



the SKWealthAcademy  
Comprehensive Brochure

welcome to a new way of thinking

## How the SmartKnowledge WealthAcademy (SKWealthAcademy) Provides You With Real Tools to Succeed in Life

With every region in the world mired in an economic recession as we move forward to 2017 and beyond, many of us know, deep in the pit of our guts where truth resides, that there is something terribly wrong with a global monetary system that enables just 80 people to greedily grab more wealth than the 3.6 billion people that dwell in the bottom half of the world's wealth (Source: Oxfam, 2016). Yet even though we know that something is terribly wrong with the system, many of us can never put our fingers on the exact root of the problem nor do we ever learn the whole truth about our global banking and monetary system - that it is not just unfair, but that it is immoral, unethical and criminal as well.

And as we have all learned, though our nation's political and banking leaders keep informing us that the job market will look better next year, or 3 years from now, or 5 years from now, their promises, more often than not, ring hollow, and instead, our hope disappears as good jobs keep disappearing. In 2017 and beyond, when politicians speak of how they "create" jobs, often their boasts of "creation" are thinly veiled boasts of destruction, as they destroy higher-paying full-time jobs and replace them with low-wage, part-time jobs. For this reason, more so than at any point in our lives before, we are asking ourselves if racking up \$20,000, \$50,000 or possibly even upwards of \$250,000 of debt to attend university and college is really worth it.

Upon investigating this question in depth, increasingly thousands and thousands of people are concluding that the traditional college and university education is just not for them. Additionally, thousands that want to pursue business endeavors have also decided, after

conducting lengthy cost-benefit analyses, to forego traditional undergraduate and MBA degrees that burden us with tens and hundreds of thousands of dollars of debt. Why? The answer is simple.

Traditional avenues of education today are severely lacking in providing the necessary education to survive an extended economic recession. Education should consist of much more than just memorizing facts, which has been the fundamental basis for most brick and mortar traditional institutions of academics for hundreds of years. Instead, education should consist of far more than just memorization exercises, and it should include real life-applicable skills like comprehension mastery, real-world examples of how to apply mastered concepts, the development of critical thinking skills, and an ability to tie these various educational pursuits together in the creation of successful entrepreneurial pursuits.

Much too often, even at "prestigious" universities and colleges, the education process begins and ends with the task of memorization, and in the case of many top business schools, the multiple theories that professors teach inside the classroom has zero real-world application outside of the classroom, as stock markets, finance, and money in the real world do not operate within the realms of the theoretical operating systems they teach.

In fact, in one of our SKWealthAcademy courses, you will learn how physics students at one of the most prestigious universities in the world were not learning much more than the memorization of complex formulas and how this inadequate education led to most of them failing miserably to adequately and properly explain even the most basic physics concepts such as force. You will also learn how the architects of our "modern" education system have systematically stripped all

and mathematics courses of truth and applied knowledge, and instead replaced applied knowledge with either rote memorization skills and theory that have no real-world application. Though many, will at first, dismiss such facts as “conspiracy theories”, besides the indisputable documentation of these facts that we footnote in our Academy courses, simple basic logic should allow us to conclude that the wealthiest people in the world that funded the development of our educational system would do everything in their power to prevent us from gaining the knowledge they possess about how to build wealth, simply because the attainment of this knowledge, and the ability to apply it in the real world would provide a higher level of competition for them in the pursuit of accumulating wealth.

Because of the realization of the severe inadequacies of traditional collegiate and university academics, both at the undergraduate and graduate levels, hundreds of thousands of the brightest minds today have already turned away from brick and mortar schools and instead are seeking to quench their educational thirst by pursuing alternative forms of education that stimulate the development of real world skills. If you would like to determine if traditional university and college programs can provide the education and life skills you desire, please complete Course K, Confirmation Bias and Cognitive Dissonance. I believe that this course will answer this question for you. If you would like to determine if business school or the achievement of an MBA is really worth it, then please complete Course B: The Inflation They Never Taught You About in School; Course C: What is Real Money?; Course D: Why You Should Own Gold; Course E: Why You Should Own Silver; and Course G: Government Statistics Fraud. I believe that these five courses will authoritatively convince you of the extremely low utility of business school.

Do you want to know why great business innovators like Steve Jobs (Apple) and Jack Ma (Alibaba) are so few and far between? The answer is that traditional business school programs, besides successfully

burdening us with huge debt, do an absolutely lousy job of providing us with knowledge that we can apply in the real world. Instead, these programs inundate us with complex formulas and fancy theories that in reality, possess very low real-world applicability. I should know, because I graduated from a top 5 US university and from a top 15 US MBA program, both of from which I extracted extremely little knowledge that I have ever applied during any of the multiple business endeavors I have created throughout my lifetime.

At SKWealthAcademy, we provide both visual lessons that have been proven in studies to enhance learning, and accompanying text lessons for every single course in our Academy. Furthermore, in every single course, we provide short exercises that enable one to reap real-world benefits from the knowledge gained in each course. Finally, we are in the process of developing interactive chat rooms for each course in which I can address questions from Academy members and in which Academy members can also engage one another to enhance conceptual learning of our topics through peer-to-peer learning opportunities. We plan to launch these interactive chat rooms that can provide multiple additional opportunities to enhance learning shortly after we launch the first courses of this Academy in November of 2016.

## Why the Traditional Path in Academics is Dead

The traditional path in academics is to spend money on college and university prep courses, and in some countries, like S. Korea, enrollment rates in these types of prep courses, called hagwons, has been upwards of 3 out of every 4 students (in 2013). Furthermore, according to The Korea Times, in 20011, parents paid exorbitant fees to enroll

their high-school children in these hagwons, up to US\$1,000 every month for just eight 90-minute classes in language, science and social sciences, and up to US\$1,390 every month for mathematics classes. (Source: Sanghee, Han. "Private Tutoring Costs Unbridled." The Korea Times. 6 April 2011. Web. Accessed 10 January 2015.) Another article by the British Broadcasting Corporation (BBC) referenced a 16-year-old S.Korean teenager that revealed, due to attendance at an after-school hagwon, she attended school every single day from 6:30AM to 11PM.

When asked if this grueling "educational" schedule was worth it, the teenager replied that it was hard and that she was frequently tired, but that her results were "kind of good". Consequently, she decided that the efforts were worth it. However, when one hears such stories, one has to empathize with the student, because misguided parents are pushing their students to produce great results on score-based high school and university entrance exams, with the promise that high scores will land their child in prestigious schools. Though high test scores, entrance to prestigious colleges and universities, and high paying jobs seem to be the dream of every young adult and of every parent for their child, we really should be asking if these dreams need to be re-adjusted to better dreams.

### What Purpose Do High Test Scores Serve?

Because I learned exam-taking tricks, I was able to score a perfect score on the mathematics portion of the SATs, a university entrance exam, when just in 11th grade, and I scored in the top 1% of all students taking that exam in the US on the verbal section of the test as well. I performed similarly as well on all my graduate school entrance examinations as well. And what purpose did this serve? Well it did gain me entrance into the top institutional academic programs in the world, but what purpose did this serve? While enrolled in these "top" institutions of academics, I discovered that they only provided primarily one facet of

learning, that of rote memorization, while being severely deficient in teaching me critical thinking, conceptual comprehension skills, extension of gained knowledge to real-world applications, and how to synthesize all of the above into creating new businesses and ideas. In other words, nearly everything I learned that was necessary to succeed in life and to become a better, thinking human being, I learned completely outside of the classrooms of these "prestigious" academic institutions.

Thus, in the end, high test scores will not provide anyone with the keys to success, the keys to endure and overcome obstacles in life, the keys to come up with innovative solutions, and the tenacity to thrive during hard economic times. A real education should provide all of the above. While the traditional pathway to academics may provide one with a high-paying job, what happens if a firm downsizes, as so many firms have done from 2008 to 2016 and beyond? What happens if we are among the people who are downsized? If we have a real education, we will still be able to thrive. If all we have is the pedigree of "prestigious" universities and high exam scores, most likely, we will experience a rapid descent in the quality of our life when the time arrives when we must depend upon ourselves to survive without the benefit of an outsider providing a large paycheck to us.

The key to a solid education is the bestowment of self-sufficiency. If I sent a 17-year old teenager to Harvard that graduated with over \$100,000 in student debt into a poor economy, would I be confident in that young adult's ability to make it on his or her own? Not at all. However, if I sent a 17-year old to an academic program that taught him or her not just how to memorize facts, but how to comprehend concepts, think critically, analyze properly, and synthesize knowledge into the creation of innovative real-world applications, I would be supremely confident of his or her ability to "make it", even under supremely difficult economic circumstances.

## The SKWealthAcademy: 10 Yrs in the Making. Welcome to a New Way of Thinking!

*"The value of an education ... is not the learning of many facts, but the training of the mind to think something that cannot be learned from textbooks."* - Albert Einstein, from Einstein, His Life and Times (1947), by Philipp Frank

*"A lie will go round the world while truth is pulling its boots on."* - C. H. Spurgeon, Gems from Spurgeon (1859)

Motivational speakers often comment about how their success came from not being the smartest person, or the most talented, or the most highly skilled person out there, but from outworking and outcompeting all their competitors. We believe this is the wrong model for success.

*"If you have the wrong information, you can possess twice as much information as your competitor, work twice as hard and twice as long for 10 years straight, and still lose. However, if you have access to the right information and you focus more than your competitor, you can work less than your competitor and still win."* - JS Kim, Founder & Managing Director, SmartKnowledgeU™

Welcome to the SKWealthAcademy and a new way of thinking! In today's internet age, one can often be overwhelmed by too much information. It is therefore critical to separate the right information from the wrong information. In developing the SKWealthAcademy, we spent 10 years separating the right information from the wrong information to grant you easy access to knowledge that will allow you to work less, work smarter and beat your competitor when preserving and building wealth towards retirement. However, it's not just access to information, but the learning process itself is also crucial to understanding critical learning points. No matter where in the world you reside, almost all universities provide education within the same

defined and accepted methodology that kills creativity and replaces it with obedience. If you ever hear anyone use the term "Financial Literacy", run away as quickly as possible, because most likely any such program that uses this title has been sponsored by the commercial banking and investment industry that wants to teach you just enough to tie you to their AUM (Assets Under Management) fee services but not enough to actually financially liberate you.

More often than not, those that teach "financial literacy" programs will teach zero of the critical knowledge one needs to build the type of wealth necessary to free oneself from a global financial system designed to keep one co-dependent upon it from birth to death. Unfortunately, "financial literacy" courses also deviously create and facilitate a psychological state of co-dependency upon a fractional reserve banking system that consistently destroys people's wealth and promotes persistent fiat currency purchasing power devaluation. Financial literacy, the buzzword of the last decade, is exactly the type of "wrong" information people pursue that gives them zero advantage over anyone else to succeed in life.

In their book Breakpoint and Beyond, George Land and Beth Jarman describe a longitudinal study that tracked the creativity of about 1,600 children at three different stages of their academic lives. First, they were tested just prior to entering, or as they were entering, kindergarten. Second, they were tested again at the ages of 8-10. Third, they were tested for a final time at the ages of 10-13. During this study, researchers asked the same very simple question at each stage of their research. Researchers asked each child to write down as many different uses for a paperclip that he or she could think of within a defined time limit.

Depending upon the creativity of the child, the answers ranged from 10 to over 200 uses for a paperclip, and each child was graded on the volume and creativity of his or her answers. The study yielded some fascinating as well as horrifying results. When the children were still very young, and before their thinking had been molded by the institutional academic system, 98% of them graded out at a "creative genius" level. However, after only 5-years of exposure to the rigid obedience and authority of the academic system, the percent of children that graded out at a creative genius level, as measured by the same metric, plummeted from 98% to 32%. And by the time these children reached 10 to 13 years-old and had spent a mere 10 years within the insitutional academic system, the academic system had nearly killed all their creativity, and this percentage nearly flat lined to a piddling 10%.

Furthermore, this same study was conducted with a rather large random sampling of 200,000 young adults that were 25 years of age or older. The results were just as horrifying as the study that stopped tracking children at age 13. This study discovered that the longer someone was exposed to the rigidity of institutional academia, the further his or her thought processes deteriorated, and only 2% of the age group that was 25 years and older graded out at the creative genius level.

As the Founder and creator of all SmartKnowledgeU memberships, during the interview process to find potential employees for my company, I discovered that the landscape of creativity today is truly bare. When I interview candidates, I usually ask him or her a series of questions to specifically test their creative thinking processes, as I deem their critical thinking skills as far more important to success in the workplace than their university pedigree, no matter how "prestigious" the pedigree may be. I preface my series of questions with the disclaimer that there are no right or wrong answers but that one should answer the

question to the best of his or her ability. Here are a few of the questions I have asked in the past:

"How far is it from the earth to the moon?"

"How many square meters are in the tallest building in the world, the Burj Khalifa?"; and

"How much does a Boeing 777 weigh?"

If candidates struggled in finding an answer to this question, I even offered help by asking them to think of the kinds of questions to which they would need answers in order to determine the final answer, and for most candidates, even my offering of clues provided no help to them. During one particularly frustrating stretch of interviews, I interviewed 30 candidates, including those with advanced MBA and PhD degrees, none of whom provided anything close to satisfactory answers. Perhaps as the previous study discovered, I would have indeed needed to interview 100 candidates just to find 2 that would have been satisfactory.

In fact, this experience reminded me of my own interview experience with a well-known investment firm based in Woodside, CA years prior in which I underwent the very opposite of my own process to find qualified candidates. This firm wanted to measure the rigidity, instead of the flexibility of my thinking, and asked me to name the exact level of the DJIA and S&P 500 and where I thought these indexes were heading. I answered that I would happily tell him my beliefs about whether the indexes were undervalued, fairly valued and overvalued, and why, but that naming the exact level of the DJIA and S&P 500 index was plain silly, because knowing an exact number or statistic has nothing to do with understanding trends.

Immediately, I sensed an abrupt change in the interviewer's attitude as he stated that



everyone should be able to name the exact levels of the DJIA and S&P 500 indexes every day, and he abruptly ended my interview. Ask me the exact level of those two indexes today, and I still wouldn't be able to answer that question, nor do I ever care to know that answer to that question.

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Today, not only does the current education system emphasize rigidity and conformity, but unfortunately many corporate executives value these qualities as well because it makes their employees beholden to them and incapable of ever starting their own companies that may eventually challenge them. Worse yet, today, blind obedience to authority and an uncritical acceptance of existing industry narratives exist to such a degree, even in fields like archeology, architecture, medicine and mathematics that beg for creative thought, that any dissent, no matter how valid, is often met with disdain and ostracism, instead of introspective criticism and discussion.

I am 100% convinced that the global institutional education system kills creativity in students before there is even an opportunity for it to blossom, and in the process, turns potentially extraordinary young adults into very ordinary, and even sub-par young men and women. Furthermore, I am convinced that this result is deliberate, as mountains of historical evidence exists to support the thesis that the financiers of institutional academics around the world were far more interested in producing obedient, non-thinking young adults than they were in fostering the development of brilliant and creative minds.

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Of course, there are always the rare, defiant personalities that will never give in to this

agenda and that will graduate to realize his or her full potential in life. However, institutional academia strips most of us of the very life spirit that makes us truly free. That's the bad news. The good news is that this process has scientifically been proven to be reversible. As an example, a Harvard University study scientifically proved that meditation can undo a lot of the damage inflicted upon us by a traditional academic career by increasing the grey matter in the cerebral cortex and by increasing communication between the left and right hemispheres of the brain. In other words, the social conditioning of institutional academia leads to negative physical and neuronal changes in the brain, and meditation can reverse these negative changes. For this reason, I encourage every one of you to meditate twice a day for 20 minutes each session even if you don't join my SKWealthAcademy.

And if you have zero interest in meditating, then you can discover all the information that has been withheld from you through traditional academia in my SKWealthAcademy that not only can help you build great wealth, but that can also rekindle your thirst for knowledge, a passion to always seek truth, and the development of compassion that will serve as one's moral compass throughout one's life. And after this happens, hopefully one will also become more open to the many benefits of regular meditation in one's life. I believe that for every Steve Jobs that creates a whirlwind center of creativity that evolved into Apple, there are another thousand Steve Jobs that the institutional academic system buries in obscurity before these young men and women are able to reach their full potential. This is precisely why I developed the SKWealthAcademy, as I believe our program can rekindle a fire in the belly that will promote a thirst for knowledge and a passion to always seek truth that will enable us to continue to strengthen our communities, even as we face greater challenges. I am working furiously to launch SKWealthAcademy as soon as possible, so please visit p.53 of this fact sheet to learn how you can help us speed up the process of our launch by participating in our IndieGoGo campaign.

I developed the SKWealthAcademy with the mission of enabling all academy members to learn not just how to build wealth but also to learn how we have all been deliberately conditioned during our institutional academic life to devalue our creativity and independence and to willingly give up one of our greatest gifts in life - free will. If we don't believe we are capable of achieving great things, then we will never try. And this lack of trying is a voluntary surrendering of free will. However, if one gains an understanding of how our institutional academic training has harmed us, I guarantee that one will also exponentially increase one's absorption and integration of all of the new information in the SKWealthAcademy. For this reason, we do not just provide courses that will help you to build wealth, but we also provide you with the foundation you need to gain maximum benefit from this knowledge as well.

## How our SKWealthAcademy Works

There is no doubt that the current paradigm of education is broken. With the introduction of the SKWealthAcademy, it is my desire to revolutionize the same, stale learning methodology that has been in use for the last 100 years and to make learning fun again. Not only are many geniuses never reaching their potential because we are being conditioned in the classroom to never to challenge the "authority" of the teacher, even when he or she is wrong, but many geniuses are also being actively stifled because the rigidity of current teaching methods kills students' interest levels and invokes nothing but boredom instead of excitement.

We offer two SmartKnowledge Wealth Academies: The [SmartKnowledge SportsWealth Academy](#), specifically designed to address the needs of the professional athlete, and the [SKWealthAcademy](#) geared to address the needs of both white-collar corporate and blue-collar professionals. Both programs contain information that remains hidden from the public today, is NOT taught in any traditional academic institution today, and knowledge that I never learned during my academic career even though I attended a Top 5 university in the University

of Pennsylvania, a Top 10 graduate Public Policy program, and a Top 15 Master in Business Administration program.

Each course in the SKWealthAcademy is broken down into separate lessons, and each lesson in turn, consists of 5 to 15 minute videos plus accompanying supplemental text materials that break down each lesson in more depth and detail. Multiple studies have proven that engaging the entire brain in the learning process significantly improves not only one's understanding of the significant learning points of the material, but also vastly improves one's retention of the material as well! Thus, even though each 5-minute video takes my team at least 4-5 hours in production, and each 10-minute video requires at least 8 hours of production time, since I firmly believe that my educational material is most easily understood by engaging the brain fully, I have committed my SKWealthAcademy materials to engage each client with a combined visual/reading learning process for every single course, except for two. Finally, as we mentioned earlier that the synthesis of knowledge into real-world application is almost never taught in traditional academic classrooms, we provide multiple exercises in every course that will teach you how to apply all gained knowledge to the real world for real results.



## Learn The Important Courses To Build Wealth That They Will Never Teach You in School

“Most every child, from the minute he escapes the guidance of his parents and comes under the tutelage of the State, is born into a world of lies. The average child, quite sadly, may experience, from the time he is born to the time he dies, a mere six years of mental freedom and zero years of economic freedom. As a child grows into a young adult, his manufactured world of illusions is reinforced through print and television media, academia, and the words of the world’s business and political leaders. Somewhere along this path, these illusions become part of the child’s internal belief system and stay with him until his death. It is necessary for global financial, academic, and political leaders to perpetuate these illusions and to keep monetary truth from the masses to maintain control over the Welfare State. It is my goal to counter these illusions with nothing but a diet of truth so that every child may have the maximum opportunity to once again live free.”

– JS Kim, Founder & Managing Director

So why did I create a program called the SKWealthAcademy if there are obviously plenty of more important things in life than just money and wealth? I have often heard many people state that solving poverty begins with first solving the problem of access to clean water or solving global hunger issues. While these are critical problems that must be solved in solving global poverty, these problems do not come close to the number one problem that enables global poverty - the immoral fractional reserve banking system of unsound fiat currencies. If we truly understand why our current global monetary system is immoral, then it would already be crystal clear to all of us why global poverty will NEVER be solved until we transform our system of unsound, immoral money into a system of sound and moral money first. For this reason, I believe that it is imperative for all to understand this

fact, and creating the SKWealthAcademy was the distribution channel I created to help this truth become more widely known and accepted.

Because traditional universities kill, instead, of foster critical thinking, I have even devoted one of our courses, Course K, to solely address the roles that Cognitive Dissonance and Confirmation Bias play in preventing us from learning and accepting the truth. I highly recommend that should you become a member today, that you start with Course K, as this course provides the foundation of knowledge necessary to full absorb knowledge contained in all other courses. In fact, even though we believe every single course in our SKWealthAcademy contains huge value, we have allowed for the separate purchases of individual courses to:

- (1) Grant access to information that should be utilized and acted upon right now before it is too late to protect one’s wealth; and
- (2) Grant an opportunity to “test-drive” the entire Academy through the purchase of one or two courses before making a financial commitment to learn the entire Academy program.

## The Correlation Between Traditional Academic Degrees & High Paying Jobs Has Ended

There used to be a time when earning higher degrees at a known academic institution would translate into securing higher paying jobs. That time has ended. In mid-2014, a study conducted by the Center for College Affordability and Productivity projected that the number of college graduates that will be entering the workforce in the U.S. this decade will be nearly three times as high as the growth in the number of jobs that require at least a Bachelor’s degree. Furthermore, only four of the twenty fastest

growing occupations in America in mid-2014 required a Bachelor's degree or better, with a low-paying temp agency ranking as the number one employer in America.

Unfortunately this problem is not confined to the US as it exists throughout the EU as well. And while economies have held up marginally better in Asia as of 2014, a 1997-like financial crisis is coming in the years ahead of 2016 to SE Asia that will burst many huge real estate and stock market bubbles and cause significant distress. Millions of mid-level paying jobs have disappeared in the past several years all over the world, and the truth of the matter is that higher paying full time jobs are being replaced with lower paying part-time jobs worldwide. In 2014, former Yale and Columbia Professor William Deresiewicz concluded the following after teaching 15 years in Ivy League universities:

*“Our system of elite education manufactures young people who are smart and talented and driven, yes, but also anxious, timid, and lost, with little intellectual curiosity and a stunted sense of purpose: trapped in a bubble of privilege, heading meekly in the same direction, great at what they’re doing but with no idea why they’re doing it.”*

Deresiewicz’s conclusion? If one is accepted to a state school and Harvard, one would receive much more bang for one’s buck by choosing to attend a state school over Harvard. And in choosing between Harvard, a state school, and the SKWealthAcademy (SWA), I promise you that the SWA will provide, by far, the most bang for one’s money. At SmartKnowledgeU™, we’ve always prided ourselves in spotting global trends well before the media “pundits” discussed such topics, and in fact, reached Deresiewicz’s

conclusion four years prior to him. In January, 2011, I wrote an article titled [“Everything I Learned About Succeeding in Business, I Learned Outside of the Institutional Academic System”](#), an article that addressed the lack of utility of a higher business education to real-life entrepreneurial pursuits. Even earlier, in May of 2010, I wrote an article called [“Delaying a College Education in this Economy is the Right Choice”](#), in which I argued that, from a standpoint of return on investment, attending university made absolutely zero sense for anyone planning to start a business.

So do I believe that one should go to State school instead of an Ivy League school if one has gained acceptance into both of these types of institutions? If one is pursuing a specialized skill set like medicine, engineering or architecture, then traditional schools still provide a strong educational backbone. However, in regard to a business and entrepreneurial-focused education, my answer to this question will likely surprise most. Today, with the spread of technology and information that is available online, one can secure a much better business education of much greater utility online for a fraction of the price of a traditional university education and even a State school education. Furthermore, online business education courses have the liberty to be free of the politics and agendas that Ivy League and other top-tier universities around the world must promote due to their banker-related funding and fundraising issues. As a perfect illustration of this point, if you know anyone that attended what is considered to be a top-tier business school program anywhere around the world, ask them to explain what these two following statements mean.

“If there were no debts in our money system, there wouldn’t be any money.” - Marriner Eccles, Federal Reserve Governor, 1933.

“In the absence of the gold standard,

there is no way to protect savings from confiscation through inflation.” - Alan Greenspan, Federal Reserve Chairman, 1966

If he or she can't explain what these two statements mean in great detail, two statements uttered by two of the most powerful historical banking figures in history, then their formal business education degree is literally useless as they possess no real knowledge on how to build and preserve wealth. And even if he or she provides answers to these above two questions, do NOT assume that the answers are correct. Many provide explanations to the meaning of these statements that are confined by the framework of their traditional, though elite, education, that are incorrect. Sign up for our courses, "What is Real Money" and "The Inflation They Never Taught You About In School" to discover the right answers.

Unfortunately, as of 2016, improvement in job markets is NOT around the corner anywhere in the world, and academic education in the most expensive universities and schools in the world is still NOT translating into higher salaries, but instead, only into HIGHER DEBTS that students cannot repay upon graduation. The days of higher pay for all Ivy League or top-tier school graduates are over because of the scarcity of such higher paying jobs, and one must not commit the mistake of thinking that now is the perfect time to return to university because of a false belief that in four years, the economy will look much better. Global economies will still be bleak four years out in 2019. Instead, this is a time to make smart decisions about your education, to learn information that will truly help you survive and prosper during the next several years, and to avoid accumulating a load of debt that you will accrue at a "prestigious" academic university that will only hinder your ability to survive in the absence of an abundance of jobs that pay "prestigious" salaries.

In spending 10-years of my life creating the SmartKnowledge Smart Wealth Academy

I wanted to change the entire paradigm of education by eliminating all theoretical knowledge that has little to zero application in the real world, which describes most of the courses in an MBA program. I also focused on designing education curricula that would unwind obedience to a systemic academic narrative that, at times, allows a graduate to function extremely well in his or her chosen industry, but disallows any expression of critical thought inside or outside that industry.

There are certain truths about building wealth and wealth preservation that those in power at the apex of the monetary and political pyramid have always deliberately hidden from the masses. This includes the answers to such questions like, "What causes bubbles to form in real estate and stock markets?", "What causes these bubbles to collapse?", and "Is financial modeling useful in predicting future price behavior of capital markets, or is it a pseudo science that is a complete waste of time?" To this end, our SKWealthAcademy explores the key concepts of wealth building that are NEVER taught in academia. Most Harvard Business School graduates have zero clue as to why former Bundesbank Vice President Jurgen Stark labelled the entire global monetary system and all global capital markets in May of 2014 as:

**"pure fiction!"**

In stating this, Mr. Stark was exposing a fact that we have known for decades already - that most

of what is taught about finance, money, and capital markets in traditional academia is also pure fiction. Why would students with traditional academic backgrounds not understand Stark's truthful revelations? Because programs like Harvard Business School teach theoretical concepts that have no basis in reality and in how the world actually operates. Again, if you doubt the veracity of this statement, go find a Harvard Business School graduate and ask them to explain the two statements on page 8 of this fact sheet by Marriner Eccles and Alan Greenspan. Or perhaps research the history of financiers of universities like Harvard, the Chicago School of Economics, Oxford, etc, and this exercise will reveal that the very financiers of these institutions are producing graduates that will become their greatest competitors for wealth. As such, do you really think they are going to willingly fund institutions that divulge the secrets about how they built their wealth?

## The Difference Between Our Two SKWealthAcademy Programs

Both our SportsWealth and regular Wealth Academy memberships have a membership period of one year, with additional annual access to the membership available at a small additional fee. There are 16 courses in our regular program and 19 courses in the SK SportsWealth Academy.

### #1: The SK SportsWealth Academy

Sports Illustrated, in a study of retired NFL players, estimated in 2009 that

*78% of NFL players (professional football) and 60% of NBA players (professional basketball) were flat broke within 2 to 5 years of retirement,*

even after earning on average, millions of dollars during their professional careers. The reasons for this worrisome trend were plentiful. Some athletes simply had no idea how to invest their

money and made terrible investments in money pits that included recording studios, car wash chains, movies, and tomato farms. Other athletes simply did not know how to say no to relatives, families and friends that asked them to pay for everything from expensive mortgage payments to car payments to failed business ideas. Still others, believing that their careers will provide a never ending pot of gold over decades when reality states that most pro athletes careers average just 3 to 5 years, waste excessive amounts of money in nightclubs, spending up to \$100,000 per night on dozens of bottles of Cristal and \$2,000 bottles of whiskey. Finally, others simply have the misfortune of falling victim to terrible and misleading Players Associations' advice, granted by professional organizations like the NFLPA, who encourage players *"to use only those financial advisors who are NFLPA Registered Player Financial Advisors."* However, the truth is, nearly any unqualified person can walk off the street and become a NFLPA registered advisor as long as they pay the \$2,500 registration fee and they haven't been convicted as a criminal in the past. There are likely pro athletes reading this that didn't even know this until just now. Thus, there is no overwhelming singular factor that leads to the high rate of athlete bankruptcy. Most suffer from a combination of the above factors.

In fact, two NFLPA registered advisors, Jeff Rubin and Hodge Brahmhatt, were involved in scams in 2014 that some believe will cost the athletes they represented more than \$118 million in losses. So if you're an athlete, how do you find someone you can trust with your money? We tell you exactly how to find a trustworthy adviser in our SportsWealth Academy. Though many may think that going to a big firm like Smith Barney, Goldman Sachs, JP Morgan, or Bank of America is the answer to avoid being scammed by their "advisers", the truth of the matter is that big firm employees are just as likely to scam you as any Registered Player Association Financial Adviser. I should know because was once on the inside of big global advisory services for many years in my past career before I over a decade ago before I walked away in disgust at all the thievery and dishonesty that runs rampant at these firms.

It is often said that it is far more difficult to keep one's money than it is to make it.

The origin behind this saying is that the vast majority, well over 98% of the people in this world and not just professional athletes, do not understand basic truths about our global monetary system that lead them to make horrible decisions with their money.

In the SKSportsWealth Academy, we break down the universal laws of money that lead to people building fortunes and then losing every penny of it, and much more. As long as you learn and apply the knowledge you will learn in the SportsWealth Academy, there is absolutely no reason why any athlete that truly wishes to keep living like a prince after retirement can't do so.

Professional agents and financial advisors always try to present financial investments as a topic so complex that you can't learn to do it yourself and therefore must pay someone tens of thousands of dollars, or even hundreds of thousands of dollars, every year, to do it for you. This is absolute garbage. If you want to lose \$100 million dollars, as registered NFLPA financial advisor Jeff Rubin allegedly did for his clients, you certainly do not need any professional assistance to do this. However, if you truly want to be self-sufficient and well versed in managing your own money after retirement from pro sports, I am thoroughly convinced that our SportsWealth Academy will teach you everything you need to know to accomplish this.

During my career, I've worked with both gang members in Philly and in Los Angeles as well as clients worth more than \$65MM dollars and Hollywood producers. In my decades of work experience in these areas, I've found that the only thing that prevents someone from learning everything they need to know to build and preserve their wealth properly is NOT a lack of formal education, but only a LACK of proper motivation and willingness to learn. Become a member today, and we will teach you a secret

about contract negotiations that we are sure that 99% of Sports Agents never utilize that will provide you with leverage in negotiations that none of your other peers will have. This one secret alone may be capable of securing hundreds of thousands and possibly even millions of dollars of additional money during your contract negotiations.

If you are motivated and willing, there is nothing you cannot accomplish in life. I truly believe this. The SmartKnowledgeU™ SportsWealth Academy has 16 revolutionary courses that can be completed in one offseason, or even during the season, a little bit at a time. Again, to receive the most out of our Academy, I highly recommend that YOU complete the Academy, and that you do NOT hire someone else to take the course for you. Just like your level of success on the gridiron, the pitch, the rink, the court, or the diamond is dictated by the level of effort you put into practice and training, you will only receive rewards out of this Academy that are equivalent to the level of effort you put into it.

Finally, for minimum groups of 8 pro athletes, if you would like private consultations after you complete the SportsWealth Academy, I will offer one and two-day private consultation sessions to really hammer home the learning points of this Academy to ensure your future success. For more information regarding this specific consultation, simply email us at: [sportswwealth@smartknowledgeu.com](mailto:sportswwealth@smartknowledgeu.com)

Unlike other financial advisors that charge you tens of thousands of dollars, or more than hundreds of thousands of dollars every year, with our SKWealthAcademy, we provide you with all the knowledge you need to take care of your own finances with a one-time fee. The only other fees you will ever pay is if you desire private consultations after you complete our Academy.

For a full description of ALL courses in the SKSportsWealth Academy, please



see Addendum C at the back of this fact sheet.

## #2: The SKWealthAcademy

If you proceed to the “Academy Description” section of this fact sheet, you will discover that there is a lot of overlap between the two Academies with just a handful of courses that differ between the two Academies. The reason for this is simple. Wealth preservation, no matter if you are a professional athlete, an entrepreneur, or a corporate employee, depends on your application of the same knowledge and principles. However, it is undeniable that Professional Athletes possess a need for a different set of skills than dentists and engineers, and this is why we have tailored a few courses specifically to the needs of these two different groups.

I am here to tell you that I am 100% positive that you are being told lies all the time by your banker, by your financial adviser, and by your country’s political leaders that prevent you from understanding the reality of building wealth. Have you ever received a 10%, or even a 20% raise at work and were ecstatic to receive this raise, only to be confused by not being able to save any more money the following year when you were living the same lifestyle? Is a raise not supposed to grant you a better quality of life? Or perhaps you find yourself in retirement, burning through your cash much more quickly than you thought was possible, without understanding why? I guarantee you that the reason these scenarios happen is because there are things you believe to be true about the global banking and monetary system that are not true, and that you have learned in school. Unfortunately, after learning these lies in school, most of us then have these lies reinforced throughout our lives by our advisers, Presidents, Prime Ministers, Congressmen, Parliament Members and mass

media.

I am telling you these things so you can intelligently plan NOW for the future and so that you are NOT caught unprepared by situations that are bound to arise due to our current Central Banker currency wars. As proof that understanding the truth versus the widely accepted falsehoods about banking and financial markets allows one to make accurate predictions, here are just a few of my accurate predictions below that I printed in my SmartKnowledgeU blog online, not to mention the dozens of more important and also equally accurate predictions I’ve reserved only for our paying subscribers. [In this April 2008 article, I warned that the US stock market would crash](#) and was ridiculed for this article because US markets were rising at the time and sentiment about continuing gains were strong. What happened? Just eighteen trading days later, US S&P 500 Index began a crash that destroyed about 50% of its value!

In a May, 2010 article, I wrote “college students are already likely to end up living back at home with their parents after they graduate, as the job horizon will appear no better in four years than it is today.” Again, when I wrote this article, bankers and world leaders were selling the widely accepted narrative of a “strong economic recovery” on the way, and again many ridiculed me for my stance in this article to forego a college education, to save the steep tuition fees that were placing great debt burdens on young people, and to take that time to truly learn how financial markets operate versus the rubbish that academic business programs teach students. Back then, many stated that anyone that listened to my advice would miss an opportunity to enter a recovering and very strong job market in 2014. So what happened? Since four years have already passed since my prediction, and we are two years past 2014, we can now look at who is right - the economists that told everyone

we would have a strong global job market by 2014, or me? As of May 2014, the unemployment rate for 25-34 year-olds in America was a staggering 25%, so bad that a USA Today journalist wrote this following piece addressed to 2014 college graduates:

*"Dear Class of 2014: We regret to inform you that the nation's job market continues to force college graduates to take jobs they're overqualified for, jobs outside their major, and generally delay their career to the detriment of at least a decade's worth of unearned wages... Seniors who graduate over the next several weeks are poised to be yet another product of a depressing economic cycle that isn't their fault but that they may never fully recover from. They and other recent graduating classes entered college and subsequently the labor market amid a panoply of converging circumstances that will inevitably set them back: rising tuition, their parents' decreasing ability to pay that tuition, fewer jobs after graduation and lower wages for the jobs that are available."*

The above reality of the US job markets in 2014 sounds remarkably similar to my prediction four years prior, for which I was ridiculed, does it not?

Heidi Shierholz, a US labor market economist who writes an annual report on the state of employment for young adults for the Economic Policy Institute, stated in 2014:

*"It's never been this bad. How long we've had elevated unemployment is unprecedented."*

So how could I have written an article four years in advance that accurately predicted that the job market in the US would still be anemic in 2014 despite the entire mainstream media stating I was wrong? It's simple. I look at facts whereas the mainstream media only reports propaganda. It's easy for the mainstream press to manipulate the minds

of young adults into believing that "things are getting better even when they are not". In fact, the US Department of Labor was STILL trying to paint lies of an improving economy in July 2014 by stating that US unemployment was decreasing when this clearly was not the case. Of course, going to college still makes sense for some in recent years. For those students that understood the very few industries that would still be hiring in 2014 and that they would need a very specific set of skills that would make them vastly more employable than their graduating peers, this small subset of graduates may still have been able to secure a very high paying salary in 2014. But this was most definitely the exception, not the norm.

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According to a 2014 report from the National Employment Law Project, jobs that pay between \$9.48 and \$13.33 an hour constituted 44% of all new job creation in America in the 4 years prior to this report.

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In the US, as of mid-2014, low wage jobs employed 1.85 million more people than they did six years prior to 2014, and on the contrary, higher paying jobs that paid between \$13.73 and \$32.62 an hour decreased by more than 2 million. In fact, the National Employment Law Project estimated that fully HALF of all new jobs created in 2013 were in the lower income group, and due to this, that nearly 1 in 4 Americans will earn \$11 an hour or less for the foreseeable future.

Despite this, an Accenture study conducted in 2014 revealed that 84% of recent college graduates still expect to land a job in their chosen field.

So why do young adults and their parents still

fall victim to the propaganda that “things are getting better” even when they are not? And trust me, if you’re reading this in 2016, things are still not getting better even though TPTB (the powers that be) like to advance the notion that they they are getting better. Clearly, these expectations are not realistic given the above facts I have just presented. In Europe, many of the numbers that I presented above regarding youth employment are far worse, and when massively distorted Real Estate and stock market bubbles collapse in Asia in the years ahead of 2014, many Asians will face the same predicaments. Millions fall victim to this propaganda because they only hear what they want to hear, and “authorities” are all too willing to tell us what we want to hear every day in newspapers, on TV and on the internet.

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In other words, millions of young adults are using “wrong” information instead of the “right” information to make choices that will have serious negative long-term affects on their abilities to succeed in life.

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With the SKWealthAcademy, however, we will teach you how to separate fact from fantasy so you can make smart decisions and avoid the heavy student loan debt burden that millions of students now possess and cannot repay.

*So what are we to conclude? That we should abandon education altogether? Of course not! We are merely suggesting that for many, choosing a cheaper and simultaneously far superior, and more informative alternative education program that helps one survive, and even thrive, during these lean economic times should be a top priority.*

Higher and higher levels of education are constantly being offered outside the traditional classrooms of universities and colleges, and often at much cheaper prices while providing much

superior quality. Just as I predicted many trends four or five years before they happened, I firmly believe that within 5 years, millions of students worldwide will seek degrees from alternative online education programs as (1) these online business education programs continuously improve; and (2) the best online business education programs become widely accepted as not only top-tier programs that are competitive with any traditional brick and mortar classroom program, but also for exceeding the quality and utility of many traditional top-tier programs.

Again, remember that we asked two questions about finance in the beginning of this fact sheet that the majority of Princeton, Harvard and Oxford MBAs and PhDs can NOT answer correctly. And these two questions are just two out of dozens of questions that we include in our SKWealthAcademy that reveal why even “elite” education programs teach the “wrong” information and are not worth the money parents pay for their children to attend them. In an ultra competitive job market environment whereby good jobs are scarce, as will be the case for many more years, only the person that understands concepts his or her peers do NOT understand will thrive.

Using the knowledge offered in my online program, I steered my flagship SmartKnowledgeU™ Crisis Investment Opportunities (CIO) newsletter to cumulative returns of +136.84% from January 2008 to May 2011, nearly doubling the #1 globally ranked commercial bank John Paulson Advantage Fund’s return of +69.53% during the same time period. Furthermore, from the very launch of our newsletter service in mid-2007, up until August 2016, despite gold and silver USD prices declining for 5 straight years between 2011 and 2015 and the focus of my CIO newsletter on gold and silver assets, on an initial \$1MM investment, we still were able to outperform the returns of the US S&P 500, the FTSE100, the ASX200 Indexes respectively by \$505,200, \$921,200, \$1,045,600 while

outperforming our benchmark PHLX Gold/Silver Sector by a whopping \$1,136,200 over the same investment period (\*in a tax deferred account).

Learning the truth about how markets work versus learning the rubbish taught in business programs all around the world is literally the difference between barely surviving and continuing to build wealth. Despite the inclusion of a period of Central Banker manipulation of Western stock markets that led to runs higher from 2012 to 2016 that would never have occurred in free markets, we have still outperformed this artificial manipulation of global stock markets by the above huge margins! That said, do we provide you with a magic formula that will allow you to reap 61 straight days of profit without a single loss? Of course not, because the only way to achieve this is through criminality and fraud. With our SKWealthAcademy, we always deal in reality and not in fantasy.

For those of you that don't understand the wishful thinking of trading 61 days in a row without incurring a single loss, a comparable feat would be to go to Las Vegas, play 61 straight hands of black jack, and never lose. Such a feat is statistically impossible to accomplish without cheating. If you think big global banks' cheating is outrageous (as Goldman Sachs, Citigroup, Bank of America, and JP Morgan ALL cheated their way to 61 days of trading without a single loss in 2010) then consider this feat accomplished by New York High Frequency Trading (HFT) firm Virtu.

*Virtu revealed that in 1,238 days of trading US stock markets, they suffered only one day of losses and achieved 1,237 days of profits for a 99.919225% success rate.*

If you want to know what the probability that this record was achieved with integrity, honesty and "virtue", it is zero. Will the knowledge we present

to you give you risk-free ways to make money? No. And you shouldn't believe anyone that tells you they have a fool-proof system to build wealth with no risk. However, I will promise that our SKWealthAcademy will provide you with clarity in how to make decisions in your financial life that minimize risk and maximize potential gain. Once you understand how all capital, currency, real estate, commodity and stock markets today are rigged, then you will be able to understand that these rigging mechanisms are nearing the point of no return.

Furthermore, you will clearly understand what assets you will need to buy to not only preserve your wealth, but also to build your wealth moving forward as the global Central Bankers' currency wars reach their conclusion. Today, because so few people fully understand the fraud that large financial firms commit on a daily basis, they fall victim to their pitches and scams and fail to build any real wealth while sadly paying massive fees. Today, most capital markets are a crap shoot because they are built on principles of fraud. If you ever have asked yourself question similar to the following: "Should I buy into this real estate market now after it has increased 270% in 3 years or is a crash coming?" or "Should I buy into this stock market now after it has recovered for a few years or is another crash coming?", our SKWealthAcademy will grant you the vision you need to take the correct actions in response to these types of questions.

For a full description of ALL SKWealthAcademy courses, please see Addendum C at the back of this fact sheet.

## The Massive Deliberate Fraud in the Global Banking & Investment Industry Is Hard to Believe. Is it Really True?

There is nothing in our fact sheet that is speculation and you can easily confirm all the facts we present here by searching the



internet yourself to confirm the facts we have presented here.

If I am paying more than \$60,000 a year per child for my children to attend Harvard and Princeton and more than \$5,000 per class, how in the world could they be teaching my children lies?

Sorry, but money does not equate to truth in the academic world. Academia does NOT even equate to EDUCATION. Though you or your children (if you are a parent) may make important connections with powerful people by attending "elite" schools (I went to school with the nephew of a US President), the business education you will receive at these schools leaves a ton to be desired, especially in terms of truthfulness. Think this is crazy? If you were to grade well-known Ivy League academics like Larry Summers, Ben Bernanke and Paul Krugman for the accuracy of their economic predictions that preceded the 2008 economic crisis, all of them would receive a failing grade.

We know that some of you reading this may be skeptical of all the fraud that we say runs rampant throughout the global banking and monetary system because frankly,

most of us have been taught so many lies in school that we have accepted such basic lies as "anyone can pull yourself up by your bootstraps and become as rich as anyone else" and "free market" competition levels the playing field for everyone"

that serve as our foundation for the acceptance of much greater lies that we are taught later in life. Do you really think (lack of) Virtue, the New York firm that had a 99.919% rate of success in trading

stock markets when factoring in hundreds of thousands, or more likely, MILLIONS of trades over a 5-year period from January 1, 2009 to December 31, 2013, was playing on the same level playing field as everyone else? In 2014, a report by Oxfam International revealed that

85 people owned as much wealth as the bottom 3.6 BILLION people on planet earth, while according to PolitiFact, the 400 wealthiest people in America owned MORE wealth than half, or 155 million, Americans. By 2017, Oxfam reported that wealth inequality had accelerated to the point where only 8 people owned as much wealth as the bottom half of the world!

Think about this if you doubt the global financial system is rigged. Do you really believe that just 8 people were able to gather such obscene wealth because they SIMPLY WORKED TEN THOUSAND TIMES HARDER THAN EVERYONE ELSE ON THE SAME LEVEL PLAYING FIELD? Or would the fact that a rigged and unfair global financial system allowed them to gather so much more wealth than everyone else be a much more logical explanation? Even as skewed as the above statistics are, we know that the wealthiest people in the world hide most of their assets in secretive offshore accounts in tax havens hidden from taxation. Consequently, since Oxfam drew this conclusion from AVAILABLE PUBLIC TAX RECORDS, it is far more likely that the wealthiest 40, not 85 people, own the same amount of wealth as 3.5 billion people and perhaps in America, the richest 100 people have more wealth than 155 million Americans. If you have ever suspected that something about the global monetary system was "fake", as European Central Bank Chief Economist Jurgens Starko confirmed in recent years by calling the entire global financial system a fraud, but just did not know what was specifically unfair and immoral, you should trust your intuition because you are right. If you've had this gnawing feeling, we will reveal all the



truths you've been dying to understand in our SKWealthAcademy.

In the 1900s, American industrialist Henry Ford (My Life and Work, p. 179, 1923) stated:

*"It is the innate conservatism of the people that has kept our money good in spite of the fantastic tricks which financiers play—and which they cover up with high technical terms. The people are on the side of sound money. They are so unalterably on the side of sound money that it is a serious question how they would regard the system under which they live, if they once knew what the initiate can do with it."*

The above quote by one of the richest men in the United States at the time explains exactly how 40 to 85 people accumulated the same amount of wealth as 3.5 BILLION people. Though neither you or I will ever be invited into this inner circle of a few thousand people in the entire world that benefit from rigging the prices of all capital markets and literally earning billions of dollars with practically zero labor and virtually no risk, I can grant you a wealth of knowledge and information that will help you build wealth that you will never learn at Harvard, Oxford or Princeton. Again, I am sure of this as I graduated from an Ivy League university. As Virtu executives have illustrated, when your chance of making massive profits is 99.919% because you are rigging the system, this translates into virtually zero risk profits. Unless we become a rigger of markets, we will never have access to zero risk profits like these people do, but we can understand exactly what we need to do to protect ourselves from this manipulation instead of falling victim to it daily as happens to so many people.

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If you have ever spent anytime wondering why the rich get richer,

the middle class become poor, and the poor go starving, we will explain to you how these families built the system to favor themselves and why we were NEVER on a level playing field.

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There is a reason why wealth disparity has been growing at the extremes of the wealth spectrum between extremely wealthy and extremely poor in recent decades, and it does NOT just have to do with the maxim "you need money to make money". It goes far deeper than this, and involves the very process of money creation that give the 0.01% of this world a huge unfair advantage in making more wealth from their wealth than anyone else. So if we do not have the same type of access to this system, what can we do about it? Surprisingly, the answer is still a lot. The only reason a few thousand can control the lives of 7 billion is because of the ignorance of the 7 billion. There are ways that we, among the 7 billion, can easily destroy this system in a peaceful manner and reinstate a fair and judicious monetary system that benefits all 7 billion of us instead of just the few thousand that wish to financially control us.

In the meantime, the reason why poverty around the world continues to grow and the reason why the middle class continues to fall into the ranks of the poor all around the world is because those in power, namely the Central Bankers and their puppet commercial bankers, are deliberately bankrupting the world at the current time.

Many people can not grasp the fact that Central Bankers would deliberately work against our best interests because Central Bankers funded the university textbooks

that falsely state that their purpose is to provide price stability and full employment.

However, once one understands that Central Bankers are nothing more than private families that work to enrich themselves at the expense of all citizens in nations, everything else becomes infinitely easier to understand. Furthermore, there are definite steps one can take to preserve and even grow your wealth despite the destabilizing actions taken by Central Bankers moving forward in 2016. In our SKWealthAcademy, we reveal to you these steps that you must take RIGHT NOW. Central Bankers are so clever that they have systemically built into the global banking system a process by which they can bankrupt you simply if you fail to take action. Consequently, by definition, everyone must actively take steps to protect themselves against this mission of Central Bankers.

Today, everyone must make wise choices regarding how we spend our money. Today, if you are attending school, or sending a child to school to pursue a degree in business administration or economics, either at the university, master, or doctorate level, we can unequivocally state that such a pursuit will be an utter waste of not only your money but also, and perhaps more importantly, a waste of your time, as you will not receive any information from the majority of universities (unless they teach something other than Keynesian economics) that will help you build, create or preserve wealth during your lifetime. Even regarding other degrees such as mathematics, one could gain skills equivalent to the top programs in the world through self-study materials at a fraction of the cost universities charge if one really desired to do so. If you were to study the history of academia, you would realize that elite bankers, and in particular,

the Rockefellers, provided the funding for many institutional

educational boards, from the General Educational Board in America to the International Education Board. As such, they ensured that employees of the international global banking cartel occupied the boards of nearly every major institution of learning in the world from the early 1900's onward, and directly influenced, as well as decided, what economic and monetary concepts would be taught to young adults worldwide.

This is not a conspiracy, but merely a well thought out plan by powerful, well-financed bankers to keep people ignorant about the Machiavellian advantages they built into the global monetary system that enabled them to build and accumulate so much wealth at the expense of billions of others. Furthermore, this also explains why so few people today understand the truth about global banking and money today. Various important figures throughout history like Jesus Christ, Napoleon and Abraham Lincoln all realized that powerful bankers were the worst enemy of humanity and paid the highest price of all for their realization and attempts to warn people of this fact.

If you wonder why none of your friends have ever enlightened you, it is likely due to a principle called Confirmation Bias. If all your peers were taught the same disinformation in school that you also learned, then all your peers will likely confirm all your false beliefs and biases about the global monetary system as correct, even when they are wrong. In the early 1900s, the Board of Education's Director of Charity, Frederick Gates, a Rockefeller employee, stated:

"In our dream, we have limitless resources, and the people yield

themselves with perfect docility to our molding hand. The present educational conventions fade from our minds; and, unhampered by tradition, we work our own good will upon a grateful and responsive folk. We shall not try to make these people or any of their children into philosophers or men of learning or science."

Incredulously, though the goal of the Board of Education was to keep young adults ignorant and to breed passivity instead of independence, no one in America found a compelling enough reason to immediately dissolve the Board of Education. More importantly, should such a goal financed by a banking cartel REALLY surprise you? Think about it. If you were one of the wealthiest people in the world, would you freely give away the secrets to building wealth, especially if they were built upon an immoral, deceptive and especially burdensome system, or would you collude to hide these secrets from the public by spreading lies throughout the global educational system? For this reason, obtaining an education in business or economics from Harvard or Princeton will actually hinder your ability to build wealth far more than it can possibly ever contribute to it. I 100% guarantee you that you will learn much more about the truth about how money is created, how the global economy truly works and how to preserve wealth in our SKWealthAcademy than you will at four years at Harvard, Princeton, Oxford, Yale, the London School of Economics or any other so-called "prestigious" school in finance and economics.

Today, all markets are rigged. Not just some, but all. Gold, silver, oil, stock markets, bond markets, currency markets and real estate markets. In the future, perhaps some of these markets will be "freed". However, gain a business degree, undergraduate, or graduate, from any school that teaches Keynesian economics and you will

graduate with the false belief that all of these markets are free and that we have a free market society.

If this seems too incredible to believe, this is precisely why this knowledge is not taught in the vast majority of schools around the world. Can you name one Western school that has ever taught that a centralized monopoly on monetary creation is one of the keys, if NOT THE KEY, to an oppressive communist system? What fits the definition of a centralized monopoly of monetary creation? - a Central Bank, of course. Yes, Alan Greenspan, Ben Bernanke and Janet Yellen are much more Communist in their ideology than Capitalist. If you don't believe that a Central Bank is a key component for governments to execute tyranny in a country, then just fact check this yourself. It's simple enough to Google "the planks of communism" and read the search results for yourself. But whatever you do, don't dismiss this fact, just because you may have been taught to believe the opposite in your schooling.

If you believe that free markets exist because your Wharton or Harvard economics professor taught you this belief, then you most likely have no idea that all governments, "free" or not, endorse debt-enslaving forms of fiat and digital currency as the principle medium of exchange for goods and services. In 2014, however, for the first time in history the BRICS nations (Brazil, Russia, India, China, and South Africa) started to break away from the US dollar based system and formulated/are formulating their own development and food bank and international wiring systems.

Understanding that all markets are rigged, and HOW they are rigged, is the key to building real, sustainable wealth, not the silly courses they




teach you in universities like Economics 101 and Marketing 101 that have practically no utility in wealth creation.

By the time you finish reading this fact sheet, you should also realize that all markets are rigged and why you need to understand the mechanisms by which they are rigged to build and preserve real wealth.

If you purchase our SmartKnowledge WealthAcademy course load, we are confident that our curriculum will be just as valuable for a 65-year old person as it surely will be for an 16 or 18-year old teenager. In fact, our curriculum will likely be MORE valuable in the short-term for a 65-year old person than for a teenager, as the knowledge we offer in our curriculum will likely save a retiree's life savings from being wiped out when the Central Bankers' currency wars soon reach their climax. On the other hand, an 18-year old teenager who loses his or her shirt from this crisis has an entire lifetime to bounce back from

it. Of course, no 18-year old teenager should have to bounce back from a preventable economic calamity either, and we aim to prevent any teenager from suffering at the hands of Central Bankers as well.

On page 19, we present the game-theory, risk-reward matrix of attending v. delaying a university education; and attending a traditional university v. enrolling in a non-traditional education program. At this point, you may be thinking, "If everything I have stated up to this point is true, how can more people not be aware of this?" The answer is simple yet complex at the same time. To answer these questions, one always has to consider the perspective of the banking class. If you were to design a system that was exploitable only by the people that designed the system and their families, obviously you would not want the whole world to know this. If the whole world realized the fraud of the global banking system that has been imposed upon us, the world's citizens would revolt overnight, throw the banking class in

	<p>Delay school, pursue education applicable to real world &amp; learn truth abt money &amp; capital markets</p>	<p>Attend school now, learn nothing about the reality of money and capital markets for 4+ years.</p>	
<p>Use money saved from delaying college to create wealth now during the opportunity of a lifetime</p>	<p>Multiply your money by your understanding of this crisis. Four years from now, you have the option in a challenging economy to start your own business or to go to college then with more money in your pocket.</p>		
<p>Accrue student loans to go to college now. Spend the next 4 years accruing debt.</p>		<p>Graduate school 4 years from now in a challenging economy with limited job opportunities and with heavy and burdensome debt to repay.</p>	<p>REWARD</p>
<p>RISK </p>			<p></p>

jail for life, and overthrow them within a matter of weeks. So how have the banking class prevented people from uncovering the truth? Number one, bankers have engaged in a psychological war to brand all people telling the truth as “con men” and “conspiracy nuts” so it makes it supremely easy for all of us to dismiss the truth and to cling to the false illusion that bankers have created for us.

Number two, bankers have taught their lies to us in the institutional academic system for centuries so that those of us that have accepted their lies will continue to have our false beliefs constantly reinforced by our peers due to the principles of confirmation bias. Thirdly, bankers have kept most of us ignorant for centuries by utilizing a principle called cognitive dissonance. If a child grows up believing that free markets exist, and that every person has an equal opportunity to pull themselves up by their bootstraps, as is taught in every Western nation in the majority of schools, then once you tell this person as an adult that no free markets exist and that every capital market is rigged to grant a massive advantage to just a few thousand people in this world, fireworks explode in his or her brain. All of us have an extremely hard time reconciling the fact that something we have been taught as true thousands of times can possibly be wrong.

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This internal psychological struggle introduces a level of discomfort whereby the natural path to escape this discomfort leads us to summarily dismiss the new information, even though it is correct, and to continue embracing the old concepts, even though they are completely wrong.

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In fact the psychological principle of cognitive dissonance gave rise to the saying “You can’t

teach an old dog new tricks” and bankers utilize this principle to get people to fiercely embrace their lies. Thus, in our SKWealthAcademy, we devote an entire course to teach all of our members about the critical psychology of wealth preservation. By learning about these principles, if you were unfortunate enough to grow up embracing the mountain of lies disseminated by bankers in our global education system, you will then gain the critical knowledge necessary to break free of their mind control.

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To prove the validity of the above, as recently as the year 2000, anyone that claimed that the Federal Reserve was formed by a bunch of private bankers that deliberately placed “federal” in the name of the bank to fool people into believing that their private bank was a government-run bank were called conspiracy nuts.

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Then, in 2007, the Chairman of the private Federal Reserve bank stated publicly in an interview:

“First of all, the Federal Reserve is an independent agency, and that means, basically, that there is no other agency of government which can overrule actions that we take.”

This immediately revealed to all doubters that the Federal Reserve was indeed a private bank and not a federal entity. However, for decades prior to Greenspan’s admission, anyone that stated this fact was unfairly and viciously labelled by the banker-controlled media as a “conspiracy nut” and dismissed as crazy! In addition, ever since the first manifestation of this financial crisis in 2008, consider all the facts that the mass media tried to spin as “conspiracy theories” that have now been proved to be fact.



*When Central and Commercial Bankers caused economic collapse in 2008 and many people including myself accused them of deliberately creating this collapse (and I in fact, accurately predicted the collapse BEFORE it happened), bankers hired financial journalists to write articles in the mass media to dismiss any such people as "crazy", even though we were revealing the truth that Central and commercial bankers were stealing money from the people by immorally and illegally rigging interest rates, forex rates (foreign currency exchange), utility rates, and gold and silver prices. And they consistently wrote these dismissive articles for years.*

And then came the deluge of facts that exposed all the so-called "journalists" who sold the world the banker narrative for years in articles they wrote for Forbes, Fortune, Reuters, Bloomberg, the New York Times and the Wall Street Journals as shells for the banking industry and complete frauds. To begin,

*the US Federal Deposit Insurance Corporation (FDIC) sued Deutsche Bank, Citigroup, Barclays, Societe Generale, Royal Bank of Scotland, Rabobank, ICAP, Lloyds Bank, HSBC, JP Morgan, Norinchukin Bank, Royal Bank of Canada, Bank of Tokyo-Mitsubishi UFJ, WestLB AG, and Bank of America for illegally rigging LIBOR interest rates to reap undeserved profits at the expense of their customers.*

Look at that list of banks! There are Canadian, British, Japanese, Swiss, German, French, Scottish, Dutch, Hong Kong and American banks on that list. If that does not convince you of a systemic problem of collusion and fraud among global bankers and the existence of a true conspiracy,

then nothing will. Furthermore, 8 of those banks named in the lawsuit had already paid billions of dollars in fines for their illegal rigging of LIBOR rates, thus admitting guilt to a scheme that financial "journalists" so smugly and arrogantly dismissed as "conspiracy lunacy!" for years. After 2008, when TRUE INVESTIGATIVE analysts accused large global banks of rigging Forex rates, bankers again unleashed their financial "journalist" hounds upon these people as these "journalists" once again hastily derided these accusations as unprovable "conspiracies".

One has to realize that when analysts such as myself publicly make such accusations, that there are mountains of evidence that back our accusations. Just because you do not hear of the evidence in the mainstream media, where the truth is almost always censored, does not mean that the evidence does not exist.

In June, 2014, an independent research firm, Autonomous, studied banking crimes in which bankers rigged Forex rates to skim profits from customers and estimated back then, that UBS may have to pay \$8 billion, Citigroup, \$4.3 billion, and Deutsche Bank \$4.4 billion, with all the banks possibly being fined cumulatively up to \$35 billion for this criminal activity. Ultimately, in 2015, Bloomberg reported that 8 banks only had to pay a total of \$10B in fines for criminal Forex rigging due to the negotiation skills of their high-priced legal teams.

*Incredulously, even after it was proven beyond a shadow of a doubt that big global banks had instituted a culture of crime and fraud from their involvement in Forex and LIBOR rigging, the financial journalists working in mass media still labelled those*

*that claimed the same type of rigging was occurring in gold and silver markets as “loonies” and “crazies”, and again, the overwhelming number of people sided with the lies of the financial mass media and not the truth being revealed by honest and hard-working independent analysts.*

When a Barclays banker finally was busted for doing exactly what many closely involved in gold and silver markets, including myself, had been claiming for a decade - illegally suppressing the price of gold and silver - even then the mass media tried to cover up this SYSTEMIC banking criminal activity by falsely labelling the Barclays banker's actions as “rogue” in an attempt to brand this crime as a one-off event and NOT a systemic wide problem.

Consequently, Barclays was forced to pay a \$44 million fine as well as reimburse a Barclays customer with \$3.9 million that they stole from him by rigging gold prices lower.

If you join our SKWealthAcademy, you will learn that anyone that claims that gold and silver prices have not been manipulated by bankers can be easily discredited with the information we will provide to you. I sincerely hope that the realization that so many things widely derided by financial “journalists” and bankers worldwide as conspiracies, that have now been proven as indisputable fact, compels you to research other items in this fact sheet that you may not believe to be true.

But it's not only financial journalists that work for “respected” publications that have fed all of us a steady diet of lies and propaganda. Below, I've listed just a handful of the numerous lies from former US Federal Reserve Chairman Ben Bernanke, educated at “elite” schools like Harvard and MIT, and American

Nobel Prize winning economist Paul Krugman, educated at Yale and MIT. Of course, the manner in which banking shills like Bernanke and Krugman convince the masses to believe in their lies is to pass them off in the media as “predictions”, although in reality, their “predictions” are a deliberate disinformation campaign waged to convince people to believe banker lies. Here are three statements made by Ben Bernanke below that were designed to deceive and mislead the public:

March 28th, 2007 – “At this juncture the impact on the broader economy and financial markets of the problems of the subprime markets seems likely to be contained.”

June 20th, 2007 – “[The Subprime Crisis] will not affect the economy overall.”

June 9th, 2008 – “Despite a recent spike in the nation's unemployment rate, the danger that the economy has fallen into a “substantial downturn” appears to have waned.”

As it turned out, Mr. Bernanke could have not been any more wrong in those above declarations. [In April 2008, I publicly predicted that the US stock market would crash](#) in direct opposition to the predictions of the “most powerful banker on earth.” In that article, I stated:

*“Currently, the U.S. Federal Reserve is playing the same shell game that it has for decades, one in which they alternately inflate stock markets and real estate markets. If stock markets are crashing, then they inflate real estate markets, and vice versa. It's a vicious circle that eventually will collapse under the weight of its own foolishness. In in the late 1920s, in very simple terms, the U.S. Federal*

*Reserve's solution to forestall a mild U.S. economic contraction and to stop England's gold losses was to print more money. This loose fiscal policy directly contributed to an unsustainable speculative run higher in the U.S. stock market, its subsequent crash in 1929, and the onset of the worldwide Great Depression."*

The effects of the Subprime Crisis spread to the Alt-A housing market and spread to the greater stock market as well. On June 9, 2008, the S&P 500 index stood at 1361.76. By March 6, 2009, the S&P 500 had shed more than 51.0% of its value, housing markets had crashed, and trillions of dollars of capital had been destroyed. Bernanke's inability to understand the root causes of this crisis or his deliberate intent to lie to the public extended to economists outside of the Government sector as well. Paul Krugman, an often-quoted American Nobel Prize winning economist, wrote an article in the New York Times on September 2, 2009, in which he stated the following:

*"There was nothing in the prevailing [economic] models suggesting the possibility of the kind of collapse that happened last year."*

*"As I see it, the economics profession went astray because economists, as a group, mistook beauty, clad in impressive-looking mathematics, for truth. Until the Great Depression, most economists clung to a vision of capitalism as a perfect or nearly perfect system."*

*"They turned a blind eye to the limitations of human rationality that often lead to bubbles and busts; to the problems of institutions that run amok; to the imperfections of markets — especially financial markets — that can cause the economy's operating system to undergo sudden, unpredictable crashes; and to the*

*dangers created when regulators don't believe in regulation."*

With great irony, Mr. Krugman titled his article, "How Did Economists Get it So Wrong?" without once taking a look in the mirror himself to understand *how he himself got it so wrong*. Let's dissect the first comment above:

*"There was nothing in the prevailing [economic] models suggesting the possibility of the kind of collapse that happened last year."*

If there truly was nothing in any of the existing economic models that suggested the kind of collapse that happened in 2008, then it would have been impossible for me to predict the collapse just 18 days before it happened. On the basis of this one fact alone, we can deduce that Krugman deliberately lied. Regarding Krugman's patently false statement that the crisis was unpredictable by the "prevailing [economic] models", it was only unpredictable by the misguided Keynesian economic models that almost all Western educated economists adhere to today and that are taught in almost all university business programs around the world today. But the crisis was easily predictable outside of this very narrow framework and analysis called Keynesian economics. Note that because economists trained at prestigious universities are not educated in the principles of Austrian Economics that they do not acknowledge it as a prevailing [economic] model. This is absurd. Furthermore, almost all prominent economists missed numerous signs of this developing crisis because they falsely believe that free markets exist today. If you tried to analyze economic behavior within the confines of a free market model, then of course you would have missed every step of this crisis up until now and you will continue to miss every future step of this crisis when it materializes in the near future again (moving forward from 2016).

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Even if bankers obviously sold us a ton of lies about the crash of global stock markets before 2008, since then, markets have recovered quite nicely, so isn't everything okay now?

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Though many people may ask the above question, the bankers have merely repeated the wash, rinse, repeat cycle from 2008-2016 that will usher in stage two of this crisis *that will far exceed the crisis that they created in 2008 in both scope and wealth destruction*. The only possible way anyone can believe the above question is a legitimate question is if they have fallen victim to the banker propaganda disseminated in recent years.

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If you really believe that the US stock market has recovered all of their post-crash losses since 2008 and has risen much higher, that is because you don't understand the difference between nominal gains and real gains.

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In fact, bankers bank on you falling for this trick of theirs, no pun intended. For those that understand the difference between nominal and real gains, then one should be able to easily figure out that among stock markets, bond markets, gold and silver, only two of these assets - gold and silver - have returned any real gains for the 16-year period between 2001 and 2016. In fact, if one understands how to determine real gains using real rates of inflation (not the bogus rates provided by your banker-sponsored governments), then one would understand

the real returns of US stock markets between 200 and 2013 was -65.24% (yes negative, not positive).

Furthermore, when you read the next section, you can see that not only did I predict the great crash of 2008 just 18 days before it happened, but that I also predicted, in my exact words, a "strong rebound" would materialize that would be artificially engineered by Central Bankers. And this is EXACTLY what happened. However, even though I predicted the formation of a strong rebound after the crash in US stock markets, if you understand that Central Bankers were destroying the purchasing power of the USD to create this rebound, then you would also understand that this rebound was not worth anything in regard to your wealth preservation strategies. That is the important point you must take away from this banker-con game in which we all find ourselves entrapped in.

All banker-sanctioned economists are academics with little real world experience, so it is easy for the bankers to keep their wall of lies intact.

However, as a former Private Banker and a former Private Wealth Manager that worked for a Wall Street firm, I witnessed the inner-workings and massive internal corruption of these companies every day for years and fully understand many corrupt aspects about the investment business. The reason I walked away from Wall Street more than a decade ago was due to this massive corruption and my refusal to embrace fraud and to destroy the lives of innocent people to build riches for myself. Though I periodically receive criticism from those that say, "if you feel that way, then why don't you give back the money you made while on Wall Street?", trust me, I'm not one of those people that wrote a confessional book of fake contrition after building a nest egg of \$30M dollars from participating in fraud, and THEN walking away. There is nothing to give back as I walked away from it all well before I started to make any real money from the game.

Due to massive fraud in which Central Banks have LITERALLY spent more than \$29 TRILLION in quantitative easing (Source: the Official



Monetary and Financial Institutions Forum, or OMFIF) to keep Western and Asian stock markets in a perpetual state of bubblehood, from 2012 to 2015 and beyond, we quietly slipped into the “eye of the hurricane” that economists, bankers, and their political skills continue to sell as “economic recovery” to the rest of the world. However, when we finally exit the eye of this hurricane and the unsolved 2008 crisis resumes at some point forward from mid 2016, the fallout will consequently be exponentially more tragic than anyone can possibly fathom at this point. Undoubtedly, when this happens, the same economists will once again very comically state that *“there was nothing in the prevailing [economic] models”* that suggested such economic collapse could happen, and sadly, millions will fall for this fraud once again. At this point, freedom may sincerely be threatened, as the fallout from the second stage of this crisis may be so devastating that the bankers will use this crisis to easily convince desperate citizens to accept horrible solutions that will further consolidate their power over us.

As one last example of how the knowledge I provide in my SKWealthAcademy (constructed 100% outside the halls of academia) will allow you to foresee how world economies will unfold in future years much more accurately than any education obtainable through traditional brick and mortar universities, please refer to the series of predictions I made in September 6, 2007 speech I presented to high-net-worth investors at the Pan Pacific Hotel in Asia that is available in Addendum A of this fact sheet..

## Today's Monetary & Economic Lies Sold as “Truths” Will Be Revealed in Future Years to be as Ridiculous as Lies Doctors Told About Cigarettes in the 1950s & 1960s

As a final exposure of the widely accepted lies spread by bankers and economists today, and

as supporting evidence that Paul Krugman and Ben Bernanke are the financial equivalents of the doctors/hacks/medical skills hired by the tobacco industry fifty years ago to produce reports that cigarettes were beneficial to one's health, let us review some of the advertisements deployed by tobacco companies back in the day that were widely accepted as truth not much longer than 50 years ago, but widely ridiculed today”

“My throat is safe with Craven A [cigarettes]”;

“More doctors smoke Camels than any other cigarette”;

“Not one single case of throat irritation! (Camels)”;

“No other cigarette approaches such a degree of health protection and taste satisfaction. (Kent)”;

“Women began to smoke, so they tell me, just about the time they began to vote”;

“Blow in her face, and she'll follow you anywhere.”





Yes, as crazy as these slogans sound today, they only sound crazy today because we now know the TRUTH that cigarettes can give you lung cancer. However, had you stated this FACT in the 1950s, before this knowledge was widely known, people would have quoted the medical doctor's statements above as "proof" your worries were a "conspiracy" and would have laughed in your face.

Today, bankers have successfully created the same level of deception and ridicule of the truth that tobacco industry executives created regarding cigarettes during the 1950s.

In the same manner that doctors sold their souls to the devil in the tobacco industry during the 20s, 30s, 40s, 50s and 60s just for the love of the almighty dollar, bankers are doing the same thing today. Back then, board-certified medical doctors *actually told pregnant women that smoking cigarettes was a better alternative than medicine to control blood pressure.* And just like back then, 50 years from today, EVERYONE will look back and wonder how in the world we all could have been so ignorant as to trust all the fantastic and grotesque lies bankers were telling us today that continue to enable them to pocket great profits at our expense.

In his book, [The Economic Consequences of the Peace](#), originally published in 1920, John Maynard Keynes, the father of economic principles followed by almost all prominent Western economists today, stated the following:

*"By a continuing process of inflation, governments can confiscate, secretly and unobserved, an important part of the wealth of their citizens. There is no subtler, no surer means of overturning the existing basis of society than to debauch the currency. The process engages all the hidden forces of economic law on the side of destruction, and does it in a manner which not one man in a million is able to diagnose."*

Though he made this statement nearly 90 years ago, this sad state of ignorance still exists today. Not one man in a million understands how it is that currency comes into circulation today, and the process by which Central Banks continually inflate and then deflate assets to perpetually rob the wealth of every citizen in every country in the world today. Rinse, wash, repeat. Central Bankers have their entire system of theft on auto-pilot today because sadly, most of us are too unmotivated to question their lies. However, if you are still reading this, then you are one of the very few rare creatures in the world that is motivated enough to discover the truth.

If you consider yourself to be open minded and a free thinker willing to challenge your current belief system with new beliefs that may be infinitely better than your old ones, then we are POSITIVE that the SKWealthAcademy can greatly enhance your future opportunities for building a life of prosperity.

Have you ever wondered how banks like Goldman Sachs can be so profitable that they were able to pay thousands of employees worldwide AN AVERAGE SALARY OF MORE THAN \$770,000 in 2009? Goldman Sachs was able to pay their employees these enormous average salaries in 2009 not because their employees are smarter or work harder or are the "cream of the crop" as their executives like to tell us. To prove my point, conduct this simple experiment. Find an employee that works at Goldman Sachs, and ask him or her to explain how money is created and the process of how it moves from creation into your pocket (the first part of that answer is that the US Federal Reserve creates money as debt, not as an asset.) I have asked several Goldman Sachs employees this question and have yet to find one that can answer it correctly, I would fathom that not 1 in 10,000 Goldman Sachs employees would answer this question correctly.

Yet if they are so good at making money, would you not think that, at a minimum, they would be extremely well-versed in understanding the monetary creation process?

In fact, in a 1 December 2009 Bloomberg article, when ex- Goldman Sachs CEO and then US Treasury Secretary Hank Paulson was grilled in US Congress sessions about why it was so critical to bail out Goldman Sachs and other large commercial banks comparable in size, he stated that many Americans

*“were unhappy with the big discrepancies in wealth, but they at least believed in the system and in some form of market-driven capitalism. But if we had a complete meltdown, it could lead to people questioning the basis of the system.”*

STOP and read that statement again, as it is extremely telling as to how bankers earn so much money every year.

That statement proves that the moneyed elite like Hank Paulson and current Goldman Sachs CEO Lloyd Blankfein understand that they profit off of a rigged system and a false belief that free markets exist. Paulson all but admits that in order for bankers to keep transferring (robbing) wealth from all classes to themselves, they must keep the illusion of a “free market” alive!

Just as the term war profiteering exists, a new term should be invented that applies to bankers called “debt profiteering.” As hard as it to believe, the stuttering act of men like Hank Paulson is just an act to deceive people into believing in their innocence when, in fact, they know exactly what they are doing and are fully aware of how they are doing it. Once you learn of the knowledge inside

our SKWealthAcademy, we sincerely believe that you will find no reason to then consider attending a university or graduate business school program, for the information you will learn in these programs will not only be inferior, but it will also consist of patently erroneous information. Save the \$60,000 per year, or the overall \$250,000 you or your parents were going to spend on your education, learn the true knowledge of the global banking and monetary system from our Academy and spend the hundreds of thousands of dollars you have saved by starting your own business or by starting to build your nest egg for retirement.

## SKWealthAcademy is SO MUCH MORE Than Just Business Knowledge and Applications

After reading all the above in this fact sheet about our SKWealthAcademy, if you are STILL skeptical of everything I’ve told you, please answer these two simple questions:

What does these two statements mean?

(1) *“If there were no debts in our money system, there wouldn’t be any money.” - Martin Eccles, Federal Reserve Governor, 1933.*

(2) *“In the absence of the gold standard, there is no way to protect savings from confiscation through inflation.” - Alan Greenspan, Federal Reserve Chairman, 1966.*

If you can correctly explain what these statements mean, then you should definitely realize that everything I have stated in this fact sheet is indeed true and that another global financial crisis of epic proportions will be coming soon (moving forward from mid 2017). However, crises always will elicit either a flight or fight reaction.

When it comes to financial crises, crises overwhelmingly elicit the wrong flight response. People hope that financial

crises will miraculously “go away” and foolishly deny overwhelming signs that the crisis is about to get much worse just because government and banker officials tell us to “stay calm”. However, to survive this upcoming crisis, you must fight.

If your economic and business beliefs are centered around the false precepts about money and the economy that you learned in school, you are very likely to be utterly confused by the second phase of this crisis when it happens and ignorance of true monetary and economic principles may cause you to make some disastrous decisions as you react to quickly unfolding events instead of pro actively planning for them before they happen. But this panic is unnecessary. Proper preparation and planning for the second phase of this crisis will make fear and uncertainty about the future unnecessary, and instead of bringing great discomfort, panic, or worst yet, paralysis, it can bring profitability, great certainty and low risk when it comes to your investment decisions. Although financial literacy is a hot topic today, financial literacy achieves little in granting people the necessary skill set to build wealth, nor does it grant anyone of us the knowledge we truly need to not only survive, but also to thrive, during these escalating global currency wars. Many of us focus on building financial literacy because we believe that this knowledge will help us build wealth. For example, today a “financially literate” person may believe, due to government and banking propaganda, that he or she had contributed an inadequate amount of his/her monthly paycheck to an employee sponsored 401(k) programs in the past, and thus may start contributing more.

Unfortunately, financial literacy is useless if you don’t truly understand that growth in real, inflation-adjusted wealth, and not growth in nominal wealth is the only thing that matters.

A “wealth literate” person is likely to respond to the increasing escalation of these Central Banker currency wars in a completely different manner than a “financially literate” person. Our SKWealthAcademy is designed first and foremost to make you wealth literate.

There is a very simple and devious reason why financial literacy programs stop short of providing us with the knowledge we need to achieve financial independence. Most financial literacy programs are sponsored by investment and financial companies *whose bottom line greatly benefits from a “financially literate” but “wealth illiterate” customer base*. The financial and investment industry have very cleverly created a state of learned helplessness in retail investors through their financial literacy programs. As we stated earlier, unfortunately there is no magic in the information we provide in our SKWealthAcademy that will help you make a billion dollars. However, we do provide real credible information unknown by the great majority of people in this world that will help you preserve your current wealth and help you build wealth during very difficult economic times and that will reveal to you many truths about our current economic and monetary system that I have never seen presented anywhere else in the world.

Despite this, please understand that SKWealthAcademy is much more than just the provision of business knowledge and the application of this knowledge. In fact, I believe that this aspect is not even the most valuable aspect of the materials contained in the SKWealthAcademy courses. There is a reason why I have often stated that even a 10-year old child can massively benefit from our SKWealthAcademy courses, and this benefit is not a transformation into a business expert. Two massively important aspects of our SKWealthAcademy is our exploration and development of creativity and critical thinking

skills, and our emphasis on building proper definitions of wealth and success that emphasize not only happiness but a significant contribution to the well-being of every member of our communities. I have spent quite a bit of time to explain in great detail the benefits of the many non-business centric course of SKWealthAcademy in our fact sheet, so please click this [link to explore the elements of SKWealthAcademy](https://www.smartknowledgeu.com/pdf/SKWA.pdf) that may fascinate you even if you are bored by all facets of business (or cut and paste this link, <https://www.smartknowledgeu.com/pdf/SKWA.pdf>).

## Teachers, Please Apply for SKWealthAcademy Membership Scholarships for Your Students

If you are a teacher, and have an inquisitive student that you think would highly benefit from our program but would not be able to afford it, please write us at the following email or type in this URL (<https://www.smartknowledgeu.com/pdf/SKWAapplication.pdf>) to download our SKWealthAcademy scholarship application, which you can then pass on to your student. Please note that, in your requests, you should give priority to low-income students whose families would not be able to afford our memberships.

Visit [SKWealthAcademy.com](http://SKWealthAcademy.com) for more details about our launch. If our website is not yet active at this URL, this means that we are still in the development stages and have not yet launched our academy. **ONLY AFTER WE HAVE LAUNCHED SKWealthAcademy**, send scholarship applications to

[scholarships-at-smartknowledgeu-dot-com](mailto:scholarships-at-smartknowledgeu-dot-com)

for consideration.

ALL APPLICATIONS SENT BEFORE OUR LAUNCH WILL NOT BE CONSIDERED, SO PLEASE ENSURE THAT YOU SEND APPLICATIONS AFTER OUR LAUNCH DATE. If you are a student, we will only consider requests that originate from one of your teachers. If you are interested in receiving a SmartKnowledge Wealth Academy scholarship, please ask one of your teachers to submit the request on your behalf. We will NOT consider any scholarship requests submitted directly by a student. All scholarships we grant will only be in the form of a full scholarship.



## SKWealthAcademy, a Cost - Benefit Analysis

### SKWealthAcademy V. College Prep Test Courses

Consider that millions of parents regularly spend USD \$800 to USD \$1,000, and even more for private tutoring for College Admissions Test preparation courses such as Kaplan and the Princeton Review for their children and more than \$5,000 per class at top-tier universities and upwards of USD \$250,000 for 4-years of a university education. But think about if there could be a much better use of this money?

Even if a young adult achieves top scores that grants him or her entrance into a prestigious school such as Oxford, Harvard, or MIT, unless this student is very wealthy, he or she is likely to graduate with more than USD \$150,000 to USD \$200,000 in student loan debt and with ZERO knowledge about anything truthful about the monetary system, politics, banking, economics and how to cope with this unfolding global economic crisis properly.

As we've stated before, hardly any university, no matter its ranking, teaches the concepts that students need to prosper during this global economic crisis.

Even if you decide that we are not the best alternative use if money allocated to college test preparation courses and even to college itself, we urge you to reconsider a better use for the USD \$1,000 that you may have decided to allocate for college prep tutorial courses and the USD \$2,500 to USD \$5,000 allocated for university classes. If universities taught all of the above courses that I've compiled for the SKWealthAcademy, then I never would have spent thousands and thousands of hours of my own time over 10 years

developing this course.

Doing so would have been thankfully unnecessary. But as it stands now, neither a young adult nor even a retiree can receive the knowledge we offer here through a university, a top-ranked, prestigious graduate school, or even a supplemental continuing education course. If you wonder how falsehoods and lies can be disseminated through institutions where truth is supposed to reign, consider a quote from quantum physics founder Max Planck:

"A new scientific truth does not triumph by convincing its opponents and making them see the light, but rather because its opponents eventually die, and a new generation grows up that is familiar with it."

If we look at who was in control of academia and the mass media a hundred years ago - the Rockefellers, the Rothschilds, the JP Morgans, etc. - and realize that the same families still control academia and media today, then it is easy to understand why no truths about banking, the monetary system, and capital markets have become general knowledge as of today. The opponents of banking and monetary truth are not dead and still reign supreme, but it is my sincere hope that the SKWealthAcademy can be a force for positive change.

## SKWealthAcademy v. a Traditional University Education

I have always stated that the greatest harm of a university education, if you desire to become a businessman or businesswoman, is that it often places a young adult into great amounts of debt (at least in countries where education is not free), much to the delight of bankers and government officials. Since I've personally learned the realities that most financial and business courses in university are either utterly useless and highly impractical in helping anyone create real wealth, I've stated that the ONLY UTILITY of attending a top-ranked university to attain a business degree is the professional networks one can build while attending such a university. I can also honestly state that there was not one thing I learned from my top ranked MBA program that helped me launch this business either. Everything I learned that was of utility in running this business, I gained from real world experience in running a business.

However, do you really believe that you need to pay \$60,000+ a year (and rising) in tuition and room and board just to build a network? If you are attending an elite university just to network, think of the access to the top socialites and businessmen in your city that you could gain were you to use your tuition money to pay annual membership dues at a top country club and/or professional organizations in your city instead of paying these fees to a university or college. And think of all the money that you would still have left over, and the amount of time that you would save from not having to attend classes that taught you nothing, after you had done this. Or consider that you can learn every single course in our SKWealthAcademy, gaining access to knowledge that you will never learn even at elite business programs around the world, for likely about the USD price of 1.5 ounces of gold as of mid 2017. If we end up finalizing prices to be equivalent to the price of 1.5 ounces of gold as of

mid-2017, one would pay more than 135 TIMES this amount, or USD \$250,000, to attend Harvard as an undergraduate.

Had I realized 20 years ago what I realize now, I would have never attended college or graduate school. Furthermore, had I not attended university or graduate school, I sincerely believe with all my heart, that I would have attained success at a much earlier age. I believe that my formal education greatly slowed my learning curve in creating wealth for many years. The academic system conditions you not to question anything you learn, so this is why you most likely are suffering a great deal of discomfort right now if you are a young adult reading this fact sheet. You have been conditioned to believe that not attaining a university education is socially unacceptable and that attaining a university degree or an MBA is not an option but a necessity. The corporate world further conditions you to believe that obtaining an MBA and a PhD is desirable because the possession of such degrees will make you a sought-after employee and more "marketable". But what they don't tell you is that they also use your pre-conditioned beliefs about education to indoctrinate you into a belief system that is extremely harmful to your ability to create wealth. What the moneyed elites don't want you to do is to pursue an education outside of THEIR SYSTEM that might just enable you to understand exactly what it is they do.

I still find it amusing that every now and then, someone challenges something that I say by asking, "and what are your credentials"? And if I tell them I have a degree from a top 5 US school and two graduate digress from a top 15 US school, they immediately back off and say, "sorry, I didn't know that." That is the most ridiculous response to disbelief that I can imagine, yet it happens with great frequency.

Instead of someone assessing the facts that dispute their false beliefs, they challenge the “credentials” of the messenger as their rebuttal to being presented with a truth that conflicts with their wrong beliefs.

Furthermore, I find it even more dubious that once they hear about my educational pedigree that they immediately stop challenging me. No one’s educational pedigree ever made him or her right in an argument, and if you ever find a case where pedigree alone determines the validity of someone’s argument, please let me know.

If I tried to sell a loaf of bread for \$1,000 to a specific group of 1,000 people that consisted solely of pre-screened people, each of whom have previously spent a minimum of \$5,000 on diamonds at some point in their life, it is probably safe to assume that nobody would pay me \$1,000 for my loaf of bread. Yet paying \$5,000 for a diamond is as logical as paying \$1,000 for a loaf of bread, though most people don’t realize this. Most people are willing to pay astronomical prices for diamonds because they believe that diamonds are a rare gemstone. Yet since the early 1970s, huge well-documented discoveries of diamond mines in South Africa firmly placed diamonds in the category of a semi-precious stone (if you don’t believe this, we tell you about the specific documented diamond discoveries that back this fact in our SKWealthAcademy).

As another example of a widespread conditioned belief, consider the fact that lobsters are now considered a luxury food of the rich. Yet during colonial times in America, if you ate lobster, you were looked down upon in society because lobster was food that was served only to poor servants and prisoners. Today, we believe that lobster is food for the rich because it is a belief that has been conditioned among the masses through marketing schemes of the food and

restaurant industry. You must understand that your beliefs about academia are exactly the same.

If you believe that a formal university education is necessary to build wealth, this is also a conditioned belief, but simply not true.

Bill Gates dropped out of Harvard and formed Microsoft, a company that produced more American millionaires than any other company in American history. Michael Dell dropped out of the University of Texas at Austin and formed one of the most successful computer companies ever, Dell Computers. At a minimum, if you are a student considering college or graduate entrance examinations now, you should consider the very strong likelihood of facing a terrible job market in 4 years and all other options that may make more sense than attending university right now (including delaying attending university).

If you are a student, you might even consider completing our SKWealthAcademy first as a means of helping you decide whether attending university is right for you under the grave economic situations we face now. If you complete our curriculum and still believe that a college or graduate degree is necessary to your business success, then at least you can enter the hallowed halls of academia with your mind and eyes wide open. Consider this following story out of New York City in mid-2009.

In New York City, a Monroe College grad wants the \$70,000 she spent on tuition because she hasn’t found gainful employment since earning her bachelor’s degree in April, according to a suit filed in Bronx Supreme Court on July 24. *The 27-year-old alleges the business-oriented Bronx school hasn’t lived up to its end of the bargain, and has not done enough to find her a job.*

*The information-technology student blames Monroe's Office of Career Advancement for not providing her with the leads and career advice it promised. "They have not tried hard enough to help me," the frustrated Bronx resident wrote about the school in her lawsuit. "She's angry," said Thompson's mother, Carol. "She's very angry at her situation. She put all her faith in them, and so did I. They're not making an effort.*

*"She's finally finished [with school], and I'm so proud of her. She just wants a job." The mother and daughter live together, but are struggling to get by. Carol, a substitute teacher, has been the only breadwinner. "This is not the way we want to live our life," the mom said. "This is not what we planned." As if being unemployed weren't enough, Trina's student loans are coming due, saddling the family with more debt, the mom said.*

Because we're seeing even more stories like Trina's in 2017, we fully expect this situation to continue to multiply for those that choose the traditional educational path simply because this is what "society expects of them." Unfortunately, today, academics has transformed, for the worse, into a bottom-line money business just like the pharmaceutical or retail industry, and it is the job of university presidents to sell the false "promise" of a great paying job upon graduation even when the reality will be a scarcity of jobs and fierce competition for the few high-paying jobs that await upon graduation.

Depending on exactly how this crisis plays out in coming years, the situation in Asian nations may not be much better. In fact, at some point beyond 2017, I fully expect Tom Yum Gung 2, or the follow-up to the 1997 SE Asian Financial Crisis to explode in Asia. In our opinion, instead of being \$70,000 in debt and unemployed or underemployed, we sincerely believe that it would have been much better for Trina to have been debt-free (even if this meant no college

degree) and free to now figure out a much better use for the \$70,000 she wasted on college, including possibly launching her own business on her own terms without a massive debt burden looming over her.

In academic terms, the risk-reward scenario for everyone can be framed within the game-theory risk-reward paradigm illustrated on page 22.

We sincerely believe that the choice-consequence, risk-reward paradigm we presented on page 22 is how the future will play out for all those on the verge of attending university soon. For those of you that are skeptical of our motives, please remember that when we first launched our company in 2007, we never gave away a single free membership, as our track record was superior enough to consistently attract new clients without any media gimmicks. However, as we grew as a business, to support our desire to give back to the community, we have, to-date, given away memberships that total more than US \$25,000 in value, and expect that figure to grow much larger in the future as we grow our SKWealthAcademy venture.

## Who Can Benefit From the SKWealthAcademy?

It is our firm belief that education is a lifelong process and that the right education can benefit everyone no matter what stage of their life they are currently in.

### BENEFITS TO RETIREES

As this crisis exits the “eye” of the hurricane and proceeds to move back into a Category 5 hurricane, we firmly believe that planning ahead for this crisis is essential to everyone’s financial livelihood. As a retiree, if your nest future egg has already been decimated by what has happened since 2008, it is essential that you do not allow it to be completely wiped out when we enter Phase 2 of this crisis. A SKWealthAcademy membership will help you understand this crisis fully so that you won’t be misled by political shills, banking shills, and financial shills that constantly occupy the highest echelons of media and that never have your best interests at heart. No matter what country you live in, the knowledge you will learn will benefit you and provide you with actionable ideas for you to weather Phase 2 of this crisis successfully.

### BENEFITS TO CORPORATE CEOS

By learning the truths behind this crisis, I guarantee that you will make vastly different decisions regarding your future corporate budgets, revenue projections, and expansion plans. In fact, learning the truth about how to predict the future of this crisis may cause you to cut expenses and streamline operations at a time when your competitors are expanding theirs. And this may be the difference between survival and failure in coming years when we enter Phase 2 of this crisis.

### BENEFITS TO TRADERS

We are living in a vastly different investing

environment than existed in the 1980s. Buy and hold is dead, and if you buy and hold, either all your gains will be eaten away by the currency devaluation policies executed by Central Banks as stock markets “melt up”, or disappear when the bubbles eventually burst. Therefore, you must be much more nimble in today’s world as today’s stock markets necessitate a trader’s mentality. Being nimble means being able to adjust to huge short-term trends and volatile swings and re-positioning your portfolios before the massive trends are apparent to the rest of the world.

### BENEFITS TO PRO ATHLETES AND YOUNG STUDENTS

We have already extensively outlined the benefits to professional athletes and young students throughout this fact sheet so we will not elaborate any more here. However, you can find a description of each course in Addendum C at the end of this fact sheet (with descriptions of the courses that we have specifically designed to address the needs of pro athletes).



## BENEFITS TO EVERYONE

Possessing the wrong information (taught in 99% of traditional university settings) about how capital markets work (banking, real estate, stock markets, forex markets, commodity markets, etc) guarantees that you will forever be the proverbial hamster running on the wheel to nowhere. Learning the right information will provide you with the competitive advantage you have been seeking your entire life.

## SKWealthAcademy Pricing Structure

Attending a university like Harvard or Princeton will cost a student close to, or more than a QUARTER OF A MILLION DOLLARS over the four years of an undergraduate education in 2017, with these tuition costs skyrocketing every year and likely becoming even much higher moving forward. We believe that our SKWealthAcademy far exceeds the utility of a four-year business education at any "elite" university at a fraction of the cost.

Though we are still working out the costs of the distribution platform and the infrastructure we will need to offer our classes online, which will figure into the final costs of our SKWealthAcademy courses, as our desire is to make our academy accessible to everyone, most likely we will offer our SKWealthAcademy curriculum at a cost that is much less than the cost of just ONE class (US\$5,000) at an "elite" universities, perhaps at an amount approximately US\$15 per lesson and only US\$50 to US\$200 per course. In addition, our SK SportsWealth Academy will be priced very competitively as well. Most definitely, our costs per class will be a fraction of the costs per class at an elite university. Stay tuned, as we will be announcing our pricing structure upon the launch of our academy very soon.

## Addendum A

Below is a list of predictions I made during a September 6, 2007 seminar I held at the Pan Pacific Hotel in Asia and the subsequent outcomes.

### PREDICTIONS

- The US Federal Reserve will continue to sacrifice the dollar to prop up stock markets. Increased volatility in stock markets will occur as \$370 billion in sub prime mortgages re-set to higher rates, starting with \$50 billion in September and \$30 billion every month thereafter for the next 18 months to 2 years. Triple-digit losses in the Dow during single day trading sessions will become commonplace.
- A deepening correction in global stock markets, likely to occur despite best efforts of central banks across the world, will cause the Federal Reserve and the ECB to launch efforts to drive the price of gold down. Prices of gold/gold stocks may experience one last scary fall that will shake out even many staunch gold bulls before advancing much much higher. At some point, the U.S. Treasury, Feds, and the Exchange Stabilisation Fund will succeed in manufacturing a strong rebound in markets. This is the point you should be very very afraid.
- 2007, and possibly into very early 2008, will present the last opportunity to buy gold at less than \$700 an ounce, but not without some volatility in between.
- We will see a strong rebound in the U.S. markets after a deepening and scary correction. The rebound will be manufactured again by the U.S. Treasury with the help of the U.S. Federal Reserve. Why? The Republican Party can not afford to have a failing economy along with a failure in Iraq heading into the November, 2008

elections. Thus, they will do everything in their power to manufacture a rebound after this correction finishes. Doing so will add just another story to the proverbial department building that sits on landfill. Whether it can remain standing until November, 2008 is a whole different question because collapse is possible before then as other countries such as China now exert tremendous influence over the fate of the U.S. economy.

### OUTCOMES

- The U.S. Federal Reserve hugely sacrificed the U.S. dollar in order to prop up U.S. stock markets with emergency unprecedented interest rate cuts and unprecedented Term Auction Facilities of more than \$300 billion just as I predicted.
- Triple-digit losses in the DJIA happened almost daily or several times a week to open January of 2008 just as I had predicted.
- After gold soared to \$1,030 an ounce on the back of the unfolding crisis, it immediately plunged to about \$880 in just a couple of weeks in 2008, spooking many gold investors, just as I predicted. Even though many banking commodity experts predicted gold would be dead by 2014 and trading at less than \$500 an ounce by now back then, just as I predicted in 2007, gold prices have never gone below \$700 since my prediction (in real physical prices which is the only price that matters).
- Finally, after the deep, scary plunges of all global stock markets in January, what happened? Exactly what I called for in my very last prediction above - a strong rebound in US markets in nominal terms. However, as I explained earlier, because the bankers had to destroy the purchasing power in the US dollar to revive US stock markets, the initial strong nominal returns after the crisis has still produced a real wealth disaster of a -65.24% loss for anyone invested in the S&P 500 index from 2001 to the end of 2013.

## Addendum B

### Sample Testimonials about other SmartKnowledgeU™ Services

"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. This a very special quality that comes through very clearly, and I just wanted you to know how much I personally appreciate it."

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

and respect through your vast knowledge and candor)."

- Lyn B., USA

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

- James H., USA

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

- Levi K., USA

"Well, I have been reading your material all day...I am not sure I have what it takes to stick with your program...however, I will retract my request for a refund, because I can tell that even if I do not use any of your suggestions, the information is still priceless. Thank you Sir."

-N.C, California, USA

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

*(Editor's Note: The WealthSecrets membership has been discontinued and has been reformatted into the much more comprehensive and new SmartWealth Academy.)*

"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 a warning to take profits with specific 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 service 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

"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

"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

"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

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

- AI P., Tokyo, Japan

## Addendum C: The SKWealthAcademy Curriculum

The below 16 courses (19 courses for the SmartKnowledge Sports Wealth Academy) are the culmination of my work over the past 10 years that include courses I believe every single institution of learning should offer, but unfortunately, do not. Course K: Cognitive Dissonance & Confirmation Bias, is the mandatory first course, in order to build the foundation of knowledge necessary to extract the most utility from the rest of your membership. Currently, because all courses are not yet completed, only individual courses will be available. However, once we complete all videos, we will be offering a discounted price for the entire curriculum.

As we stated earlier, we have completed writing and editing the hundreds of pages of text materials for this online course, but animating the hundreds of accompanying video lessons has been a massive undertaking, and we will be releasing further courses as we complete the video lessons for each course. As of November 2016, we will be executing a soft launch of our Academy with the release of 6 courses. Please read about our Kickstarter Campaign at the end of this addendum to help us complete our videos so we can release the entire Academy to every one on an expedited timeline!

COURSE A: EPIC BANKER LIES  
4 lessons, 23 pages of text, 4 videos.

As the global currency wars intensify, Central Banks around the world have been perpetuating, through their control of mainstream media, epic lies designed to mislead families and to break their proverbial “bank” or savings. Learn what these lies are and how to avoid becoming a victim of spreading banker propaganda.

COURSE B: THE INFLATION THEY NEVER TAUGHT YOU ABOUT IN SCHOOL  
7 lessons, 45 pages of text, 7 video

This course discusses the true definition of inflation versus the textbook definition of inflation and further explores how bankers use inflation to degrade the wealth of citizens. Even though bankers have turned “inflation” into a concept that everyone accepts, learn how, little more than one hundred years ago, no citizen of any nation willingly accepted significant inflation of their currency because they understood inflation to be what it truly is - banker robbery of our wealth.

COURSE C: WHAT IS REAL MONEY?  
12 lessons, 80 pages of text material, 12 videos.

In the year 2000, former US Central Bank Chairman Alan Greenspan told US Senator Ron Paul that he couldn't define what money was anymore and that “it [was] not possible to manage something you cannot define.” In 2016, no fiat currency in use meets the most important characteristic that all sound money should possess. And because all Central Banker created money fails the sound money test, this is why major economies are falling into recession around the world. In this course, we discuss how psychological concepts like “perceived supply and perceived demand”, more so than actual supply and demand, rule market behavior. We further explain why your typical Econ 101 class has nearly zero value in understanding money and financial markets.

We also discuss the process of monetary creation and the role it plays in purchasing power, concepts that no mainstream academic institution teaches in an accurate manner. Finally, we let you know why all Central Bankers desire fiat currencies that cannot be “defined”. Bankers cannot manipulate global capital markets to

manufacture risk-free undeserved profits for themselves under a system of sound and real money. This is why they have imposed fake counterfeit fiat currencies as the “rule of law” under our current global banking system.

In this course we discuss the key elements that all real money, like gold, possess, and that all fiat currencies lack. We also discuss how bankers that control the global diamond industry have fooled people into believing in a ridiculous valuation for diamonds, similar to how they have fooled people into believing in ridiculous valuations for colored pieces of paper, fabric, and digital bytes backed by nothing, that they call “money.” Finally, we discuss why we firmly believe that everyone, rich or poor, will need to own physical gold and/or silver if they want to survive the global bankers’ end game for the world’s citizens.

#### COURSE D: WHY YOU SHOULD OWN GOLD TO SURVIVE THE GLOBAL CURRENCY WARS 15 lessons, 168 pages of text, 35 videos

In this course, we review the history of the Gold Standard, including the difference between a real gold standard and “fake” gold standards like Bretton Woods, imposed upon the world by the global banking cartel, the International Monetary Fund. Here, you will learn why the vast majority of arguments against a gold standard are wrong and why most textbook descriptions of gold standards are fraudulent. You will also learn solutions presented by our Managing Director to a global monetary system that has destroyed massive amounts of wealth and specifically how you can protect your own wealth.

We discuss how gold protects your wealth better than any other paper fiat currency throughout history, and why the elite like Central Bankers, Warren Buffet, Charlie Munger, and Bill Gates, always publicly denigrate gold, even though gold rose for 12 straight years between 2000 and 2011, before finally taking a breather, and resuming its upward trend in 2016.

#### COURSE E: WHY YOU SHOULD OWN SILVER TO SURVIVE THE GLOBAL CURRENCY WARS 7 lessons, 53 pages of text, 13 videos

Though most people view silver as a dual monetary and industrial metal, during historical times when the world is suffering from the uncertain fates of paper fiat currencies, silver’s price behaves more like a monetary metal than an industrial metal. We are at such a juncture right now as I write this fact sheet. It’s difficult to believe that on 8 September 2014, the silver price was \$18.82 an ounce in New York, and that nearly two years later in 2016 in August 2016, it is still under \$20 an ounce.

However, such low silver USD prices are not bound to last very long, and in this course, you will learn why the upside in silver is even greater than gold in our opinion, and six compelling reasons why you should buy silver right now, in mid 2016. In this course, we also discuss the history of silver prices and its diverse uses, and we discuss how banker manipulation of silver prices lower from 2011 to 2015 has wrongly colored people’s perception of silver as a risky asset.

#### COURSE F: CRYPTOCURRENCIES, REAL OR NOT? & THE FRAUD OF FRACTIONAL RESERVE BANKING Near Completion

From 2007 to 2013, the United States GAO (Government Accountability Office) reported that US Central Bankers created \$29 trillion dollars out of thin air to recapitalize failing bankers that had gambled with depositors’ money, lost, and otherwise, would have led their banks into bankruptcies that would wiped out their clients’ deposits. Most people can’t wrap their head around how large a sum of money \$29 trillion represents. To give you a better idea of how monumental this sum is, were you to lay down a one dollar bill side by side from the earth to the sun 93 million miles away, \$29 trillion would travel from the earth to the sun not once, not twice, but 22 times!

Think about this. If you get paid in US dollars or any other paper currency like the Euro, the Yen, or the Pound Sterling whose value is very closely tied to the USD, it should be self-evident that such Central Banker currency creation will lead to inevitable currency purchasing power destruction. Should any person really be allowed to create 29 trillion of anything out of thin air? And if they can, how can something that can be created out of thin air in such massive volumes really hold any credibility as REAL MONEY?

Doesn't this seem more like fake money and an unsustainable scam to you? History teaches us that unwarranted monetary creation always creates various market collapses, but that the wealthy always succeed in quietly exiting overinflated markets right before they collapse, while the masses are taken to the cleaners during the collapse. Is it possible for you to exit price distorted markets right before they collapse as well? Of course it is, and we illustrated this by predicting the global stock market collapse in 2008 just weeks before it happened.

As of 2016, the collapse of dozens of fiat currencies' purchasing power serves as a major red flag and a call to action for the world's citizens, while wealth preservation is still feasible. Does it not concern you that given what I just told you about the enormous volumes of US dollars created, that the USD was the STRONGEST fiat currency in mid-2016 of all the fiat currencies?

And why do ONLY BANKERS receive free money from Central Bankers when they take huge gambles and lose the money they need to operate their banks? Why doesn't any small business that is on the verge of going bankrupt receive \$10MM of free money from the Central Bankers, as this amount is a piddling 0.03% of the free money they handed to Citigroup, Bank of America, Goldman Sachs, JP Morgan, etc when these banks were on the verge of going bankrupt? Discover the answers to these compelling questions in this course.

#### COURSE G: GOVERNMENT STATISTICS FRAUD Near Completion

This course takes a close look at key economic indicators and discusses the lies behind most key economic indicators released by all major governments throughout the world. This course further discusses how governments use false statistics to manipulate investors into bad decisions and the key changes made to formulas regarding inflation, GDP and unemployment numbers that con people into believing economies are "recovering" at the same time bankers are implementing currency policies that are destroying them.

#### COURSE H: IT'S A MANIPULATED WORLD Near Completion

This course discusses some of the most egregious examples of proven banker manipulation in the LIBOR, ForEx and commodity markets in recent times. In this course, you will learn how banking has transformed over the centuries for the worse, from an honest institution, like the 1609 Municipal Bank of Amsterdam, to a parasitic force that sucks blood from its hosts, all the world's citizens, today. This course explores how former US Central Bank Chairman Alan Greenspan utterly destroyed free markets when he allowed the unregulated proliferation of financial paper derivatives to rule the market. You will learn how, today, bankers use paper financial derivative instruments to create fake markets for commodities for the sole purpose of manipulating prices up and down to pocket profits. Furthermore, you will learn how bankers use HFT (High Frequency Trading) algorithms and dark pools to operate in the shadows, outside the public scrutiny of regulators, and pocket risk-free profits at the expense of their marks. You will further learn why today's global stock markets are fraught with huge risks and why they are NOTHING like the US stock markets of the 80s and 90s that averaged 17% to 18% annual yields.

Finally you will also learn why so many of us so easily accept and internalize the lies we learn in school about the global monetary system, and how belief in these lies materially and negatively impact our ability to build wealth.

#### COURSE I: UNDERSTANDING AUSTRIAN VERSUS KEYNESIAN ECONOMICS

Near Completion

This course provides a look into why all major world economies apply Keynesian economics to their monetary policies even though these policies destroy the wealth of all global citizens. In this course, we deconstruct the lies taught about free markets, Central Banks, and reveal the real artificial reasons behind market economic booms and collapses.

#### COURSE J: HOW "ENRONIZED" CORPORATE EARNINGS STATEMENTS ARE USED TO CREATE FAKE EARNINGS AND TO CREATE MASSIVE STOCK BUBBLES

Near Completion

There used to be a time when strong stock markets meant strong economies. However, that day is long over as now global stock markets, like banks, are just playgrounds for criminals in suits to "sucker" and draw money into them at the precise moments they are offloading bloated, overpriced and price distorted assets that they nurtured and created. In this course, we teach you the fraudulent methods that corporations use to falsify their earnings reports so that their corporate executives can continue to pay themselves exorbitant salaries based upon falsified earnings, even when their companies are performing quite poorly. This course reveals the farce of corporate earnings statements today, how creative accounting techniques are used to "game" earnings higher, and why an investor should NEVER use public earnings statements when considering whether or not to buy a company's stock. Finally, we reveal accounting tricks bankers and other corporate executives use to hide weaknesses that could raise issues about

their companies' future viability that make ENRON accounting look like child's play.

#### COURSE K: COGNITIVE DISSONANCE & CONFIRMATION BIAS

13 lessons, 66 pages of text material, 13 videos.

Learn how the banking elite use cognitive dissonance and confirmation bias to ensure that most of us will never understand the truths and reality of fractional reserve banking. Learn how the banking industry and their funded academic and media outlets wield cognitive dissonance as a weapon to ensure that we remain obedient to their immoral financial systems.

Most importantly, complete our provided exercise to learn how to consistently identify cognitive dissonance and confirmation bias in yourself that will help you avoid falling victim to these confining precepts in the future, and in the process, become enlightened and empowered.



COURSE L: A HISTORY OF CENTRAL BANKS AND THEIR MOTIVES  
Near Completion

This course discusses the true role of central banks in society, and how the owners of many central banks control society, and more importantly, dictate the imbalances in wealth in every country through their monopolistic control of money in every nation in the world. In this course, we discuss the false belief of citizens that their Central Bank's mission is to stabilize the economy, facilitate low unemployment and to benefit the citizens. The mission of Central Bankers is ALWAYS 100% of the time, to transfer the people's wealth to themselves, and in doing so, to maintain control over the citizens of the country. In this course, we present indisputable evidence of this fact.

COURSE M: HOW BANKERS HAVE SHAPED WORLD THOUGHT THROUGH INFLUENCE IN ACADEMIA AND MEDIA  
Near Completion

This course discusses the insidious, subtle infiltration of bankers into the world of academia and media and how they use their bought-off influence in these two arenas to shape public thought about money and financial markets in a manner that always benefits them and harms investors. As bankers use their influence over the global institutional academic world to shape and form thought in impressionable young students, often these students have no clue that they are being brainwashed to believe falsehoods about the global monetary system.

In this course, we break down two of the most widely accepted theories of all major global investment firms today, the EMH (Efficient Market Hypothesis) and Diversification, and discuss why these theories are rubbish strategies that do not work and were merely designed to deceive the retail investor.

COURSE N: THE FOUR PILLARS OF WEALTH AND THE POWER OF LEVERAGE AND NETWORKING  
Near Completion

This course explores the foundation of wealth building and examines non-monetary pillars crucial to building wealth and KEEPING it. Furthermore, we explore the role of leverage and networking in creating wealth.

COURSE O: INDISPUTABLE EVIDENCE BANKERS SUPPRESS GOLD & SILVER PRICES  
Near Completion

As of 2014, there were still massive debates regarding whether or not bankers suppress gold and silver prices. In this module, we will present indisputable evidence that bankers have suppressed gold and silver prices in past history in order to serve their goal of keeping humanity enslaved within their fraudulent, immoral Ponzi scheme called the fiat currency system. Since 2014, there have been many banker admissions about the role they have played in suppressing gold and silver prices over the years that have proven correct those they maliciously labeled as "tin foil hat wearers" and "conspiracy theorists". We discuss these admissions as well as reveal how, moving forward from 2016, much of the gold and silver price manipulation landscape is slowly changing and how these changes are reducing the efficacy of these banker price manipulation efforts.

COURSE P: THE POWER OF MEDITATION  
Near Completion

Whether you believe in meditation or not, we wanted to offer you this last course to encourage each one of you to start meditating daily if you do not already do so. Besides the scientific evidence that meditation increases grey matter growth in the brain and fosters memory retention and facilitates learning, all results that will immensely improve one's ability to gain as much benefit as possible from our courses.

There are also numerous other diverse benefits to embracing a daily meditation practice. Daily meditation has been shown to increase levels of compassion, decrease stress levels in the body, strengthen the immune system, and even increase the size of telomeres, the protective caps at the end of our chromosomes. Science has shown that people with longer telomeres have a significantly decreased risk of cancer and other debilitating diseases along with decreased levels of stress.

Phil Jackson, one of the greatest NBA coaches ever, who led the Chicago Bulls and Los Angeles Lakers to 11 world championships, was known to employ meditation sessions during Laker practices. It has been widely reported, that at times Jackson would have his players just lie on the court in the dark and meditate to learn how to remain calm during the stressful environment of important games. George Mumford, a sports psychologist that closely worked with Phil Jackson, reported that Kobe Bryant started daily meditation practices after he started working with him. Learn how meditation can change your life for the better, even if you don't believe in it at all when you first start practicing!

### The following three courses are only included with the SmartKnowledge Sports Wealth Academy

COURSE Q: 5 SIMPLE QUESTIONS TO ASK YOUR FINANCIAL ADVISER TO DETERMINE IF HE IS AN UNQUALIFIED CROOK OR A LEGITIMATE ADVISER  
Near Completion

Many professional athletes are misled by the very organizations that are supposedly looking out for their best interests. This is why, according to a March 23, 2009 Sports Illustrated study, within 2 years of retirement, 78% of former NFL players are either bankrupt or under serious financial stresses, and why, within 5 years of retirement,

60% of former NBA players are bankrupt.

As example of poor information provided to athletes, the NFLPA (NFL Players' Association) created the Financial Adviser Registration Program which fooled and tricked many athletes into falsely believing that a "registered" NFLPA financial adviser was automatically trustworthy. However, if any adviser that had been in the business for at least 8 years and had \$2,500 to pay the NFLPA registration fee, this is all it took to become a registered member of the NFL Financial Adviser program. However, this does not mean that this person was trustworthy, as he could just have been a con-artist for 8 years that cleverly avoided fines and jail time.

In fact, many NFLPA registered advisers have reportedly stolen millions of dollars from NFL Players, and the qualifications to become registered under these players' associations are a complete farce and joke. To help an athlete assess if an adviser is qualified and trustworthy, we've created a simple 5 question interview that you can give to anyone you've been considering as a financial adviser or that you may already have employed to manage your money. In this course, we provide the answers that advisers should supply to these five questions.

If your adviser CANNOT ANSWER THESE 5 QUESTIONS, then one should pull one's account immediately from this person, as they are unqualified to manage your money. If you can't find anyone that can answer these FIVE QUESTIONS, which is always a possibility, then complete this course during the offseason, and TRUST YOURSELF WITH MANAGING YOUR OWN MONEY.

Money management is not as complicated as those in the business make it out to be, and if you can not find anyone that is qualified, BECOME THAT QUALIFIED PERSON YOURSELF by completing our SmartKnowledge SportsWealth Academy during the offseason. Many financial “advisers” are only interested in keeping you dependent upon them so they can continue charging you enormous fees to get rich themselves. These types of greedy advisers will always tell you how difficult it is to manage money to prevent you from taking control over your own money. Alternatively, contact us to set up a private consultation for a minimum of 8 professional athletes. As we are based in Singapore and most of our clients will be in America for this service, we can only provide this service to a group of at least 8 athletes or more.

**COURSE R: THE TEN MOST COMMON MISTAKES ALL PROFESSIONAL ATHLETES MUST AVOID WHEN MANAGING THEIR WEALTH**  
Near Completion

If 78% of former NFL players are either bankrupt or under serious financial stress, and 60% of former NBA players are broke within 5 years of retirement, then there are a LOT of common, but avoidable, mistakes that the majority of professional athletes make when it comes to managing their wealth. In this course, we discuss the ten most common mistakes professional athletes must avoid when managing their wealth. Many people think that the biggest mistake athletes make is failing to plan for a second career after retirement, such as one in broadcasting or as a color analyst, in order to be able to survive financially in retirement.

However, for any athlete that earns even several million dollars during their career, which includes thousands of professional athletes, this sum should be more than adequate to last you through retirement if you manage their wealth correctly during your prime earning years. Annual earnings for the

average American in 2012 was about \$26,000 (pre-taxes). For an athlete that earned \$10MM+ in five years, he or she has earned a sum of money that would take the average American more than 380 years to earn. It should not be possible for an athlete to squander this type of cash within 5 years of retirement. Frankly, the biggest mistake professional athletes make is failing to manage their wealth correctly during their prime earning years, and this course will help every athlete avoid this massive mistake.

**COURSE S: THE MOST VALUABLE NEGOTIATING TOOL EVER FOR PRO ATHLETES**  
Near Completion

There is a negotiating tactic that we are nearly 100% positive that Sports Agents, whether they are with Roc Nation Sports, Creative Artists Agency, Boras Corporation, Relativity Sports, Wasserman Media Group, Excel Sports Management, ACES, Athletes First, Rosenhaus Sport Representation (RSR), or any other top sports agencies, do NOT use.

But yet this negotiation tactic will separate you from every other athlete out there, and this negotiating point, if properly used by an agent, could potentially be worth millions of dollars to you. Almost every agent today will negotiate on the same points of guaranteed v. non-guaranteed money (especially in the NFL), length of contract, and slotting, with agents that represent NFL rookies particularly bound by slotting issues since the 2011 CBA introduced a much harder cap and more defined slotting procedure.

However, if you are a seasoned veteran and exploring free agency, there is much more leeway for salary negotiations and leeway for millions of dollars to be secured or improperly left on the negotiating table with poor negotiating tactics. Many agents will use recently negotiated contracts for athletes of similar skillsets, statistics and talent to negotiate contracts for the free agents they represent, but this is NOT the proper way to negotiate and often can shortchange an athlete of millions of dollar.

In this course, we reveal one negotiating tactic that we are confident that 99% of agents NEVER use that can grant you a huge tactical advantage in securing the best contract possible.

Sign up for this course today to learn about this unused and overlooked negotiating tactic.

## Please Join the SKWealthAcademy IndieGoGo Campaign

Please note that it has taken us 10 full years to develop all the materials for our SKWealthAcademy and that we have already completed development of all written materials of this Academy. However, thousands upon thousands of hours are necessary to develop, record audio, sync the audio to the animation, and edit the videos that accompany all the hundreds of written lessons that comprise all 16 to 19 courses in our SKWealthAcademy.

Please help our IndieGoGo campaign ( to be launched sometime between September and October of 2017) to raise the funds necessary to hire more staff to help us complete the video portion of our SKWealthAcademy so we can release all of our materials as soon as possible. The time-intensive nature of producing the videos along with the development of an efficient distribution system for all of our course materials are the current bottlenecks in our ability to release the entire course to you at the current time. We will also provide some membership privileges to our SKWealthAcademy as a thank you for contributions to our IndieGoGo campaign. Just refer to our IndieGoGo campaign, once it is launched, for further details.

Subscribe to our SmartKnowledgeU YouTube channel at <https://www.youtube.com/smartknowledgeu>, follow us on Twitter @smartknowledgeu and visit our SKWealthAcademy facebook page to be informed of the specific details launch of our IndieGoGo Campaign, coming soon. Please participate and join our efforts to bring SKWealthAcademy to the entire world!



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