors will miss out on these asset classes, the wealthiest individuals and institutions in the world have already been loading up on them just as we already have for months. Again, we have boiled down hundreds of hours of painstaking research into our 23 favorite investment opportunities including stocks and non-stock assets for you, but more importantly, we've identified phenomenal asset classes for you to track so that you can continue to identify opportunities well into the future. Don't get left behind.

Content:	26 pages
Number of Lessons:	12
Number of Exercises:	1
Exam Questions:	12

Estimated Time of Completion: 2-3 hours

Note: Content Pages are measured by how many pages the content would constitute if on a standard 8.5" * 11" page, Times New Roman 12 font, not web pages as some web pages are 3-5 pages "long".

MODULE 8: Little Known Tricks To Assist Your Stock Buying And Selling Decisions

If, after applying our MoneyPing™ strategies and techniques, you are still on the fence about whether or not to buy a stock, here are some additional tricks to assist you in your decision to buy or stay away from a stock. Some secret tips involve following the MoneyMites™ to understand the potential of an investment. One of these "MoneyMites™" just became accessible five years ago due to a change in securities laws. We'll let you know of another "MoneyMite™ strategy that was not even accessible when we wrote this module in early 2006, but will be accessible by the end of 2006. The more MoneyMites™ you can uncover, the more the odds of making serious money off of stock opportunities increase.

Inside Module 8, we'll discuss how to assess how industry insiders and company insiders feel about the future prospects of their own stock. There are a number of ways to assess this, one intuitive, one factual. Let's look at the intuitive one first.

If you study a stock's technical charts, there are certain indicators that can improve the performance you receive from your stock portfolio if used in conjunction with our MoneyPing™ strategies. All you need is a basic, absolutely rudimentary understanding of certain technical indicators. That is all. I am by no means an expert in technical analysis, nowhere close to being one, and nor do I ever want to be one.

Being an expert in technical analysis is not necessary if you use our revolutionary MoneyPing™ strategies. But daily trading volume is one technical indicator that you should follow, and if you have completed these modules in order, you should be well familiar with its definition by now.

Abnormally high trading volume in a stock without the release of any significant news is often an indication that industry insiders are privy to information that the public is not. In addition insider buying, but not insider selling, is often a good indication of the direction a stock is going to head. Finally technical charts can assist you in knowing the proper entry points to buy and sell. So while these techniques are never my primary screens in MoneyPing™ Analysis, I call these strategies "fence jumpers".

If I'm on the fence about a particular buy or sell, often these strategies can help me decide which side of the fence is the proper side. You'll even learn how to track such signals to predict general market declines like the ones that struck in May, 2006. Just following simple signals could have saved most investors 10% to 30% losses in mid-2006.

In Module 8, you'll learn how to properly interpret these "secret" signals and how to avoid the pitfalls of investment newsletters that don't know how to interpret such information. As a prime example, in mid-2006 I came across a newsletter that recommended buying a Florida real estate developer in the United States whose stock had been soaring. The expert said that he was basing his recommendation based upon massive insider buys that had happened in recent weeks. He said this was a sure sign that the stock was headed higher.

Out of curiosity, I researched the inside buys myself. Not only were the "wrong" type of insiders buying, but in addition, none of them paid for their shares on the open market or paid fair market value for any of their shares. This is insider-buying information that is worthless. Needless to say, I'm sure many of this investment newsletter's readers jumped on his recommendation and promptly proceeded to lose 30% in this stock over the next three weeks.

We'll teach you how to properly interpret insider signals in this module. Because as we've been saying throughout all of these modules, information technology has flattened the world like never before, and consequently, has enabled the individual investor as never before to identify stocks that are almost guaranteed to appreciate.

Content:	26 pages
Number of Lessons:	7
Exam Questions:	9
Estimated Time of Completion:	2 – 3 hours

Note: Content Pages are measured by how many pages the content would constitute if on a standard 8.5" * 11" page, Times New Roman 12 font, not web pages as some web pages are 3-5 pages "long".

MODULE 9: Paper Trading & Portfolio Composition for Adults

In Modules 1-8, you've learned the basic foundation and fundamental rules of our MoneyPing™ strategies that teach you how to follow the trail of MoneyMites™ to investment success. Now it's time to apply what you've learned by paper trading these strategies.

What is paper trading? Paper trading is practice trading with an imaginary account with imaginary money. But that is the only thing imaginary about it. You'll be able to see how well you do in real time, meaning today, tomorrow, one month later, six months later, and a year later. You'll be able to see if you would have lost or made money, if you were really using real money. And if you lost money, you'll be able to review your notes, and understand the decisions and reasons that caused you to lose money.

In fact, paper trading is the time you want to make mistakes and learn from them. This is the time not to be concerned so much about building "perfect" strategies and choosing "perfect" stocks. After all, you are just beginning to learn. And this learning will be invaluable when you are finally ready to invest real money. If you paper trade for three or four years, just think of how good you'll be when you finally enter the stock market for real.

Even if you're experienced enough where you feel you don't need to paper trade, we still recommend paper trading some of our MoneyPing™ strategies before conducting real trades with them due to the counterintuitive nature of some of them. For example, when we first started buying stocks with our MoneyPing™ Strategy No. 3, we discovered that many large investment houses rated our stocks as a "hold" or "sell".

Though we don't put any weight whatsoever on investment house research reports, it still made us a tiny bit nervous that we couldn't find a single major investment house that rated some of our picks as "buys", so we paper traded our strategy for an entire year. Only after they started returning 25%, 30%, and 50% returns in a year did we realize the strength and reliability of our strategies. Paper trading with some of our strategies first may give you the confidence you need when you start trading with real assets.

Still, if you disregard our advice, at a very minimum, browse some of the practical additional lessons contained inside, including "7 Rules for Building a Smart Portfolio", and my personal favorite, "14 Lessons You Can Learn From Navy SEALs". There are some pointers contained in these lessons that if you don't already know will most definitely improve your returns.

Content:	14 pages
Number of Exercises	1
Number of Lessons:	3
Exam Questions:	15
BONUS Paper Trading Guide:	7 pages
Estimated Time of Completion:	Module, 2 hours/ Paper trading, ongoing 6 months

Note: Content Pages are measured by how many pages the content would constitute if on a standard 8.5" * 11" page, Times New Roman 12 font, not web pages as some web pages are 3-5 pages "long".

MODULE 10: Why Corporate Investment Firms Misinform You

This is the first of six modules in which you will learn why it is almost impossible for you to maximize the returns of your stock portfolio with a large investment house, whether it is a Wall Street firm, or a particularly well-known and respected firm in your country. Remember, that these modules apply to stock portfolio returns only, and large investment firms do offer superior access to private equity funds and foreign currency exchange rates. But this e-learning module centers around equity investments and a few special asset classes, so in this regard, we will tell you only how to protect your portfolio from the practices of large investment firms.

There are numerous reasons why the above paragraph is true, from simple economics of how financial consultants and branch managers are compensated, to how fees are structured (even on "idle" cash that may not be invested), to the relationship between investment banking and brokerage divisions of firms.

In Module 10, you will learn through simple economics and mathematics, why your account is most likely receiving far less attention than you believe, even if you have over USD $1,000,000 with a firm. If you don't know what we know, we guarantee you that you're earning far less than is possible.

Content:	10 pages
Number of Lessons:	7
Exam Questions:	6
Estimated Time of Completion:	1- 2 hours

Note: Content Pages are measured by how many pages the content would constitute if on a standard 8.5" * 11" page, Times New Roman 12 font, not web pages as some web pages are 3-5 pages "long".

MODULE 11: Why Corporate Investment Firms Misinform You

All large investment firms engage in misinformation campaigns designed to build a mindset of passivity and acceptance about underachieving returns in client's stock portfolios. These misinformation campaigns are extremely clever and extremely effective. They're designed to maximize the number of clients and the amount of assets each financial consultant can gather as well as to minimize the necessary amount of time to accomplish this. While these campaigns succeed in increasing the corporate bottom line and increasing value to the individual shareholder, they plunge the stock portfolio returns of individual clients into mediocrity while detracting from the value to individual clients.

Most people are oblivious to these shenanigans because the large investment houses have been perfecting them for over a hundred years! In the early 1900's, J.P. Morgan formed U.S. Steel Corporation by buying Andrew Carnegie's steel company and many others. It promptly turned a profit of USD $400 million by selling stocks and bonds worth $400 million more than the combined worth of all the companies, from which it drew a $150 million fee. Since then, profits at the expense of the individual investor have never stopped.

For years, employees at investment firms have been trained in "investment-speak". "Investment speak" has two distinct meanings. A meaning intended for their clients, and their "true" meaning, a totally different one that is known by the firm's employees. For example, for decades, an investment firm's "hold" rating really meant "sell". Everybody on this inside knew this and most people on the outside had caught on too. The reason "sell" ratings were rarely issued in the past were simple. If an analyst gave a company this mark of death, what kind of response do you think he or she received the next time he/she needed to speak to management? But there are many more examples where the public didn't know the inside meaning of "investment-speak".

So this module will break down investment-speak for you. Learn why "prudent" in investment-speak really means "prudent" for the firm, but not "prudent" for your investment portfolio. Learn why the "modern" portfolio theory of diversification is really "stone-age" in its concepts, and why investment-speak would cause 99,999 out of 100,000 financial consultants to call one of the practices of one of the world's most successful investors stupid and risky. Learn why financial consultants' investment strategies are rarely ever different than the thundering sheep herd, and how this harms your portfolio's returns.

In this module, you'll learn 6 lessons, that again, while universally accepted, do nothing but harm the returns of your stock portfolio. By learning to identify these strategies employed by large investment firms designed to "sell", you can learn how to prevent your financial consultant from using these same strategies to invest you into mediocrity.

Complete this module and take the first step to preventing your portfolio from being invested into mediocrity.

Content:	16 pages
Number of Lessons:	6
Exam Questions:	9
Estimated Time of Completion:	1- 2 hours

Note: Content Pages are measured by how many pages the content would constitute if on a standard 8.5" * 11" page, Times New Roman 12 font, not web pages as some web pages are 3-5 pages "long".

MODULE 12: Why Corporate Investment Firms Misinform You

In Module 11, you learned about the first 6 lessons universally accepted by the average person that harm the returns of your stock portfolio. Here, you will learn about the last 6 lessons.

Again, the last 6 lessons, while universally accepted, do nothing but harm the returns of your stock portfolio. By learning to identify these strategies employed by large investment firms designed to "sell" you, you can learn how to prevent your financial consultant from using these same strategies to invest you into mediocrity.

Content:	13 pages
Number of Lessons:	7
Exam Questions:	8
Estimated Time of Completion:	1 – 1 ½ hours

Note: Content Pages are measured by how many pages the content would constitute if on a standard 8.5" * 11" page, Times New Roman 12 font, not web pages as some web pages are 3-5 pages "long".

MODULE 13: Why Corporate Investment Firms Misinform You

By now, if you've connected the dots, you've realized that it is nearly impossible for a financial consultant employed by a large investment firm to do the best possible job in maximizing the returns of your stock portfolio, no matter his strengths and his good intentions. If you're an "A" client of the financial consultant's then you receive perhaps 4 days of time per year that is exclusively devoted to your stock portfolio and if you're a "B" client, then you receive about 2 days of time per year. Even if we doubled these numbers from the absolutely reasonable calculations we performed in Module 10, we just don't see how a financial consultant can perform an above average job devoting 8 days or perhaps only 4 days per year to the decisions necessary to maximize returns in your account.

Next, if we consider that all major investment firms take anywhere from 55% to 67% of all the profits the financial consultants earn, and leaves them only with a 33% to 45% take, then we must ask, why would the financial consultant possibly stay with a firm that takes so much of the consultant's hard earned money instead of venturing out on their own?

The answer the firm always gives is that despite this absurd imbalance, financial consultants want to work for them because of the superior resources they provide to them that helps them do a better job. They provide financial consultants with analyst reports, software platforms and search tools, access to money managers, and a complete service platform for their clients in private equity, mortgages, foreign exchange products. Finally, they say, their consultants can leverage their global brand with their clients to sell more products than would be possible as an independent consultant.

But all these resources truly help a financial consultant do a better job in what?

In selling more product to their clients and in gathering more assets? Or in providing better returns to the clients in their stock portfolios?

In Module 13, we analyze each of the above reasons and determine which of them are actually worth a financial consultant giving up 55% to 67% of the money they could be retaining if they ventured out on their own. And we'll let you know if they truly help a financial consultant earn better returns for you or if it merely helps them sell more!

Furthermore, we have developed a questionnaire that you can use to screen financial consultants to determine if they are among the top 1% of financial consultants in the world or among the top 1% of salespeople in the world. The questionnaire grades financial consultants in their ability and desire in four essential areas to work around the limitations that are placed upon them by their investment firms:

(1) Buy and sell strategies;
(2) Global market knowledge;
(3) Industry sector specific knowledge;
(4) Ability to identify opportunities outside of fundamental and technical analysis.

This questionnaire was developed from more than seven years of knowledge gathered while working at large brokerage houses. The questions were carefully constructed to allow you to identify those financial consultants that are superior in utilizing the sales techniques of the firm from those that will actually be able to earn you returns that are on par with the brightest and most creative minds in the industry. If you don't have a private wealth manager but won't to know how to locate one, our questionnaire will do the job for you. Superior wealth managers will grade high in all four categories. Superior salespersons will not.

Learn whether your financial consultant is a superior salesperson or superior advisor.

Content:	4 pages
Number of Lessons:	2
Exam Questions:	8
Bonus Tool:	1 Questionnaire, 5 pages
Estimated Time of Completion:	1 hour

Note: Page content is calculated per 8.5" X 11" pages, 12-pt. Times New Roman font text. Web pages may not correspond exactly to page content numbers as listed above, as some single web pages contain 3, 4, or 5 or more "pages" of information.

MODULE 14: Why Corporate Investment Firms Misinform You

In Modules 10-13, you learned about why you will never maximize the returns of your stock portfolio if you utilize a large investment firm to manage your money. Furthermore, you learned why it is almost impossible to find a superior financial consultant employed by a large investment firm while it is supremely easy to find a superior salesperson.

However, despite this knowledge, some people still will not have the time to apply the strategies in these e-learning modules or perhaps will not be lucky enough to find a superior financial consultant willing to take on more clients, try as they may. In this case, they may decide to still utilize a financial consultant employed by a large investment firm to manage their money.

If so, here are eight more tips that you must know to protect yourself as much as possible. The tips include conducting simple, free background checks to ensure that the firm you use and the financial consultant you use have not been engaged in fraudulent activities in the past. As well, they help you to identify major universal selling tactics of financial consultants that seriously harm the returns of your stock portfolio.

Learn how to protect your stock portfolio.

Content:	7 pages
Number of Lessons:	8
Exam Questions:	8
Estimated Time of Completion:	1 hour

MODULE 15: Invest in Foreign Markets Efficiently & Intelligently

To maximize the returns in your stock portfolio you have to be heavily invested in foreign markets outside of your country, no ifs and or buts. If you live in America, for the rest of this decade (2000-2010), the overwhelming majority of your portfolio should probably be invested outside of the United States. At certain points in time, the strongest performance of an industry sector will be in companies that are domiciled in other countries.

And even if a sector is booming in your country, there are strong possibilities that the companies that drive this sector reside outside of your country. For example, some of the companies that feed China's energy needs are located in Australia, and Brazil, and other South American countries. Ignore the stocks in these countries and you may be ignoring some of the best opportunities in the world.

Furthermore, in times of weakening local currency, investing in foreign markets can provide additional benefits. In countries that do not have prohibitive tax structures for foreign investors, a foreign investor can benefit not only from stock appreciation but also from the strengthening of foreign currency.

Module 15 will tell you 8 crucial lessons to consider when investing in foreign markets. Furthermore, you'll learn about the many traps you need to avoid when investing in foreign markets that 99% of financial consultants fail to explain adequately.

In past years, as recently as 2004, major investment firms in the U.S. were spreading myths that investing in foreign markets was risky because they were just not performing adequate research in foreign markets to recommend individual foreign stocks. In mid-2006, when U.S. markets corrected steeply, all of a sudden, major American firms were talking about the necessity to invest in foreign markets and not to be too concentrated in domestic markets. So what happened here? Did foreign markets, in a couple of years, increase their compliance and transparency in conducting business to such a marked extent that all of a sudden, they went from being "risky" to a "necessity". Or did this change of strategy come about because it was a “marketing” necessity, and they knew that they would start to lose clients if they did not start marketing this mantra? By now, you, of course, know my answer.

Even so, many large American investment firms are still investing their clients in a manner that is more conducive to their bottom lines, investing their clients in mutual funds in foreign countries instead of individual foreign stocks. And surely, no matter what country you live in, this “sales” strategy is being employed.

Learn how you should be invested in foreign markets, and why you need to find a consultant or advisor that will invest your portfolio in the “proper” manner versus the “lazy” sales and marketing-driven manner.

Content:	8 pages
Number of Lessons:	8
Exam Questions:	9
Estimated Time of Completion:	1 – 1 1/2 hours

Note: Page content is calculated per 8.5" X 11" pages, 12-pt. Times New Roman font text. Web pages may not correspond exactly to page content numbers as listed above, as some single web pages contain 3, 4, or 5 or more "pages" of information.

MODULE 16: Why You Will Never Own the Best Stock Opportunities in the World if a Large Commercial Firm Manages Your Portfolio

Let’s quickly review some facts. There are estimated to be about 75,000 stocks traded globally, approximately 15,000 of which are traded on the U.S. markets alone. Of these 15,000 stocks, there are about 6,000 micro cap stocks and there are several thousand more small cap stocks.

According to a University of Chicago Center for Research in Securities Prices (CRSP) study that examined a 79-year period, micro cap and small cap stocks outperformed large cap stocks by 437% and 165% respectively. Investing in small companies also became safer in the U.S. in 1999 when the Securities Exchange Council (SEC) passed stricter regulations for small publicly traded companies.

However, most investment houses, even the largest corporate giants, only have the resources to only track about 1,500 stocks. They have to track the most popular stocks that most people own, so most of the stocks they research are large cap stocks such as General Electric, Microsoft, Home Depot and so on.

In fact if you look at all the stocks analyzed by ALL the Wall Street firms in the United States, this number amounts to only about one-third of the 15,000 stocks that trade only in the U.S. markets.

When you add another 60,000 foreign stocks into the mix, you can begin to see how many mid, small, micro and foreign stocks are completely ignored by Wall Street. For this reason alone, your stock portfolio will almost never experience the returns it deserves. I would estimate that more than 95% of financial consultants at large investment houses do not follow small and micro cap stocks simply because their firms do not provide adequate analysis of these types of stocks.

Why small caps? The answer is as simple as it is logical. An Ibbotson Associates study showed that over a 71-year period, from 1926 to 1996, small cap stocks returned 12.6% annually while large cap stocks returned 10.7% annually. While this difference doesn’t sound huge at first, the compounding effect ensures that this difference is huge.

Without taking taxes and inflation into consideration for the sake of simplicity, $1,000 invested in a small cap stock index in 1926 would have grown into about $7,251,143 by 1996. $1,000 invested in a large cap index in 1926 would have grown into just $1,909,225 by 1996 in comparison.

All of a sudden that small difference in return does not look so small anymore.

As an example of how much large investment firms are laggards when it comes to uncovering small, micro-cap and foreign stocks, we at SmartKnowledgeU™, uncovered a Chinese advertising company called Focus Media in December, 2005 using our MoneyPing™ Strategy No. 3 at an entry price of about U.S. $31 a share. In the third week of May 2006, six months later and U.S. $31 higher, a Morgan Stanley analyst put out a report, calling Focus Media a "top pick" at an entry price of U.S. $62 a share.

So what does this mean?

Learn to uncover the best global stock opportunities yourself here or settle for mediocre returns with a large investment house.

Content:	14 pages
Number of Lessons:	7
Exam Questions:	13
Estimated Time of Completion:	1 ½- 2 hours

Note: Page content is calculated per 8.5" X 11" pages, 12-pt. Times New Roman font text. Web pages may not correspond exactly to page content numbers as listed above, as some single web pages contain 3, 4, or 5 or more "pages" of information.

MODULE 17: Up Your Wealth Literacy

This is the first of three e-learning modules designed for young adults and people without any investment experience. Unless you are a trust fund baby or born into wealth, the only way you will become wealthy is by learning to leverage your money. Some of the worst advice you will probably receive about becoming financially independent will probably come from your parent's generation.

"Go to school", "Study hard and get good grades", "Get good grades and get a good job", "Save your money."

This advice will perhaps make less than 1% of people wealthy. The less than 1% of people who make it to the top of Fortune 500 corporations as CEOs or who go on to be a top corporate attorney or plastic surgeon. For the rest, working at a good job will perhaps give you a reasonable sense of security, perhaps even a nice ride and house, but it will never make you wealthy.

And perhaps the worst piece of advice your parents' generation is to "save and put money away." Putting all the money you make from an after school job into a savings account and letting it sit there at the 1% or so interest rate that banks give these days just turns your money into dust. Consider that $1,000 in 1980 can only buy less than $500 worth of stuff in 2006 dollars, and it's easy to see that "saving" your money only loses you money.

Your parents might not like what I have to say about school, but there is no real correlation between studying hard, getting good grades and becoming wealthy except when it comes to specialized professions like law, engineering, and medicine. And this is not sour grapes from the mouth of someone that performed poorly in school. I went to an Ivy League school, one that is perennially ranked as one of the top 5 universities in the United States along with Harvard and Princeton, and I have earned two masters from another top ranked institution.

Still, I can honestly say that there was not a single course during all my years at these venerable institutions that directly contributed to my wealth. My education helped me get good jobs, but remember, as I have stated elsewhere in these modules, a good job will hardly ever make you wealthy. In fact, graduating with two master degrees at age 28, I was no better prepared to build wealth than I had been before entering college.

There is almost no correlation between graduation rank in business school and wealth, and since neither undergrad or graduate business school programs include in their curriculums any courses that teach one how to build wealth. Unless again you will be studying engineering, law, architecture, or medicine, most formal education is not only irrelevant to building wealth, but you are certain to build it much more quickly if you are familiar with the lessons we provide at SmartKnowledgeU™.

One thing that eventually did help me learn how to build wealth was my career in the private wealth management divisions of two Fortune 500 companies. Not the things that I learned from the corporations, because I found these things to be fairly useless, but the lessons that I learned from my clients, almost every one of whom was a millionaire. I discovered that some of my clients had built their nice nest eggs by working for a corporation.

Most that had achieved wealth in this manner had put in extremely long hours at the corporation and had many stories of regret. Regret from working so much versus spending time with their children and never seeing their kids grow up. Regret from not seeing more of the world and enjoying life more.

I discovered that the wealthy ones that were entrepreneurs seemed to have had better lives. Sure they had once had long hours as well, but since they worked for themselves and didn't give up most of the rewards of their hard work to a corporation, they all seemed to have more fun doing it. In addition, 100% of entrepreneurs had relied on leveraging assets and time to become successful, whereas those that built their wealth working for corporations seemed to succeed by using assets and time, not by leveraging them.

My opinion on formal education will only change when the majority of schools begin teaching what is truly necessary to succeed financially later in life. And that includes classes on:

(1) Investing in the stock market
(2) Leveraging money
(3) Leveraging time
(4) Building successful networks (it's not what you know, it's who you know); and
(5) Gold

As of now, they don't, so kids today continue to graduate from high school and college ill-prepared to face the real world. That's why I developed this module. You'll learn all of the above courses in Modules 17 - 19.

Think about this. Learning how to network properly can make you more money than studying hard and going to Harvard. The one lesson in this module about networking, if applied correctly, is worth more than a Harvard education.

Look at these recent statistics. In 1965, CEO's in America earned about 24 times as much as their employees. In 2006, CEO's in America earned 262 times as much as their employees (Source: BBC News, June 22, 2006). And they didn't earn this much money because they were smart. In fact. most large firms have hundreds of employees much smarter than the CEO's running the companies, making 262 times less money than them.

What these employees didn't have is the key network. In other words, they weren't part of the "old boys" network that pushes these men on a fast track into a CEO position. I'm not saying that some of these CEO's aren't brilliant. I'm sure many are. But it helps to have a head start.

To prove my point, in 2005 and 2006, CEO's from the 11 largest firms claimed U.S. $865,000,000 in salary at the same time their "leadership" caused a decline of U.S. $64,000,000,000 in market capitalization in their companies' stock.

So while people all over the world that purchased their companies' stock lost billions of dollars due to poor leadership, these CEOs still claimed, quite happily, USD $865 million in salary.

You may think, “Even if I do build a superior network, the likelihood of it landing me a CEO position at a top global company is probably still slim.” And you’re probably right. But that doesn’t mean networking is not important. It’s still far more important to building your wealth than attending Harvard or Oxford, unless of course, you use your time wisely to build a superior network while there.

It’s the network of such elite institutions, not the education, that is critical to your future wealth. But to pay close to U.S.$200,000 for a university education just to build a network is quite a steep price to pay. You can build an elite network without attending an elite university.

Furthermore, the other lessons of Module 17, 18 and 19 will show you what a waste of money it is to spend huge sums of money on university and graduate school preparation courses. We’ll tell you all the lessons you really need to know right here, right now, to start building real wealth.

If investing sounds boring, then think about this module as a way for you to learn to make money without even working. The mistake that most adults make is to not put in the time to understand investing when they are young just because they don’t have any disposable income to invest. Then, when the time comes when they do want to be responsible with their money, they discover that they know nothing about investing or even how to identify a trustworthy financial consultant that can help them.

But they dive in anyway and end up with not so stellar results. Then they read “Rich Dad, Poor Dad” and wish they had done all those things that the book says when they were younger (actually I’ve never read the book so I don’t know if learning how to invest at a younger age is one of the things that is recommended, but I’m assuming it is).

In any event, that is the whole dilemma that will never change. When you’re young, you just want to have fun and spend all of your money but when you enter your mid twenties and late twenties you wish that you had been more responsible when you were younger. If your in your mid-twenties or older, you probably realize now that learning about investing as a teenager would have helped you have much more fun by now.

And if you’re a teenager, then you’ll be way ahead of the curve by reading and completing these three modules. So no matter what age you are, congratulations if you are reading this module. You are making one of the most important decisions of your young life to ensure that you can not only have fun now but that you will also have fun later in life.

Module 17 was really written for teenagers and young adults, so if you’re older you can skip ahead and start with Module 18. Or go ahead and do this module for fun if you wish. You might still learn a thing or two!

Improve your FIQ, and begin your pathway to financial freedom and fun.

Content:	15 pages
Number of Lessons:	10
Exam Questions:	11
Estimated Time of Completion:	1- 1 1/2 hours

Note: Page content is calculated per 8.5" X 11" pages, 12-pt. Times New Roman font text. Web pages may not correspond exactly to page content numbers as listed above, as some single web pages contain 3, 4, or 5 or more "pages" of information.

MODULE 18: Up Your Wealth Literacy

In Module 18, you'll learn all about how to leverage time, money and people to build wealth, all concepts that you will never learn in any high school or university (unless of course it is this one, SmartKnowledgeU™). As I said before, there should be classes devoted to "Leveraging Money" and "Building Networks" because these two concepts alone will build you much more wealth than anything you will learn in high school or university today.

One way to leverage money of course is to invest in the stock market. If you invest $10,000, and in three years, this money is worth $20,000, then you have leveraged money to double your wealth. Real estate is also a common way to leverage your wealth. For example, many homes or condominiums can be purchased with a payment of only 10% of the value of the home.

Module 18 will teach you how to:

1. Leverage an asset that does not cost a single dollar to buy in order to build wealth, but that is all too often "wasted" during youth and well into adulthood.
2. Utilize 12 simple rules to build a "network of wealth."
3. Practice "networking" because networking is a skill that can be learned.
4. Avoid common mistakes made in networking.

Learn everything here important to building wealth that school failed to teach you.

Content:	19 pages
Number of Exercise:	1
Number of Lessons:	4
Exam Questions:	7
Estimated Time of Completion:	1.5 hours for the module/ 1-2 weeks ongoing for the exercise

Note: Page content is calculated per 8.5" X 11" pages, 12-pt. Times New Roman font text. Web pages may not correspond exactly to page content numbers as listed above, as some single web pages contain 3, 4, or 5 or more "pages" of information.

MODULE 19: Up Your Wealth Literacy

As the world becomes more capitalistic, we see people judged less on the "content of their character" as the late, great Martin Luther King had hoped for, but more so on the "size of their wallet". Though we wish to help increase the FIQ™ of investment newbies, we at SmartKnowledgeU™, realize that even when wealth is attained, wealth without happiness is empty and devoid of the successful feeling that it should bestow.

Therefore we've devoted this important module to the SmartKnowledgeU™ "4 Pillars of Wealth".

Module 19 will teach you how to:

1. Seize opportunities that present themselves without appearing self-serving.
2. Build the "4 Pillars of Wealth", and how ignoring any one of these four pillars can cause your wealth to disappear even if you have succeeded in accumulating it.

In 2005, Americans for the first time in a quarter century, spent more money than they earned. The average per capita income for 2005 was negative USD $36,000. If everyone in the U.S. lived by the SmartKnowledgeU™ "4 Pillars of Wealth", this would not have happened.

Without building all "4 Pillars of Wealth", your wealth or happiness, or both, will disappear at some point in life. Building wealth requires four legs, just like a table, for support. Just as a table will collapse if you chop off one of its legs, wealth and happiness will collapse if you don't nurture all four pillars. We can recall numerous stories where someone focused only on building the pillar of money and neglected the other three pillars.

Discover the only true way to build long lasting wealth.

Content:	7 pages
Number of Exercises:	1
Number of Lessons:	4
Exam Questions:	5
Estimated Time of Completion:	1 hour, exercise ongoing for 30 days

Note: Page content is calculated per 8.5" X 11" pages, 12-pt. Times New Roman font text. Web pages may not correspond exactly to page content numbers as listed above, as some single web pages contain 3, 4, or 5 or more "pages" of information.

MODULE 20: Up Your Wealth Literacy

In Modules 17, 18 & 19, we learned the basic foundation and fundamental rules of investing in stocks. Now it's time to apply what you've learned by learning how to paper trade. If you've completed Module 9, you can skip this Module as it is the same material.

What is paper trading? Paper trading is practice trading with an imaginary account with imaginary money. But that is the only thing imaginary about it. You'll be able to see how well you do in real time, meaning today, tomorrow, one month later, six months later, and a year later. You'll be able to see if you would have lost or made money, if you were really using real money. And if you lost money, you'll be able to review your notes, and understand the decisions and reasons that caused you to lose money.

In fact, paper trading is the time you want to make mistakes and learn from them. This is the time not to be concerned so much about building "perfect" strategies and choosing "perfect" stocks. After all, you are just beginning to learn. And this learning will be invaluable when you are finally ready to invest real money. If you paper trade for three or four years, just think of how good you'll be when you finally enter the stock market for real.

In addition, within this module, even if you don't need to paper trade, browse inside because there are some practical additional lessons, including "7 Rules for Building a Smart Portfolio", and my personal favorite, "14 Lessons You Can Learn From Navy SEALs that Improve the Returns of Your Stock Portfolio". There are some pointers contained in these lessons, that if you don't already know, will most definitely improve your returns.

Content:	14 pages
Number of Exercises	1
Number of Lessons:	2
Exam Questions:	15
BONUS paper trading guide	7 pages
Estimated Time of Completion:	2 hours/Paper trading ongoing 6 months

Note: Page content is calculated per 8.5" X 11" pages, 12-pt. Times New Roman font text. Web pages may not correspond exactly to page content numbers as listed above, as some single web pages contain 3, 4, or 5 or more "pages" of information.

MODULE 21: SPECIAL REPORT – The Coming Global Crisis Part I

In this module, there are no lessons, no exercises, and no exam questions. We merely discuss how big economic changes and political changes in the world WILL affect the global stock markets for the next five years, and the actions that you should take in order to protect yourself from potentially devastating losses to your stock portfolio and to your business.

As of mid-2006, actions of a few global economic institutions have brought the world to the brink of a teetering crisis. This almost certain development is the biggest threat to the global stock markets that you probably have never heard about. We have laid out for you the reasons why we believe this will occur in painstaking detail in this module, for without understanding why this is likely to occur, you can not know how and when you must protect yourself.

Well explain to you in great detail what has been happening with the MO, M1, M2 & M3 money supply (don't worry we'll explain inside the module, what these figures are) and what the changes in these figures mean to the future of the global economy and the global stock market.

When determining the most likely course of actions to follow from these changes, we became a student of history and discovered strong historical precedent for our current situation. What happened in the past destroyed billions of dollars of wealth but what makes our current situation today in 2006, is that compared to historical precedent, the conditions that we face today are infinitely worse than what triggered a dire economic situation in the past.

Acting now will protect you against a potentially massive loss of wealth. In fact, the major financial institution most responsible for this crisis, in an attempt to hide the nature of this crisis, stopped publishing in March, 2006, information that it has released for the past 20 years!

We strongly feel that it is a matter of "if", not "when", this tragic global economic crisis will unravel, and if could happen in a matter of days, weeks, or possibly months. What is more important is that we'll tell you everything you need to protect your assets when it does.

At SmartKnowledgeU™, we believe that the information contained in Modules 21-23 will help people preserve and build millions of dollars of wealth. This information has not been reported by the BBC, the New York Times, the Wall Street Journal, Reuters, or Bloomberg because it is not common knowledge. In order to uncover it, we had to scour the financials of several of the biggest global financial institutions in the world. In fact, we thought about charging USD $5,000 for these three modules alone, but at the last minute, decided to include these modules with the Platinum level (some with the Gold level). However, these added bonuses are subject to change and we may decide to charge separately for them in the future.

Learn how to safeguard against a hidden economic crisis.

Content:	23 pages
Estimated Time of Completion:	1 hour

MODULE 22: SPECIAL REPORT – The Coming Global Crisis Part II

This module is merely a continuation of the Special Report from Module 21. We discuss how big economic changes and political changes in the world WILL affect the global stock markets for the next five years, and the actions that you should take in order to protect yourself from potentially devastating losses to your stock portfolio and to your business.

This information will not just help you protect your portfolio but will also help steer you in the right direction regarding what global markets and what assets you will need to invest in to build real wealth over the next decade.

Learn how to safeguard against a hidden economic crisis.

Content:	29 pages
Estimated Time of Completion:	1 -2 hours

MODULE 23: SPECIAL REPORT – The Best Investment for the Next Five Years

In this module, there are no lessons, no exercises, and no exam questions. It is merely a module that discusses in great detail one of our hedge plays to prepare for the Peak Investment Crisis. We discuss many additional ways to protect your cash and your stocks in Module 7A and 7B, but here we will discuss in great detail one of the great investment opportunities of our lifetime.

Since this opportunity literally happens only once or twice every 20 to 30 years, there are many myths surrounding this opportunity as well as a scarcity of existing literature that explains how to properly invest in this asset without being defrauded. In fact just 16 years ago, the sellers of this asset held a huge advantage over buyers and dishonest sellers often did defraud buyers.

Even today, huge mark ups on these transactions still happen today, unknown to the buyer, in both sides of the buy and sell transactions. But there is no reason for this ever to happen. And we'll tell you what you need to know to ensure that you receive a fair price when buying this asset. Since there are many ways to purchase this asset, we'll also tell you what we believe to be, hands down, the best way to purchase this asset.

In fact, as of June, 2006, what is sure to be a bull run for the history books for this particular asset has already started. But it's still not too late for you to participate. Far from it. But the longer you wait, the less your gains will be.

We literally spent hundreds of hours of research compiling just this one report. Though it is 51 pages long, initially it was over 130 pages before we edited it down to just the hard-hitting information that we know you will not read about in mainstream newspapers or hear about on TV. We don't want to waste your time giving you information that you probably already know. We dug deep down the rabbit hole and sorted through thousands of pages of documents to understand what the best investment in the world will probably be for the next five years and possibly even the next decade. But as the price behavior of this asset is little understood, we also felt it necessary to explain how this asset will most likely react in the future and how you should respond to the price changes in this asset.

At SmartKnowledgeU™, we believe that the information contained in Modules 21-23 will help people preserve and build millions of dollars of wealth. This information has not been reported by the BBC, the New York Times, the Wall Street Journal, Reuters, or Bloomberg because it is not common knowledge. In order to uncover it, we had to scour the financials of several of the biggest global financial institutions in the world.

Content:	51 pages
Estimated Time of Completion:	1 – 2 hours

MODULE 24: SPECIAL REPORT – Crisis Investing

In this module, there are no lessons, no exercises, and no exam questions. This special module was written to address the recent strong correction in gold stocks as of August, 2007 as subprime mortgage defaults have triggered actions that are sure to further weaken the dollar despite temporary spikes in the dollar from people fleeing to the "safety" of dollar denominated bonds. This module explains how best to handle the extra volatility of gold stocks that occur when stock markets simultaneously correct significantly. Furthermore, in this module, we explain what conditions cause short-term volatility in the prices of gold/precious metals and precious metal stocks and why paying too much attention to short-term price fluctuations instead of keeping a firm eye to the future will almost undoubtedly cause you to make the absolute wrong decisions at exactly the absolute wrong times.

At SmartKnowledgeU™, we believe that the information contained in Modules 21-24 will help people preserve and build millions of dollars of wealth. This information has not been reported by the BBC, the New York Times, the Wall Street Journal, Reuters, or Bloomberg because it is not common knowledge. In order to uncover it, we had to scour the financials of several of the biggest global financial institutions in the world.

Content:	15 pages
Estimated Time of Completion:	1 – 2 hours

MODULE 25: Precious Metals Stocks Options Trading – Is it for You?

As you already know, our Platinum Course is not an options trading course but rather an investment course. The reason I am adding this Special Bulletin at this time is that I believe the next 12-24 months will offer one of the best opportunities of our lifetime to trade options in precious metal stocks.

Content:	4 pages
Estimated Time of Completion:	1 hour.

MODULE 26: Can a Financial Meltdown Be Avoided?

So here is what I see developing in 2008. Bank failures are an almost certainty (unless the U.S. gov't bails out the failing banks), credit card defaults will soar to record levels, and the U.S. Federal Reserve will reverse course at some point and begin raising interest rates. But as you well know, position yourself accordingly per the guidance in this Platinum Level course and you will stand to make a fortune from this crisis, American or not.

Content:	15 pages
Estimated Time of Completion:	1 -2 hours.

MODULE 27: Venturing Deep Inside the Investment Matrix

The U.S. Federal Reserve & the U.S. government have taken EXTRAORDINARY measures at the beginning of 2008 to prop up stock markets. Meddling and interference in free markets have reached an all time high, and such measures are undertaken not to benefit the common man as they would lead you to believe but to enrich the international banking cartel at the expense of the common investor. Mark my word, The rich will get filthy rich as this crisis deepens even as the common investor loses the shirt off his or her back. Inside this module, we tell you everything you need to know to ensure that your portfolio is positioned to prosper, instead of suffer, as the global financial crisis deepens.

Content:	18 pages
Estimated Time of Completion:	1 -2 hours.

MODULE 28: A History of the Gold Standard

A discussion of the worldwide fractional reserve banking system, its relationship to the gold standard, and implications of a fiat currency system for the future.

Content:	18 pages
Estimated Time of Completion:	1 -2 hours.

MODULE 29: How to Avert the Greatest Financial Disaster of Our Lifetime

A discussion of the most likely drastic market actions that are likely to occur as a result of this unfolding Monetary Crisis. Also discussion of how legal changes implemented in US markets are likely to affect short and long term movements of global stock markets and deciphering “What US Treasury Czar Hank Paulson Said v. What Hank Paulson Meant.”

Content:	24 pages
Estimated Time of Completion:	1 -2 hours.

MODULE 30: More About the COT Reports

A discussion of the reliability of the ever important COT reports to predicting future market movements in gold and silver and a discussion of more US regulator shenanigans to hide massive amounts of toxic financial assets on the balance sheets of some of the largest US financial institutions from investors worldwide.

Content:	18 pages
Estimated Time of Completion:	1 -2 hours.

MODULE 31: The Crisis is Upon Us

A discussion of how previous predictions of mine regarding the unfolding crisis over the last 12 months have almost all come true and what this means for how you need to be positioned to handle the continuing unfolding crisis in 2009.

Content:	28 pages
Estimated Time of Completion:	1 -2 hours.

MODULE 32: Patience is the Name of the Game

A discussion of some of the lessons learned from investing during periods of time when US regulators are rigging and price fixing markets and why some of the best investments for the future appear to be terrible investments now though the situation will soon reverse in the future.

Content:	9 pages
Estimated Time of Completion:	1 -2 hours.

MODULE 33: The Feds Attempt to Revive a Flatlining Dollar

A lucid analysis of why the US dollar experienced an unprecedented 16% parabolic rise in strength in just four weeks in 2008 that had no foundation and was entirely illusory as well as more discussion of the tactics global banking leaders are using and will continue to use in coming years to fool and decieve investors worldwide about the true, imminent dangers that still lurk in the global financial monetary system.

Content:	32 pages
Estimated Time of Completion:	1 -2 hours.

MODULE 34: Another Stock Market Crash?

A look at the factors that will contribute to another global stock market crash that will exceed the one we experienced in 2008 in severity and the indicators to follow to know when to start shorting the market once again.

Content:	14 pages
Estimated Time of Completion:	1 hour.

MODULE 35: A Closer Look at Junior Resource Stocks

A guide that reviews the class of mining stocks where 500%+ or even 1,000%+ gains are not rare. A brief preview and discussion of some of our Chief Investment Strategist's favorite junior resource stocks in gold, silver and uranium that we discuss more fully in our annual Platinum Stock & Asset guide. Furthermore, a discussion of the very real dangers that accompany investing in this asset class and a review of the qualities junior resource stocks must have should you choose to invest in this asset class.

Editor's Note: As we periodically add new modules to our Platinum membership to continually update our members regarding the best strategies to changing market conditions, it is possible that the most recent module description for a recently added Platinum module may not be contained in this booklet. For a description of the modules contained in the Wealth Secrets membership, please consult the Wealth Secrets fact sheet available on our website at http://www.smartknowledgeu.com