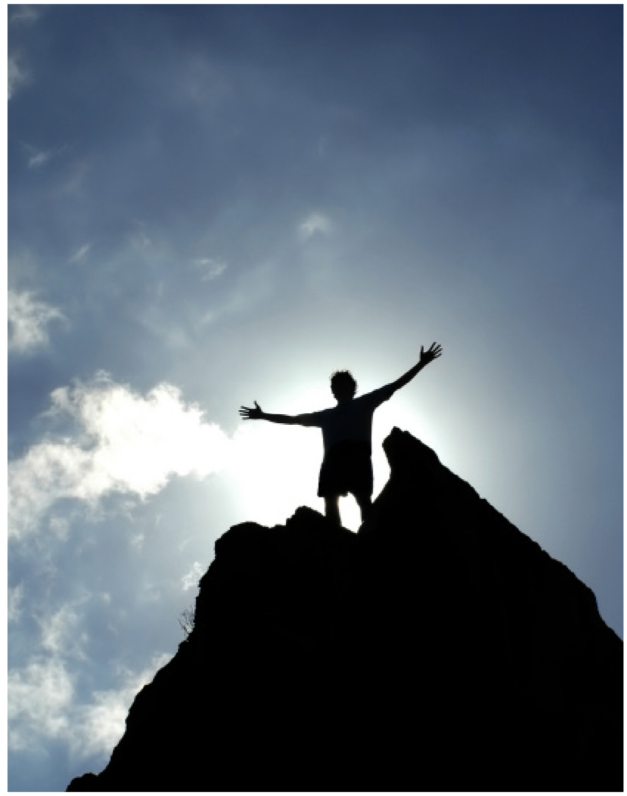
crisis investment opportunity

FACT SHEET

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

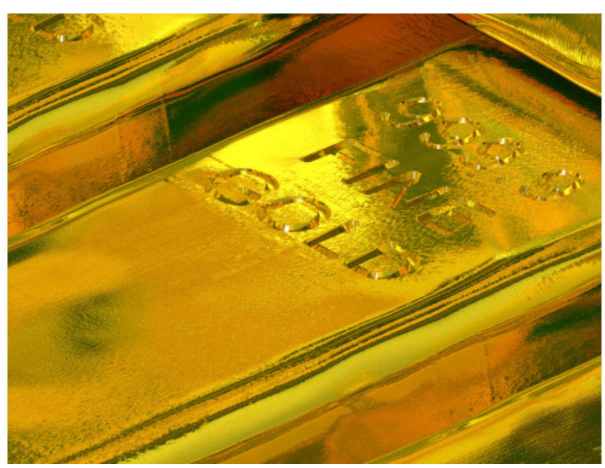


The Crisis Investment Opportunities investment newsletter is the anti-Commercial Investment Industry newsletter. Our goal, as an independent investment newsletter publisher, is never to gather assets (the only goal of the commercial investment industry) but only to maximize your profits. In fact most 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.

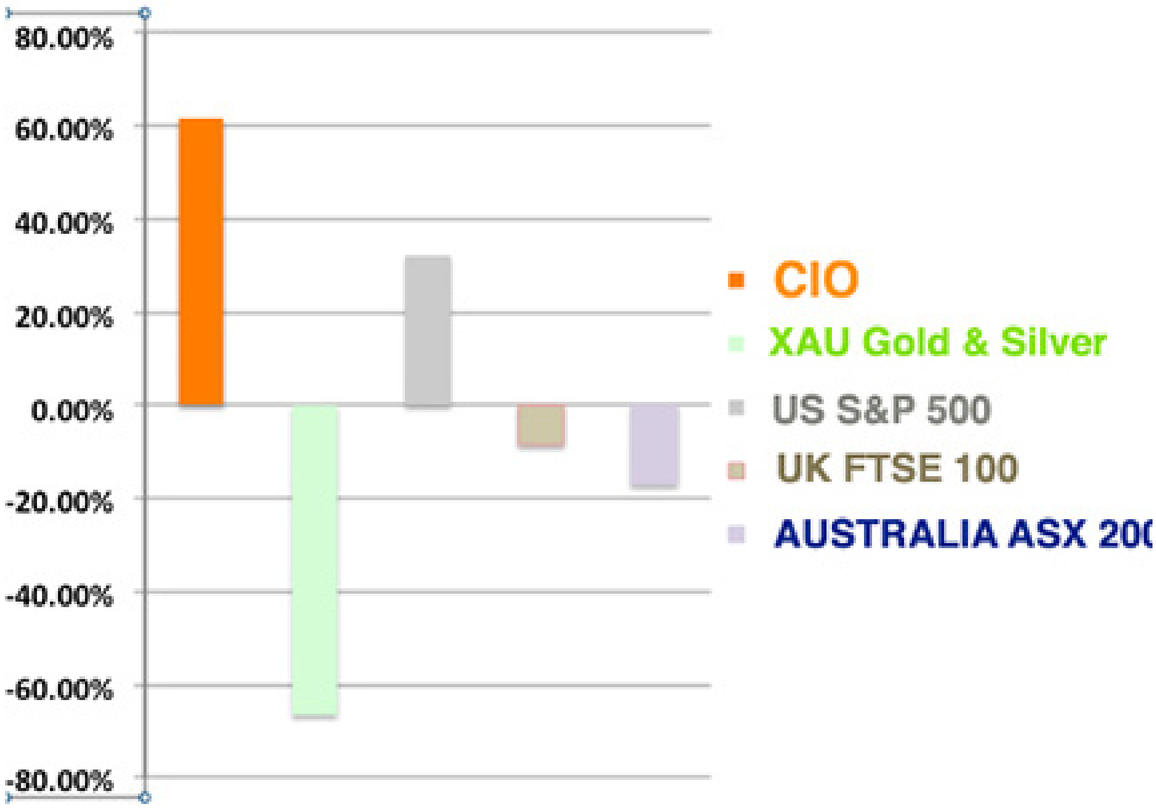
Many of our competitors continue to offer portfolios that solely focus on U.S. stock markets even though these portfolios have yielded some of the worst returns of the 5-10 different newsletters they offer. For example, **even with the performance of the S&P 500 in 2013 and 2014, which many in the mass media loudly cheered as the "return of the stocks!", our CIO newsletter in June of 2007 until 4 January, 2016, has nearly DOUBLED the perofrmance of the US S&P 500, yielding a +61.60% return versus a +32.51% return from the S&P 500. Furthermore, our CIO newsletter is still respectively outperforming the ASX 200, the FTSE 100 and the XAU gold & silver index over this same time period by more than +78.50%, +69.97% and a whopping +128.10 (in a tax-deferred account).** So don't be fooled by distorted performances of stock markets in a short-period of time when they've been artificially ramped up by Central Banks and by the false claims of Wall Street charlatans. When you widen your perspective, as you can see, all major stock market indexes have performed poorly against our flagship investment newsletter. During 2006-2008, our competitors have admitted that their newsletters' focus on U.S. markets was a poor decision that often yielded the absolute worst returns of all their newsletters. Now from 2011 to 2015 all of them state ludicrous claims of several hundred percent gains in US stock markets because they only measure yield from ABSOLUTE LOWS to ABSOLUTE HIGHS. Trust me, anyone can claim several hundred % gains by using this false metric in nearly ANY ASSET CLASS, including even gold and silver mining stocks. Of course, they will never tell you that from 2015 onward, Central Bankers' actions have set up the US and other developed stock markets for massive volatility and potential crashes on par with 2008 again. For most investment newsletter publishers, a US focused investment newsletter will easily be their biggest breadwinner, selling the most subscriptions. And they live for years like 2013 and 2014, when they will likely make 4, 5, and 6 times their normal profit on a very dangerous and artificially Central Bank inflated bubble market. Remember, even though people are sold by the financial industry's propaganda that bank stocks have rebounded and are looking solid as we head into 2016 and beyond, remember that Bank of America was still trading at more than $45 a share in 2008 and **was still 63% below this mark in early 2016 at $16.43 a share despite this "remarkable recovery!" If you asked bankers to be honest about their yields on a long-term basis you will see that the yield of the S&P500 simply hasn't measured up to our yield since inception.**

Though politicians and bankers still promoted their false messages of global "economic recovery" in 2015 on the backs of stock markets they artificially pumped higher in 2014 and 2013, consider these very important questions. How can we have economic recovery when TRUE unemployment figures are soaring (in the US, nearly 100 million people out of a labor force of 243 million were OUT of the workforce in 2014)? How can there be economic recovery when manufacturing levels and 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 in 2013 and 2014 truly plausible in multiple markets around the world? The median salary for four-year US college graduates in 2011 was USD $27,000 a year which translates into a pathetic $14,000 a year if you adjust this figure for 2000 dollars using real rates of US Central Bank inflation. Furthermore, 2011 saw nearly 50% of Americans fall into the low-income or poverty status according to a recent US government census. In 2013, 50 million Americans ate only because of government hand outs called food stamps and in 2014, 21.7% of all children in America would have gone hungry were it not for the government handout of food stamps.

At SmartKnowledgeU, we align our company interests 100% with our clients, something large commercial investment firms never do. It's a process that is far more difficult and time consuming than scamming customers out of their money by framing returns of the US S&P500 in a very dishonest manner. Running a scam is an infinitely easier way to earn money. Just look at how profitable big global banks have been in the past based upon a corporate culture of dishonesty, fraud and greed. 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 massively positively cumulative returns ever since our launch in June, 2007, positive returns during the stock market crash in 2008, and only suffered one truly bad down year in 2013 during our near 9 years of operation, when we foolishly relied too heavily on "official" banking data that was later proven to have been full of lies. The Commodities Futures Trading Commission charged JP Morgan bankers with submitting lies and false data literally "hundreds of times" in 2013 and I foolishly allowed that data to heavily influence my faulty decisions that year. **However, I have since learned a lot from our past history in dealing with false banking data. The lessons we learned helped us to avoid big losses that gold/silver markets suffered in 20145 and instead, returning a +5.03% yield to our clients, thus rerighting our ship, and on a cumulative basis, allowing us to massively outpeform not only our XAU Gold & Silver benchmark index, but also the ASX 200, the FTSE 100, and the S&P 500 from our inception to year-end 2015** (see the next page).



SMARTKNOWLEDGEU CIO NEWSLETTER V. BENCHMARK GLOBAL INDEXES (since inception June 2007 to FYE 2015)



As we stated above, we've made some mistakes since our launch. Everyone has. But the key is that we've been able to limit our mistakes in most every year (except 2013) so we've been able to stay on track and return significant outperformance over the long term. In 2008, we were well on our way to returning another huge annual return when the commodity sell-off in August and September 2008 caused a 20.00%+ plunge in our portfolio returns in just two months. Instead of ending up with 20.00+% gains again and outperforming most global markets by more than 60.00% in 2008, we ended up outperforming most Western global stock markets by only 40.00% and returning a +3.21% gain. Furthermore, if you look at the performance of our CIO newsletter against our benchmark Philadelphia Gold & Silver XAU Index above, it should be obvious that we just don't buy assets and sit on them every year but that we actively manage them, doing what is necessary to return positive yield, even in 2015 when gold and silver assets tanked. As we stated in the last paragraph, since mid-2007, the S&P 500 did not yield any positive returns on a cumulative basis until 2013, and this was only accomplished with one of the greatest Central Bank stock market pumping scams in history! Since then, the Central Bankers' efforts to recapitalize corporate elites (ie bankers) at the expense of the people and to transfer wealth from the middle class and poor to the top 0.1% is not sitting well with most people as we enter 2016 and beyond. The corrupt actions of Central Banks worldwide has provided the spark to riots in Greece and Portugal and other parts of Europe, Asia and Africa today. However, I can assure you that not only did I learn a lot from this banker engineered sell-off of gold and silver in 2008, but I have learned much from the past 3-years of unprecedented government interference into developed stock markets, and what not to believe from "official" banker data anymore. I believe that no "investment guru" will ever be free from committing an occasional mistake, and I would argue that an occasional mistake is even acceptable, as long as one learns from it moving forward and as long as the mistake doesn't devastate you to such a degree that it takes you years to recover. In 2008, I publicly predicted the global stock market crashes and the US crash that caused a near 50% devaluation of the S&P 500, 18 days before it happened right here. It was this prediction that allowed my clients to end 2008 with a small positive gain instead of losses of the industry standard losses of -38% to -41%. Let it be noted that we followed a bad performanceyear in 2008 of a +3.21% performance with our best performance in 2009 of an incredible +63.32%. We believe that in coming years, our investment newsletter will mimic the performance attributes of the 2008 - 2009 time span because Western Central Banks have colluded so much to depress gold and silver prices during 2012-2015.

In 2008, the global banking cartel expended a tremendous amount of effort and energy to suppress gold and silver prices, and their constant suppression efforts set the stage for an explosive rebound in 2009. In 2012 - 2015, the global banking cartel again expended a tremendous amount of energy to suppress gold and silver prices that I believe has now set the stage for a massive rebound in coming years.

Our knowledge of how to react properly during volatile periods is illustrated above when one compares the performance of our CIO newsletter (the orange bar) versus the performance of the XAU Philadelphia Gold & Silver Index (green bar) from the date of our launch, June 15, 2007, to 4 January, 2016. To offer you complete disclosure, if mining stocks or the price of gold and silver have risen significantly at the time you purchase our newsletter, we may ask you to stand by in cash for several weeks or even for several months if we feel upside is limited in the assets we hold and downside risk is great. Though this may cause some people to feel as if they are not receiving their "money's worth", when investing in gold and silver, nothing trumps patience. Often, receiving guidance to "do nothing" instead of wrongly chasing assets higher translates into exceptional guidance. For example, when silver rose to $50 an ounce at the end of April, 2011, one may have felt that investing in silver at $45 an ounce and watching it rise to $50 an ounce and putting "money to work" was the right thing to do at the time rather than sitting idly and waiting patiently for a correction. However as silver corrected from $50 to $45, then to $40, then to $35, then to $33, those that invested everything at $45 probably suffered some nights of serious worry. However, since gold and silver continued to drop in 2013, by waiting patiently for a better entry point and doing nothing, one would have received a much better price for silver and silver mining stocks.

From our very significant outperformance of the XAU Gold & Silver Index above, there have obviously been times during the last four years when we guided our newest members to stay out of the mining stocks and out of precious metals until a better entry price manifested, including in 2015. So don't fret if you join us when gold/silver assets are soaring and we may guide you to stand by for a couple of weeks or a couple of months. During times such as these, we will still provide you with loads of valuable information about gold and silver markets that will help you understand these crucial assets better and help you improve your investment decisions in the future. With gold and silver investing, patience is not only a virtue, but it is also a must.

The Biggest Misconception About Our Newsletter

Due to our present concentration in precious metals, many potential clients mistakenly identify us as a precious metals portfolio after reviewing our 14-day trial membership. However, this simply is not the case.
When we launched the Crisis Investment Opportunities newsletter in 2007, we had a number of agriculture, energy, shipping and biopharmaceutical stocks as well as some Chinese technology stocks in our portfolio because of the different macroeconomic conditions back then. Again, we always manage the CIO portfolio by risk-reward propositions. Given the worst performance year of the gold/silver bull in 2013, we are concentrated in gold/silver assets again due to the enormous upside in gold/silver prices now.

Our expertise and massive outperformance of many of the world's major indexes by more than 100% from our launch to January 2014 is predicated on our understanding of when to enter and exit certain sectors. Again, there may be a handful of top performing newsletters out there that invest in very similar assets as us. However, our Crisis Investment Opportunities newsletter issues interim alerts to our members in between issues that help our members manage the inevitable volatile periods in gold and silver assets that occur every year. We provide expert guidance to our members so that they know whether to remain calm and weather the storm, or whether protective actions must be taken and a temporary move to cash must be executed.

Other top performing newsletters that also believe in gold and silver may invest in similar assets as our newsletter, but it is our timing based upon understanding of manipulation schemes in gold and silver that has enabled us to beat the Australian, UK and US indexes from June 15, 1997 to 4 January 2016 by such a wide margin (in a tax-deferred account). Granted, our timing is not always perfect, but to outperform the major indexes by this much, one's timing has to be consistently good year after year with few mistakes. This is not luck but again based upon our many years of investigating price suppression schemes against gold and silver and understanding the hidden signs that indicate steep corrections or huge rallies are imminent. And yes, on occasion, as our member Tim D., USA, indicated, our timing is perfect:

"Money has definitely been made, you pretty much timed this thing to perfection. Absolutely incredible."

Though commercial investment firms will never admit this, diversification creates much more risk to your financial health than INTELLIGENT CONCENTRATION. The Crisis Investment Opportunities newsletter is different from most other newsletters in that we seek to concentrate in a few asset classes as we believe that diversification does not yield any of the benefits claimed by the long line of commercial investment firms that utilize a diversification strategy. Did diversification help any clients in 2008 when the world's developed markets collapsed? No. Diversified portfolios collapsed in line with the 40% decline of global developed markets that year.

Did concentration prove to be exponentially riskier than diversification strategies as commercial investment firms always claim in 2008? A resounding no again. The Crisis Investment Opportunities newsletter still managed to yield a positive return in 2008 not in spite of, but BECAUSE OF, our concentration strategies. Again, we concentrate our newsletter assets in the areas that we feel offer the best risk-reward propositions. If one year, China happens to offer the best risk-reward proposition in our estimation, then our portfolio may become a Chinese portfolio for that year. Furthermore, if we do our job properly, then our newsletter should outperform diversified indexes whether markets surge or whether they crash. Of course, someone that doesn't understand the fraud of our financial markets may concentrate in the wrong asset classes and this is RISKY. Ask a financial consultant that has promoted diversification his or her entire life to design for you a concentrated portfolio and it is very likely that your concentrated portfolio WILL BE extremely risky.

People ALWAYS mistakenly equate volatility with risk and thus make the mistake of never buying gold and silver due to the fact that they don't understand that criminal manipulation of gold/silver prices is the cause of volatility.

You need an expert in understanding fraud, not a promoter of fraud, to design a concentrated portfolio for you that is still LOW IN RISK. Our steady performance since our launch, we believe, is a testament to our understanding of global financial markets and of the safest asset classes to invest in now.

In 2009, a potential client signed up for our free trial newsletters and then wrote us to inform us that he would not be subscribing. His reason? He stated that he could not agree with our approach of concentration (even though our fact sheet clearly states this), and that when precious metals tanked in 2009 again as he believed, he predicted that our portfolio would also tank. **Clearly PMs soared in 2009 opposite to this person's belief and we ended up the year with a +63.32% return while the diversified US market returned a mere +23% gain.** Of course, this potential client was probably kept in the dark about gold/silver's performance in 2009 and was likely blissfully happy with his 23% gain in 2009 even after losing near 38% the prior year had he been invested in the S&P 500.

And over the long-term, as we illustrated with our chart on p.4, our outperformance of the S&P 500 becomes even greater! Furthermore, even when the AMEX HUI Gold Bugs Index tanked by -26.12% and the PHLX Gold/Silver Sector Index tanked by -28.56% in 2008 and many individual gold and silver stocks lost 50%, 60% or more, we still ended the year POSITIVE even though our newsletter portfolio was heavily concentrated in precious metal stocks due to our ability to FORESEE corrections before they happened and thus, use smart strategies during volatile periods. Thus, if we believe that gold/silver will take huge dives, we will implement protective strategies, as was the case in 2008 and again, all throughout 2014 and 2015.

Finally as proof that volatility is not to be feared if one is an intelligent investor, in 2011, when silver pulled back 34% in just one week and mainstream media was bombarding the mainstream investor with declarations of the gold/silver bubble bursting, again we foresaw this correction and instructed our clients to move to cash in many of our gold/silver stocks at almost their 52-week high to avoid a very rapid steep drop in the valuations of a lot of gold/silver mining stocks. When we believed that the banker attacks against gold and silver had ceased, at this time, we took advantage of lower prices to re-purchase our shares of mining stocks. In addition, during the severe setback in silver prices in 2011, we instructed our newsletter clients to enter an ultra-short silver in which we ended up locking in a 36.94% gain in just a few days time. Thus, if the situation calls for it, we will be nimble. As we stated before, our calls will not be perfect all of the time, but over the past 7-1/2 years, we have done well enough to outperform any diversification strategy in the Western markets by very considerable amounts.

While we always try to remain 100% upfront about the strengths of our newsletter and the difficulties we may face every year in the form of bouts of volatiliy, in comparison, a lot of commercial investment firms use very questionable methods to attract more money. For example, towards the end of 2009 and the beginning of 2010, TV shows and newspapers bombarded the retail investor with messages about the performance of US markets in 2009, quoting statistics of “astounding” 70% gains in US markets. However, as I just informed you, the US market only returned a smudge over **23% in 2009, NOT the astounding 70%** rise banking charlatans kept referring to throughout the mainstream media. The manner by which these charlatans compiled the 70% statistic was to exclude the first two months of performance in 2009 during which US markets were still collapsing. The 70% statistic would only apply to commercial investment firms had completely pulled out of the markets during the first two months of 2009 and then re-entered the market perfectly at the EXACT bottom. As anyone that has ever done business with a commercial investment firm knows, this scenario is highly implausible **as Financial Consultants do everything in their power to ensure that their clients are always100% invested in the stock markets as they earn no fees on cash. Had we engaged in the same misleading, deceptive practices as the majority of the investment industry, instead of claiming our true +63.32% performance in 2009, we would have been able to claim a ludicrous performance of +105.62% that year.**

Furthermore, of the US S&P 500, the FTSE 100 and the ASX 200, only the S&P 500 has any gains worth writing about from the point during which we launched this newsletter in June of 2007 to January 2016. So how have we been able to avoid the bulk of these huge down periods year after year (sans one) in the precious metals sector despite the sector’s infamous volatility? Again, our Chief Investment Strategist, JS Kim, has been studying precious metals markets and the Central Bank and bullion banks’ gold and silver manipulation schemes for well over a decade now. Thus, JS is able to spot certain signals that precede huge takedowns in gold/silver and is often able to alert our clients to move to cash when appropriate to avoid these takedowns. That said, at SmartKnowledgeU, we still don’t always move in and out of our mining stocks. At times, we feel that riding out volatility is the best strategy if we feel that banker–initiated takedowns in gold and silver will be short-term and rebounds will follow quickly OR if there are huge differences between physical and paper market fundamentals, as has been the case all throughout 2013, 2014 and 2015. In this instance, we may recommend sitting through the volatility, which can be unnerving. This is why we spend an inordinate amount of time providing information to our CIO members to ensure that they understand that banker attacks on gold and silver will be short-term events only or will eventually fail. In fact, we grant access to archives of valuable information to all ANNUAL subscribers. Often, the greatest source of stress during banker takedowns in gold and silver prices is the media. After every takedown in the price of gold/silver assets for the last 10 years, with the regularity of clockwork, the banker-controlled mass media floods the market with stories of a gold and silver bubble bursting. Despite this propaganda, gold and silver has always resumed its rise after every supposed “bubble” burst. And gold and silver will continue to resume its rise as long as bankers are dedicated to destroying the purchasing power of all fiat currencies.

In any event, concentration is not to be feared, though the majority of retail investors still incredibly believe that they are much better served through diversification. If you are one of those that believe you are better served by diversification, if our 100%+ outperformance of diversification strategies still does not convince you of the deception of diversification, please stop and take a moment to think about the deceptive marketing practices we have exposed in this fact sheet currently employed by almost every single major firm in the commercial investment industry. Then go watch the documentary "Inside Job" directed by Charles Ferguson. When you realize that the commercial investment industry never has your best interests at heart, you may begin to understand how you may have been sold on the diversification lie for the bulk of your investment life. As we have demonstrated, we are flexible and willing to build our portfolio and direct it towards the asset classes we feel have the best risk-reward scenarios. Our job, at the Crisis Investment Opportunities newsletter, is to ensure that our newsletter is concentrated in the proper asset classes each particular year. Since our launch in 2007, our track record proves that our decisions regarding concentration, our decisions regarding asset classes, and even our decisions regarding the best stocks in those asset classes, have been thus far, spot on.

Pricing

To purchase our CIO newsletter, please visit our membership shopping cart at http://www.smartknowledgeu.com/magento. We offer annual and quarterly memberships at both retail and institutional rates for our flagship investment newsletter service. Below is a chart that summarizes the benefits of each membership type.

Please note that with the quarterly membership,your membership will automatically renew for one year only. Please read the next section below to fully understand how prices work for the quarterly membership (remember the quarterly membership rate changes EVERY quarter depending upon the price of gold, and the price may be higher or lower than your original installment fee).

Quarterly Membership Rates

We now offer the Crisis Investment Opportunity newsletter at an easier payment schedule of four quarterly payments. The price of our Crisis Investment Opportunities newsletter is 0.04583 ozs. of gold per month FOR RETAIL INDIVIDUALS (0.55 ozs per yr) and .09166 ozs of gold per month for INSTITUTIONAL CLIENTS (1.10 ozs per yr). However, we reserve the right to raise rates (per ozs of gold) at any time.

There are NO pro-rated refunds available with our quarterly or our annual membership.

	ANNUAL	QUARTERLY*
RECURRING CHARGE	Not automatic	Automatic for one year, then must be renewed.
BENEFITS	In rising gold/silve price environment, your price is locked in for one year	Cheaper upfront installment payment. New quarterly payments may be lower if gold prices are dropping.
DRAWBACKS	No pro-rated refund available	New quarterly payments slightly higher on annualized basis. Also may be higher during rising gold prices. No refunds.

**no pro-rated refund is available per quarterly charge once a quarterly fee has been charged.*

Please note that you can not ask for cancellation of your quarterly membership or annual membership once you have purchased either of these memberships.

IMPORTANT

To understand why we strongly suggest remaining a member with us under the quarterly membership option for a MINIMUM period of 1-2 years in order to gain the full benefits of our guidance, we strongly URGE you to read the information we provide with our two free sample issues that can be obtained by sending us an email at

ciotrial@smartknowledgeu.com

Please also note that quarterly memberships only include the current year's archives whereas annual memberships include the last year of archives for reference **in addition to an additional library of material that will hep you understand our strategies.** Please note that we may change our policy at any time per our discretion.

Annual Membership Rates

The price of our annual rates for our Crisis Investment Opportunities newsletter FOR RETAIL INDIVIDUALS is 0.5500 ozs. of gold and 1.1000 ozs. of gold for INSTITUTIONAL CLIENTS (however, we reserve the right to raise prices at any time). If you are an employee of, or affiliated in any manner, with an investment firm, bank, or a finance-related company, then you are an INSTITUTIONAL CLIENT, so please do not sign up for our newsletter as a retail individual as we will send you an email asking you to please pay the appropriate institutional price. All of our memberships, whether RETAIL or INSTITUTIONAL, are limited to one user only, and violation of our one user policy will invalidate the membership with zero recourse to a refund. Please note that we do NOT offer pro-rated refunds of our annual membership fees if you cancel an annual membership anytime during the year after you make payment for our annual newsletter membership fee. However, unlke the monthly membership, all annual memberships have the added bonus of having material from the past two years of archives available to them that often contain valuable information regarding how to handle volatile periods in the prices of gold and silver assets.

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 multiple year drop in the price of gold between 2011 and 2015, our CIO newsletter's annual subscription fee has dropped steadily for nearly 5 straight years, so please understand that **if you are reading this in 2016, our prices are likely already HUGELY discounted from our previous year prices.** 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 realize that during hard economic times that paying for investment guidance becomes a difficult decision. We realize that 9 times out of 10 in the investment industry, you never receive what you pay for and often receive losses even when you pay huge fees. That's why at SmartKnowledgeU™, we work so diligently to ensure that we provide value equivalent to and beyond our fees, as proven by our track record since the launch of our company in 2006. Still, with most of us having to make do with less and less each year, we wanted to ensure that all of our members have the chance of receiving their memberships every year at a huge discount or possibly even at zero cost with participation in our referral program. Please note that our referral program is NOT OPEN to anyone that is NOT a current or past paying member of our services. However you may follow this link to

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

The Difference Between SmartKnowledgeU™ & 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, if not TENS OF THOUSANDS in fees every year to these firms even when you lose an additional tens or hundreds of thousands of dollars, euros, yen, or pounds every year. If you invest $1,000,000 with a hedge fund, though you don't see this fee because it is automatically deducted from your portfolio, on average, hedge funds charge 2.0%, or $20,000 a year on a million dollar portfolio, of management fees. And it is unlikely that your hedge fund would have turned a million dollars into well over 1.6 million dollars as of January 2016 from mid-2007 as we have. Buying our newsletter will require some time management on your end instead of just handing your money over to a commercial investment firm and forgetting about it, but what activity in life that provides rewards doesn't require an investment of time on your end?

For investment newsletters that charge $150 a year, such a cheap newsletter is usually a teaser entry rate (much like banks lure clients with "teaser" mortgage rates on ARMs for the first year before interest rates are inevitably bumped up to much higher levels). For those that bite on these cheap, essentially worthless newsletter offers, most discover that they are later bombarded with hundreds of marketing emails in an effort to convince you to upgrade to a much more expensive service. There is no investment company that will ever offer you any investment information of any utility or value for $150 a year. If you buy $5,000 of mutual fund shares through a commercial investment firm, a 3.5% upfront fee is typical. Thus, 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 truly expect for $150 a year?

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. And as of today, we still are MUCH CHEAPER than our competitors that offer comparable value and analysis.

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, as we do when we FIRST add a new asset to our newsletter portfolio.

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 as we have done every year since 2007. Instead, 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, even someone that has zero expertise in understanding stock markets, would likely be lucky enough to pick a few winners out of 40 or 50 picks 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 advertised claims of stocks with huge gains in their "open" portfolios.

You will almost never find these same newsletter publishers advertise the annual returns on all of their positions year-to-date, but ONLY ON 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 eventually returned 253% and 338%! With 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 for 2009 might have been +254% or +350% instead of +63.32%. But our return of +63.32% included every single one of our positions opened and closed in 2009, even those positions that lost money.

Even for our smaller investors that believe our annual fees are too high for them, consider this example for a small $30,000 portfolio. Had you invested in our newsletter, our approximate average annual fee for the CIO newsletter from 2007 through 2014 was respectively $175 (half a year), $450, $520, $612, $703, $795, $705 and $633. So the total fees you would have paid to us for eight years would have been a combined $4,594, a greater cost to you than the $1,125 of fees you would have paid to subscribe to a bargain basement newsletter. But now let's compare performance for this smaller account. Our performance, in a tax deferred account from 2007 through January 2015 would have turned an initial $500,000 investment with us into $819,093, and after fees, would have left you with $814,499. On the other hand, even if the bargain basement newsletter mimicked the returns of the S&P 500, you would only have, after fees, $657,428. So the net yield difference between us and a bargain basement newsletter is a $161,665 higher yield with us. So save a few bucks with a bargain basement newsletter, but end up with $161,665 less in your pocket over eight years. Bargain basement investment newsletters, rarely, if ever, outperform the performance of the major stock market indexes because these newsletters' portfolio almost always consist of the top-weighted stocks of the major market index. Using that same example with an initial $100,000 investment instead of an initial $500,000 investment and the difference in net yield between us and a bargain basement newsletter is still enormous. Even with a small $100,000 initial investment, from June 2007 to January 2015, one would have ended up with a net yield of more than $28,640 with our newsletter versus the bargain basement newsletter!

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 consider our investment newsletter as a supplement to our Platinum Membership or our Wealth Secrets Membership, and not as a stand-alone investment tool. 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. Furthermore, our higher priced Platinum Membership provides more frequent alerts and investment opportunities for members than our CIO newsletter.

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 soared more than 200% from November 2008 to November 2009. Another of our junior resource gold stocks that I indicated was one of our "favorites" returned 620.45% in 2009. And this was from a list of only 15 junior gold stocks that we discussed with our Platinum Members, not from a list of hundreds! (to see the phenomenal performance of ALL of the junior mining stocks that JS discussed in the Platinum Membership in 2010, download the fact sheet at http://www.smartknowledgeu.com/pdf/Platinum.pdf). However, with junior gold and silver stocks, well over 90% of these types of stocks are bad, risky investments in our estimation. Still, we expect a year similar to performance in 2009 for junior miners sometime in the range of 2016-2020. 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. Lastly, as we identify fast moving opportunities, if stock markets or precious metal stocks appear prime for a steep correction or sharp bounce higher, our Platinum Membership provides guidance that helps our Platinum Members reap the most profits possible from these opportunities. Our CIO newsletter is a monthly newsletter, and our CIO members only receive interim bulletins about situations that directly affect our CIO portfolio. We do not provide the fast moving opportunities that we provide to Platinum Members to our CIO members.

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 30-45 pages per issue. However, we literally provide hundreds upon hundreds of pages of material to our Platinum Members, including detailed explanations 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 50-100 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 our expert information during this crisis. As sort of a "junior" Platinum Membership, we offer a Limited Edition of our Platinum Membership. We created the Crisis Investment Opportunity newsletter in order to provide a greater level of accessibility in regard to our pricing. As our returns at the end of this fact sheet illustrate, you still have the opportunity with our CIO membership, to far outperform most of your peers, but will not have access to the quickest moving, potentially largest gains possible that we provide to our Platinum Members. (Just visit us at smartknowledgeu.com to download our Platinum Membership fact sheet)

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 continue to 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.

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 cumulative investment period since our launch. 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. Moving forward in 2016, I expect our assets to exhibit less volatility than US stock markets.

Please refer to this blog article of ours regarding the myths of volatility https://www.smartknowledgeu.com/blog/2006/11/20/a-though-most-investment-firms-would-say-yes-it-just-ain%E2%80%99t-so/

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 often take measures to counteract the volatility we expect to happen in the future as we have explained earlier in this fact sheet. In fact, once you become a full time member, you will have access to several critical back issues of the CIO newsletter about how to manage volatility in your mining stock portfolio written by our Chief Investment Strategist to ensure that you will not let bankers scare you out of the right assets to protect your wealth when they deliberately execute manipulation schemes against mining stocks every year. We firmly believe that this is why 2013 was such a volatile year for gold and silver. The Western banking cartel, by introducing tons of volatility to spot gold and spot silver prices, have been trying to scare investors out of the RIGHT ASSETS to own heading into 2016 and beyond. 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, some years we will not implement option strategies at all, and if you do not have the time to utilize options strategies when we may choose to do so, do not fear, because you we provide alternate substitute stop-loss or trailing stop-loss strategies instead that are easily implementable.

The Much Higher Guidance and Monthly Interim Alerts of the CIO Newsletter V. Our Competitors

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 2010, we delivered 36 interim special bulletins in addition to our regular 12 monthly issues. In 2011, we delivered a whopping 41 interim special bulletins in addition to our regular 12 monthly issues. In 2012, we delivered 45 interim special bulletins. In 2013, 49 interim special bulletins. In 2014, 50+ bulletins and in 2015, we delivered 67 special bulletins! Again, you will NOT find another newsletter out there that provides as much information as we do without paying more than US$3,000 to US$5,000 a year. There are no newsletters, in our estimation that provide the level of detail we do for the same price. In EVERY ISSUE, we provide four main areas of discussion:

(1) Technical charts for every one of the assets we hold in our newsletter, analyzed within the confines of the banker manipulation of these assets for a clearer picture of price behavior than is possible with technical analysis alone. This is a quick look at all our assets for the small percent of investors that wants the information quickly, at a glance.

(2) Commentary regarding significant news the previous month regarding each asset we hold in our portfolio.

(3) Buy-in strategies and exit strategies every month for brand new subscribers that will update the previous months' strategy. This is a unique feature to our newsletter that no other investment newsletter offers to our knowledge.

(4) Macro analysis of the most significant trends in global capital markets including analysis of monetary policies, government collusion with bankers to deceive the investing public into bad decisions, political risk, and much more.

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 in this brochure, we outperformed global indexes by wide margins during 2009 despite the fact that many developed global markets experienced the strongest rallies they have ever experienced in nearly 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 STILL outperformed the US S&P 500 index by a whopping 39.87% in 2009!

BUT HERE'S THE PRESENT DANGER. We are certain that the worst of this crisis has not yet arrived as we head forward in 2016. 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 from the period of 2007 to 2012 and again in 2015. 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 performance of the CIO newsletter dwarfed 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, the CIO newsletter outperformed the US S&P 500 index by about 40%. While 2013 was most definitely an off-year for us performance wise, we explain in our newsletter why we are so confident a huge reversal of fortunes is coming for the gold and silver markets, and the global stock markets in 2016 moving forward.

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 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 continue to "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. 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 6% a year, a goal which they did not even achieve over the long-term. 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 have a goal of LOSING YOU MONEY!**

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, our newsletter should continue to help our current clients build REAL WEALTH over the long term. Again, don't be fooled by a one-year anomaly in stock market performance in 2013. 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: https://www.smartknowledgeu.com/blog/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 over the past 5 years. 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.

Never Mainstream, Always Visionary

Going forward, we anticipate building a portfolio of about 15-25 stocks as well as hard asset holdings every year (please note that we inform all of our newsletter clients how to buy and hold the hard assets we discuss in our newsletter no matter what country in the world you currently reside in). With the monetary crisis that is sure to deepen in 2016 and into future years, 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 this video online at http://www.youtube.com/watch?v=-gUUAi2LlgI where I explain the scam of diversification). The much more important factor in our portfolio results is to perform the enormous amount of research to ensure that we are concentrated in the PROPER ASSET CLASSES. Finally, 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.

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

✔ Twelve 40-50 page (on average) monthly newsletters delivered via email with an online archived database available of all newsletters for the year

✔ Special detailed guides for new subscribers that explain our strategies and how to obtain good entry prices for assets added to our portfolio months ago.

- ✓ Technical charts for every asset we hold in our CIO portfolio every month, with quick-hitting “how to buy” commentary that can be reviewed in 20 minutes for those investors with busy schedules.

- ✓ Updated investment strategies for all assets we hold in the CIO portfolio every month.

- ✓ Information on how to protect the value of your currency no matter where you live as the Dollar, Euro, Yen Crisis deepens.

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

- ✓ Special detailed commentary about important trends in global markets in many issues and pressing issues that affect mining shares for those investors that desire much more detailed analysis.

- ✓ 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.

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 had 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 from Canada, the United States, Singapore, Indonesia, South Korea, Germany, Sweden, Switzerland, Mexico, China, Italy, Australia, Finland, the Netherlands, Thailand, Croatia, New Zealand, Argentina, Scotland, England, Belgium, Germany, Ireland 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 provide two sample issues of our SmartKnowledgeU™ Crisis Investment Opportunities newsletter for you to peruse at your leisure before deciding if you want to buy the monthly or annual membership. Now that we grant access to two sample issues of our newsletter without payment, you can review our newsletter risk free for as long as you like before making a decision to become a member.

To try our newsletter risk-free and receive our two sample issues, merely email us at

ciotrial@smartknowledgeu.com

and we will send you an email with instructions telling you how to access and download our two sample issues.

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%! 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.

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.

Performance

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, or when bankers attack gold and silver the most strongest. 2013 was our worst performance year in our 7 years of operation, but ironically, the huge banking cartel of manipulation in gold/silver markets in recent years likely make 2016 and future years as **one of the best times of the entire gold/silver bull to invest in gold/silver assets. O**nly intelligent investors take advantage of low prices while foolish investors wait until gold/silver rebounds very significantly before buying. Again, everyone is hyping the performance of the US S&P 500 stock markets in 2013 and 2014, but if you look at the 8-1/2 years of performance of our CIO newsletter, we lost the battle in 2013 to global stock markets due to Central Bank manipulation of global stock markets higher, but we are CLEARLY winning the long-term war hands down. Furthermore, we firmly believe that the performance of gold/silver v. global stock market indexes will soon revert to the mean displayed in our 8-1/2 yr performance chart in this fact sheet, with gold/silver performance soon to slay all performance of gobal stock market indexes once again. In a couple of years, when we look in retrospect at this time of rising stock markets and currency devaluations, we are confident that the time of 2013-2015 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. We present the breakdown of our performance by year of every year since we launched our investment newsletter below.

Performance Since Inception, Crisis Investment Opportunities Newsletter v. Benchmark XAU Index

Performance 2007
(June 15, 2007 to December 31, 2007):

CIO Newsletter **+23.78%**
XAU Gold & Silver Index +25.14%

Performance 2008
(January 1, 2008 to December 31, 2008):

CIO Newsletter **+3.21%**
XAU Gold & Silver Index -28.54%

Performance 2009
(January 1, 2009 to December 31, 2009):

CIO Newsletter **+63.32%**
XAU Gold & Silver Index +35.85%

Performance 2010
(January 1, 2010 to December 31, 2010):

CIO Newsletter **+32.59%**
XAU Gold & Silver Index +34.67%

Performance 2011
(January 1, 2011 to December 31, 2011)

CIO Newsletter **-14.99%**
XAU Gold & Silver Index -20.28%

Performance 2012
(Jan 1, 2012 to December 31, 2012)

CIO Newsletter **+14.67%**
XAU Gold & Silver Index -8.33%

Performance 2013
(Jan 1, 2012 to December 31, 2012)

CIO Newsletter **- 42.98%***
XAU Gold & Silver Index -49.18%

*We consider this one year to be an extreme outlier that will never happen again. Please see the body of this fact sheet for the full explanation of our underperformance this year.

Performance 2014
(Jan 1, 2013 to December 30, 2014)

CIO Newsletter: **+0.06%**
XAU Gold & Silver Index -17.93%

Performance 2015
(Dec 31, 2014 to January 4, 2016)

CIO Newsletter: **+5.03%**
XAU Gold & Silver Index -32.81%

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Cumulative Performance Since Inception Crisis Investment Opportunties Newsletter v. Global Market Indexes

Jun 15, 2007 to FYE 2015

CIO Newsletter:	**+61.60%**
XAU Gold & Silver Index	-66.50%
US S&P 500:	+32.15%
UK FTSE 100:	-8.37%
Australia ASX200	-16.90%

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.

Find information about other services we offer here, or visit our homepage at smartknowledgeu.com to download the fact sheets.

P The SmartKnowledgeU™ Platinum Membership

S COMING SOON: The SmartWealth Academy

C The SmartKnowledgeU™ Private Consultation

Terms of Membership

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

Please see below for a sample of some of our client testimonials.

Follow us on Twitter at https://twitter.com/smartknowledgeu
Bookmark us on YouTube at https://www.youtube.com/smartknowledgeu

Sample Testimonials about SmartKnowledgeU™

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

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

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

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

"My CIO membership of last year almost paid for my Platinum Membership (and I'm EXTREMELY happy about that given the fact that I didn't invest a lot of money last year considering 2010 a stock investment trial year. You may rest assured that I'm one of the people who burnt the maximum amount of midnight oil on your Platinum Program as well as on your 2011 Stock and Asset Guide. Best regards - AND THANK YOU SO MUCH for providing all the info in your Platinum Program for people who like to think for themselves! It's probably also ok to just copy your portfolio recommendations - however, this doesn't provide a small percentage of the possible learning curve one can get out of your Platinum Program. So if in doubt: Please continue to always give your members the option to work harder - there are people in your program who highly appreciate that because they will take any effort to learn."
- Stefanie K, Germany

"Well, I have been reading your material all day…I am not sure I have what it takes to stick with your program…I can tell that even if I do not use any of your suggestions, the information is still priceless. Thank you Sir."
-N.C, California, USA

"[The Wealth Secrets Membership] was eye opening and fascinating. My business is in education, precisely for the reason that I could see so much wrong with it. It is an incredible feeling to be able to link up the causes and effects and then to link them to all the other nagging feelings that I had about media, politics and money. Truly exhilarating."
-Daniel J., United Kingdom

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

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

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

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

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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