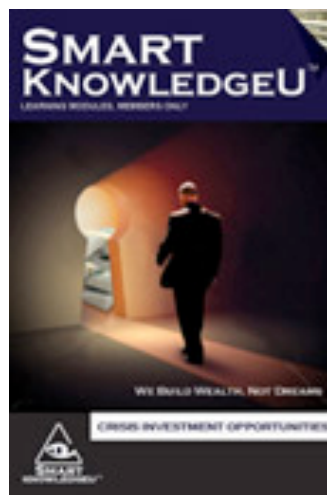


THE SMARTKNOWLEDGEU™

CRISIS INVESTMENT OPPORTUNITIES FACT SHEET



Follow us on Twitter at <https://twitter.com/smartknowledgeu>

“Like” us on Facebook at <https://www.facebook.com/smartknowledge>

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

HOW DOES THE CRISIS INVESTMENT OPPORTUNITIES INVESTMENT NEWSLETTER DIFFER FROM THE HUNDREDS OF OTHER INVESTMENT NEWSLETTERS?

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

Many of our competitors continue to offer portfolios that solely focus on U.S. stock markets even though these portfolios have yielded some of the worst returns of the 5-10 different newsletters they offer. At times our competitors have even publicly admitted that their newsletters' focus on U.S. markets is a poor decision and often yields the absolute worst returns of all their newsletters. So why continue to offer such a poor product? For most investment newsletter publishers, a US focused investment newsletter will easily be their biggest breadwinner, selling the most subscriptions, despite the huge overall cumulative losses they have produced over the past three years for their subscribers. This is because U.S. markets are still the largest in the world and investors, from a behavioral perspective, still desire to buy stocks they know - McDonalds, Microsoft, Citigroup, Boeing, IBM, Bank of America, Ford, GM, etc. - even if there are far better stocks to purchase during turbulent times and even if some of these companies are in all likelihood, heading down the path to bankruptcy.

Now that US stock markets have rallied again in 2010 and the early part of 2011 (but this will turn out to be a fake rally unless the Federal Reserve injects another massive round of Quantitative Easing in 2011), many investment newsletter publishers have returned to pushing a new US bull market message and an entirely 100% US stock portfolio again. In 2008, these newsletter publishers changed up their strategies and very heavily promoted foreign stocks because US stocks were not selling. Think about this. Do you truly believe that economic recovery is on the way in the US and around the world in 2010 as is the story that many investment newsletter publishers are promoting? How can we have economic recovery when TRUE unemployment figures are soaring, when manufacturing levels have plunged, and when export levels have plunged not only in the US, but in major markets in Europe and Asia as well? Is a jobless, manufacture-less, and goods & service-less recovery truly plausible in multiple markets around the world? The median salary for four-year US college graduates in 2011 is USD \$27,000 a year which is a pathetic \$14,000 a year if you adjust this figure for 2000 dollars using real rates of US Central Bank inflation.

At SmartKnowledgeU, we choose to maximize company profits while also aligning company interests 100% with one's clients, something large commercial investment firms never do. It's a process that is far more difficult and time consuming than scamming customers out of their money so that's why commercial investment firms choose to scam their clients in order to earn their money. Unlike many of our competitors, we will NEVER offer an inferior product just to entice naive investors to hand over their hard-earned money to us. In fact, the returns of our Crisis Investment Opportunities investment newsletter are a testament to our corporate mission and the responsibility we feel towards serving the best interests of all our clients. We have produced positive returns every year, ever since our launch in June, 2007. In 2007 YTD, in just a six-month period, the CIO returned +23.78%, more than THIRTY TIMES the +0.73% return of the Australian index and crushing the US S&P 500 return of -4.21% during the comparable time period.

From 2008 to the end of May 2011, our cumulative returns were +136.84%, nearly DOUBLE that of #1 globally-ranked John Paulson's Advantage hedge fund's return of +69.53% over the same investment period.

Have we made some mistakes since our launch? Sure. In 2008, we were well on our way to returning another huge annual return when the commodity sell-off in August and September 2008 caused a 20.00%+ plunge in our portfolio returns in just two months. Instead of ending up with 20.00%+ gains again and outperforming most global markets by more than 60.00% in 2008, we ended up only outperforming most Western global stock markets by about 40.00% and returning a nominal +3.21% gain. During the comparable investment period in 2008, US markets, UK markets and Australian markets respectively yielded negative returns of -38.50%, -31.33% and -41.29%. Still, if we look at the time period since our launch up until the beginning of the 2nd Quarter 2011, we have outperformed the Australian, UK and US stock market indexes, on a cumulative basis respectively by **244.04%**, **230.47%** and **232.40%**.

That means that \$1,000,000 invested in the S&P 500 from the inception of our newsletter, despite the very strong finish to global markets in 2010, would have shrunk to \$893,300 by April 28, 2011 while the same amount that followed our newsletter strategies would have grown to \$3,217,738 for an outperformance of \$2,324,438!

Though we admittedly were caught off-guard by the extent and ferocity of the commodity sell-off during 2008, other very respected Chief Investment Officers such as Donald Coxe of Chicago's Harris Investment Management agreed with us that "there was no doubt whatever" that the sell-off was purposely and diabolically engineered by the US Federal Reserve, the US Treasury and the US Government with the express intent of propping up a crashing US dollar and propping up crashing US investment firms on Wall Street (as rising gold discourages investment into the US stock market). The engineered crash in gold and silver by Western Central Banks was designed to re-capitalize corporate elites and transfer wealth from the middle class and poor only to the corporate elites. The corrupt actions of Central Banks worldwide has provided the spark to riots in Greece and Portugal and other parts of Europe, Asia and Africa today, often as strong as 100,000 people or more in this war of bankers against the people. However, I can assure you that not only did I learn a lot from this banker engineered sell-off of gold and silver in 2008, but I have learned much from the past 3-years of unprecedented government interference into developed stock markets. I believe that no "investment guru" will ever be free from committing an occasional mistake, and I would argue that an occasional mistake is even acceptable, as long as one learns from it moving forward and as long as the mistake doesn't devastate you to such a degree that it takes you years to recover. In 2008, I still foresaw the global stock market crashes that were coming as [I publicly blogged about the US crash that caused a near 50% devaluation of the S&P 500](#) 18 days before it happened. Thus, we still were able to end up with a small positive gain in 2008 instead of losses of 38% to 41%. In addition, having learned much from this event (the great commodity sell-off of 2008), in the second quarter of 2011, I managed to avoid the bulk of the banker engineered gold/silver sell-off in May 2011 so that our CIO newsletter was still sitting on nearly 6% profits at the end of May while John Paulson's Advantage Fund had declined to 7.6% loss by the end of May 2011. The actions I was able to take in early 2011 will now position our newsletter for likely big gains in the second half of 2011.

Most people that don't have a full understanding of how the monetary system operates have no clue as to how close the world came to witnessing a US dollar collapse during that period in 2008. It's almost grotesquely odd how the majority of people are still ignorant about the grave dangers the US dollar (along with the pound, the Euro and the yen) faces, and how they still are doing nothing to prepare for the inevitable second phase of this global economic crisis today. The following year, in 2009, despite the financial oligarchs engineer-

ing another huge rally in US markets built on hot air that will deflate hugely in the near future, **our Crisis Investment Opportunities newsletter yielded a whopping return of +63.32% (in a tax-deferred account), nearly 40% more than the returns of the US S&P 500 index over the comparable investment period. And this is, I feel, the strongest element of our strategies. Whether global markets RISE significantly or FALL significantly, I believe that my strategies will still outperform the world's major stock market indexes by a wide margin.** Please scroll to the end of this fact sheet to see the charted returns of the Crisis Investment Opportunity newsletter since our launch on June 15, 2007.

THE BIGGEST MISCONCEPTION ABOUT OUR NEWSLETTER

The biggest misconception about our newsletter is the following. Due to our present concentration in precious metals, many potential clients mistakenly identify us as a precious metals portfolio after reviewing our 14-day trial membership. However, this simply is not the case. When we launched the Crisis Investment Opportunities newsletter in 2007, we had a number of agriculture, energy, shipping and biopharmaceutical stocks as well as some Chinese technology stocks in our portfolio because of the different macroeconomic conditions back then. Again, we always manage the CIO portfolio by risk-reward propositions. If we feel as though US or Chinese markets are frothy, and the risks far outweigh the rewards, then we seek to concentrate in asset classes or geographical regions that we feel offer far superior risk-reward propositions. Furthermore, in the first half of 2010, diversification into these other asset areas would have significantly lessened our performance. Our expertise and massive outperformance of many of the world's major indexes by more than 300% since our launch is predicated on our understanding of when to enter and exit certain sectors. Again, there may be a handful of top performing newsletters out there that invest in very similar assets as us. However, the manner in which we differ from them is providing interim alerts in between issues that alert our members as to when we believe steep corrections are coming and when the bottom has arrived.

Other top performing newsletters that also believe in gold and silver may invest in similar assets as our newsletter, but it is our timing based upon understanding of manipulation schemes in gold and silver that has enabled us to beat the Australian, UK and US indexes since June 15, 1997 to April 28, 2011, all by more than 230% to 240% (in a tax-deferred account). Granted, our timing is not always perfect, but to outperform the major indexes by this much, one's timing has to be consistently good year after year with few mistakes. This is not luck but again based upon our many years of investigating price suppression schemes against gold and silver and understanding the hidden signs that indicate steep corrections or huge rallies are imminent. And yes, on occasion, as our member Tim D., USA, indicated, our timing is perfect: *"Money has definitely been made, you pretty much timed this thing to perfection. Absolutely incredible."*

Though this is not what you have been taught by commercial investment firms, diversification creates much more risk to your financial health than INTELLIGENT CONCENTRATION. The Crisis Investment Opportunities newsletter is different from most other newsletters in that we seek to concentrate in a few asset classes as we believe that diversification does not yield any of the benefits claimed by the long line of commercial investment firms that utilize a diversification strategy. Did diversification help any clients in 2008 when the world's developed markets collapsed? No. Diversified portfolios collapsed in line with the 40% decline of global developed markets that year. Did concentration prove to be exponentially riskier than diversification strategies as commercial investment firms always claim in 2008? A resounding no again. The Crisis Investment Opportunities newsletter still managed to yield a positive return in 2008 not in spite of, but BECAUSE OF, our concentration strategies. Again, we concentrate our newsletter assets in the areas that we feel offer the best risk-reward propositions. If one year, China happens to offer the best risk-reward proposition in our estimation, then our portfolio may become a Chinese portfolio for that year. Furthermore, if we do our job properly, then our newsletter should outperform diversified indexes whether markets surge or whether they crash. Of course, someone that doesn't understand the fraud of our financial markets may concentrate in the wrong asset classes and this is RISKY. Ask a financial consultant that has promoted diversification his or her entire life to design

for you a concentrated portfolio and it is very likely that your concentrated portfolio WILL BE extremely risky. **That is why you need an expert in understanding fraud, not a promoter of fraud, to design a concentrated portfolio for you that is still LOW IN RISK.** Our steady performance since our launch, we believe, is a testament to our understanding of global financial markets and the safest asset classes to invest in now.

In 2009, we recalled a potential client that signed up for a 14-day trial of our newsletter and asked for a refund upon reviewing our newsletter. His reason? He stated that he could not agree with our approach of concentration (even though our fact sheet clearly states this), and that when precious metals tanked in 2009 again as he believed, he predicted that our portfolio would also tank by 50%. Clearly PMs soared in 2009 opposite to this person's belief. Furthermore, even when the AMEX HUI Gold Bugs Index tanked by 26.12% and the PHLX Gold/Silver Sector Index tanked by 28.56% in 2008 and many individual gold and silver stocks lost 50%, 60% or more, we still ended the year POSITIVE even though our newsletter portfolio was heavily concentrated in precious metal stocks due to our ability to FORE-SEE corrections before they happened and thus, use smart strategies during volatile periods. In 2009, when the PHLX Gold/Silver Sector Index bounced back with an enormous 37.55% year-end gain, our newsletter ended the year with a 63.32% gain, far outpacing the 23% gain that we would have achieved that year through diversification strategies in the world's developed market indexes and far outpacing even one of the world's leading gold/silver indexes. This massive outperformance comes not just from our timing, but also our ability to identify the best performers in the asset classes in which we choose to be concentrated. Finally as proof that volatility is not to be feared if one is an intelligent investor, in 2011, when silver pulled back 34% in just one week and mainstream media was bombarding the mainstream investor with declarations of the gold/silver bubble bursting, again we foresaw this correction and instructed our clients to move to cash in many of our gold/silver stocks at almost their 52-week high to avoid a very rapid steep drop in the valuations of a lot of gold/silver mining stocks. When we believe the banker attacks against gold and silver have ceased, then we will take advantage of lower prices to be more shares of mining stocks than we held at the time we moved out of stocks and into cash. Furthermore, during this severe setback in silver prices over a short-period of time in 2011, we instructed our newsletter clients to enter an ultra-short silver in which we ended up locking in a 36.94% gain in just a few days time.

In comparison, a lot of commercial investment firms use very questionable methods to attract more money into the stock market and to their firms. For example, towards the end of 2009 and the beginning of 2010, TV shows and newspapers began bombarding the retail investor with messages about the "astounding" performance of US markets in 2009, quoting statistics of "astounding" 70% gains in US markets. In fact, I'm fairly certain that you have heard these same claims. However, as I just informed you, the US market only returned a smudge **over 23% in 2009, NOT the astounding 70% rise** the charlatans keep distributing throughout the mainstream media. The manner by which these charlatans compile the 70% statistic is to exclude the first two months of 2009 during which US markets collapsed from their performance figures. The 70% statistic would only apply to commercial investment firms that were completely out of the markets during the first two months of 2009 and then entered the market perfectly at the EXACT bottom. The comparable hypothetical scenario would be if we measured the assets we held in our Crisis Investment Opportunities newsletter performance from the time they bottomed to their peak.

Had we used the same misleading, deceptive practices as the majority of the investment industry, instead of claiming our true 63.32% performance in 2009, we may have been able to claim a ludicrous performance of 105.62%. But we don't believe in deceiving our clients like the rest of the industry. That's why we warn our clients here of volatility in sectors to which we are committed such as gold and silver. So how have we been able to avoid the bulk of these huge down periods year after year in the precious metals sector? Again, our Chief Investment Strategist, JS Kim, has been studying precious metals markets and the Central Bank and bullion banks' gold and silver manipulation schemes for well over a decade now. Thus, there are certain signals JS is able to spot that precede huge takedowns in gold/silver and as a result, he is able to alert our clients to move to cash when appropriate to avoid these takedowns in price. But after every takedown in price for the last 10 years, though the banker-controlled mass media then floods the market with stories of gold and silver bursting, gold and silver

has always resumed its rise. And gold and silver will continue to resume its rise as long as bankers are dedicated to destroying the purchasing power of all fiat currencies. Recognizing these nuances is exactly what has allowed our Crisis Investment Opportunities newsletter to incredibly have never suffered a losing year since our launch in 2007 and to have outperformed every major developed stock market index in the world by 230% to 240% from our launch in 2007 to the end of April, 2011.

In any event, concentration is not to be feared, though the majority of retail investors still incredibly believe that they are much better served through diversification. If you are one of those that believe you are better served by diversification, if our 230% to 240% outperformance of diversification strategies still does not convince you of the deception of diversification, please stop and take a moment to think about the deceptive marketing practices we have exposed in this fact sheet currently employed by almost every single major firm in the commercial investment industry. Then go watch the documentary "Inside Job" directed by Charles Ferguson. When you realize that the commercial investment industry never has your best interests at heart, you may begin to understand how you may have been sold on the diversification lie for the bulk of your investment life. As we have demonstrated, we are flexible and willing to build our portfolio and direct it towards the asset classes we feel have the best risk-reward scenarios. Our job, at the Crisis Investment Opportunities newsletter, is to ensure that our newsletter is concentrated in the proper asset classes each particular year. Since our launch in 2007, our track record proves that our decisions regarding concentration, our decisions regarding asset classes, and even our decisions regarding the best stocks in those asset classes, have been thus far, spot on.

PRICING

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

| | Annual | Monthly* |
|-------------------------|---|---|
| Recurring charge | Not automatic | Automatic every month for one-year unless cancelled |
| Benefits | In rising gold/silver price environment, your price is locked in for one year | Cheaper installment payments charged every 30 days. Can cancel at end of each month. |
| Drawbacks | No pro-rated refund available | If you cancel and renew, new monthly payments may be higher if gold prices are rising |

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

Please note that with the monthly membership that you will be locked into the same monthly recurring charge as your initial month's charge as long as you do not cancel. If you cancel your monthly membership and rejoin, the new monthly fee may be higher in an environment in which gold prices are rising. Please read the next section below to fully understand how prices work for the monthly membership if you cancel and rejoin, and the temporary waiting period that applies to re-joining the monthly membership should you cancel before one year's time. At the end of one year's time, the monthly membership rate will readjust to the current monthly membership rate (remember the monthly membership rate changes EVERY month depending upon the price of gold), and you may again lock in your

monthly membership fee for a 12-month period at the monthly price at the time of your renewal, given that you do not cancel the monthly membership during the next 12-months.

MONTHLY MEMBERSHIP RATES

We now offer the Crisis Investment Opportunity newsletter at an easier payment schedule of monthly payments. The price of our Crisis Investment Opportunities newsletter is 0.04167 ozs. of gold per month FOR RETAIL INDIVIDUALS and .08333 ozs of gold per month for INSTITUTIONAL CLIENTS. As an example, in July, 2011, the monthly retail membership rate was equivalent to USD\$65 a month and the monthly institutional rate was equivalent to \$130 per month. If you select our monthly membership, you will automatically be charged the same monthly price for 12-consecutive months UNLESS you send us an email at refund@smartknowledgeu.com with the subject heading “**CANCEL MONTHLY MEMBERSHIP**” with your name and membership type in the body of the email. If you cancel your monthly membership during the first 30 days after you purchase our monthly membership online, you will be charged a minimum fee of one-month. If you cancel your monthly membership after the current month’s Crisis Investment Opportunity newsletter has already been released, then you will be charged for that month’s membership fee and your recurring membership fees will cancel the following month. If you cancel your monthly membership before the current month’s Crisis Investment Opportunity newsletter has been released, then your recurring membership fees will stop immediately.

Please note that the monthly membership, unlike our annual memberships, will automatically renew every month, and that your credit card will be automatically charged every 30-days for a one-year period unless you send us specific instructions to cancel your membership as noted above. After the first year of your membership, you may renew your monthly membership again for another 12-month period at the current new USD price of 0.04167 ozs. of gold per month for a RETAIL membership or the new USD price of .08333 ozs. of gold per month for an INSTITUTIONAL membership. This new monthly rate will then again be locked in at the same price for the next consecutive 12-month period. **IMPORTANT:** Should you cancel your monthly membership anytime before the first 12-month period ends, you may only sign-up again for a monthly membership after a waiting period of 30-days has passed from the date of your cancellation. The reason we strictly enforce this policy is to prevent cancellations and immediate re-purchases of the monthly membership for the sole purpose of taking advantage of a monthly price drop in gold, as well as to prevent the generation of excessive merchant banking fees charged to our company. Furthermore, should a member cancel his or her monthly membership and then decide to rejoin 1,3, 6, etc. months later, his or her monthly membership rates will be locked in for the next 12 months at the monthly membership rate at the time of re-purchase, as long as the member does not cancel his or her membership for the next 12 months.

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

ciotrial@smartknowledgeu.com

ANNUAL MEMBERSHIP RATES

The price of our annual rates for our Crisis Investment Opportunities newsletter FOR RETAIL INDIVIDUALS is 0.5000 ozs. of gold and 1.0000 ozs. of gold for INSTITUTIONAL CLIENTS (however, we reserve the right to raise prices at any time). If you are an employee of, or affiliated in any manner, with an investment

firm, bank, or a finance-related company, then you are an INSTITUTIONAL CLIENT, so please do not sign up for our newsletter as a retail individual as we will send you an email asking you to please pay the appropriate institutional price. All of our memberships, whether RETAIL or INSTITUTIONAL, are limited to one user only, and violation of our one user policy will invalidate the membership with zero recourse to a refund. Please note that we do NOT offer pro-rated refunds of our annual membership fees if you cancel an annual membership anytime during the year after you make payment for our annual newsletter membership fee.

Due to all Central Banks' choices to devalue fiat currencies to support the world's fraudulent banking and monetary system, we have based all prices for our services on a gold standard since mid-2009. With the rise in the price of gold, our CIO newsletter's annual subscription fee has risen steadily from under \$350 a year just a few years ago to its higher dollar price now. But note that for the first 3 years we offered our investment newsletter, we kept a constant GOLD PRICE, while the currency exchange rates to gold have changed. The first REAL price increase we make to our CIO newsletter may come in 2011 or 2012. To read more about why we have adopted a gold standard for the pricing of all our services, please refer to this link

<http://www.smartknowledgeu.com/goldstandard.php>

We realize that during hard economic times that paying for investment guidance becomes a difficult decision. We realize that 9 times out of 10 in the investment industry, you never receive what you pay for and often receive losses even when you pay huge fees. That's why at SmartKnowledgeU™, we work so diligently to ensure that we provide value equivalent to and beyond our fees, as proven by our track record since the launch of our company in 2006. Still, with most of us having to make do with less and less each year, we wanted to ensure that all of our members have the chance of receiving their memberships every year at a huge discount or possibly even at zero cost with participation in our referral program. Please note that our referral program is NOT OPEN to anyone that is NOT a current or past paying member of our services. However you may follow this link to discover how you could potentially earn your membership for free every year should you decide to join us! -

<http://www.smartknowledgeu.com/refer.php>

THE DIFFERENCE BETWEEN US & THE BARGAIN BASEMENT NEWSLETTERS

A frequent question we receive is the following: "I really like your vision and want to buy your investment newsletter but I just think it's a little expensive. A lot of investment newsletter publishers offer services for \$150 or so a year? Do you have a lower priced offering to your services?" Here is our respectful reply. In the investment industry that is chock full of charlatans, you rarely ever get what you pay for. In 2000, 2001, and 2002 and again in 2007, and 2008, those investors that were clients of large commercial investment firms paid thousands of dollars, if not TENS OF THOUSANDS in fees every year to these firms in addition to losing additional tens or hundreds of thousands of dollars, euros, yen, or pounds every year. If you invest \$1,000,000 with a hedge fund, though you don't see this fee because it is automatically deducted from your portfolio, on average, hedge funds charge 2.0%, or \$20,000 a year on a million dollar portfolio, of management fees. And it is unlikely that your hedge fund would have turned a million dollars into over two million dollars since mid-2007 as we have. Sure, doing so, will require some time management on your end instead of just handing your money over to a commercial investment firm and forgetting about it, but what activity in life that provides rewards doesn't require an investment of time on your end? For investment newsletters that charge \$150 a year, such a cheap newsletter is usually a teaser entry rate (much like banks used to offer "teaser" mortgage rates on ARMs for the first year before interest rates are inevitably bumped up to much higher levels). For those that bite on these cheap, essentially worthless newsletter offers, most discover that they are later bombarded with hundreds of marketing emails in an effort to convince you to upgrade to a much more expensive service. There is no respectful investment company that will ever offer you any investment information of any utility for \$150 a year. If you buy \$5,000 of mutual fund shares through a commercial investment firm, a 3.5% upfront fee is

typical. So just to invest \$5,000 into a mutual fund, a commercial investment firm will charge you \$175 for execution of an act that takes about 30 seconds. If a company will charge you \$175 for 30 seconds of work, what kind of guidance can you truly expect for \$150 a year?

We firmly believe that the Crisis Investment Opportunity newsletter is different than most other investment newsletters in the depth and expertise of analysis we offer regarding our asset holdings and regarding macroeconomic trends. Very often, our newsletters are more than 30-45 pages long. And as of today, we still are MUCH CHEAPER than our competitors that offer comparable value and analysis.

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

You will almost never find these same newsletter publishers advertise the annual returns on all of their positions year-to-date, but ONLY THEIR OPEN POSITIONS. If they did, you might very well discover that their annual returns were only 5% or possibly even -25%, a truth that certainly would never sell as many subscriptions as advertising their stock picks that eventually returned 253% and 338%! With SmartKnowledgeU™, you will ALWAYS find returns on our entire portfolio year-to-date on ALL positions held for the year, including all OPEN AND CLOSED positions. Were we to advertise our returns on our open positions only, our return for 2009 might have been 254% instead of +63.32%. But our return of 63.32% included every single one of our positions opened and closed in 2009, even those that lost money.

Even for our smaller investors that believe our annual fees are too high for them, consider this example for a small \$30,000 portfolio. Had you invested in our newsletter, our approximate average annual fee for the CIO newsletter in 2007, 2008, 2009, 2010, and 2011 was respectively \$350, \$450, \$520, \$612 and \$703 (through April 2011). So the total fees you would have paid to us for five years would have been a combined \$2,635, a much greater cost to you than the \$750 of fees you would have paid to subscribe to a bargain basement newsletter. But now let's compare performance for this smaller account. Our performance, in a tax deferred account from 2007 through April 2011, was respectively +23.78%, 3.21%, +63.32, +32.59% and +16.40% (YTD April 28, 2011). Thus at the end of April 28, 2011 had you followed our guidance exactly, your \$30,000 would have grown to about \$96,604. So deducting the \$2,635 of fees you would have paid for our investment newsletter over these five years, your NET GAIN would still have been an enormous \$63,969. Bargain basement investment newsletters, on the other hand, rarely, if ever, outperform the performance of the major stock market indexes because these newsletters' portfolio almost always consist of the top-weighted stocks of the major market index. Thus, let's assume that your performance with a bargain basement investment newsletter mirrored the performance of the S&P 500 over the same investment period for a cumulative -10.67% loss. It's not too far-fetched at all to assume that your \$30,000 would have turned into \$26,799 by April 28, 2011. Subtract out the \$750 of fees and you would be left with an even smaller amount of \$26,049. **Thus, in this example, you**

could have paid much higher fees but also have been rewarded with a \$63,969 net GAIN versus having paid virtually nothing for a much cheaper investment newsletter and have suffered a net LOSS of \$3,951. Your decision in this matter literally could have led to a difference of more than \$67,920 to your bottom line performance on an account that only started with \$30,000!

IF I'M A NOVICE INVESTOR, IS THE CRISIS INVESTMENT OPPORTUNITIES NEWSLETTER SUFFICIENT TO HELP ME PROFIT FROM THIS CRISIS OR DO I NEED THE PLATINUM MEMBERSHIP?

Here is how we can best answer this frequently asked question. We always encourage our members to consider our investment newsletter as a supplement to our Platinum Membership or our Wealth Secrets Membership, and not as a stand alone investment tool. One of our biggest sayings at SmartKnowledgeU™ is that you should always understand what you own. Given the quite different prices for the Platinum Membership and the Crisis Investment Opportunities investment newsletter, the level of explanation, analysis and information provided to our Platinum Members, is of course, significantly higher and more detailed than for our investment newsletter subscribers. Furthermore, our higher priced Platinum Membership provides more frequent alerts and investment opportunities for members than our CIO newsletter.

What are these opportunities? Some are investments in other physical assets that we do not discuss in our CIO newsletter and others are junior resource gold and silver stocks that we do not discuss at all in our CIO newsletter. Junior stocks are the ones that can be expected to be among the coveted "10-baggers" (meaning a return of 1,000% or more) as this crisis unfolds. For example, some of the junior gold and silver stocks we discussed only with Platinum Members soared more than 200% from November 2008 to November 2009 and should. **Another of our junior resource gold stocks that I indicated was one of our "favorites" returned 620.45% in 2009. And this was from a list of only 15 junior gold stocks that we discussed with our Platinum Members, not from a list of hundreds!** (to see the phenomenal performance of ALL of the junior mining stocks that JS discussed in the Platinum Membership in 2010, download the fact sheet at <http://www.smartknowledgeu.com/pdf/Platinum.pdf>). However, with junior gold and silver stocks, well over 90% of these types of stocks are bad, risky investments in my estimation. We not only update our Platinum Members every year regarding our favorite junior stocks, but we provide a dedicated module to our Platinum Members with specific guidance on how best to identify potential winners in this difficult to understand asset class. Lastly, as we identify fast moving opportunities, if stock markets or precious metal stocks appear prime for a steep correction or sharp bounce higher, we provide notifications to our Platinum Members that help them reap the most profits possible from these opportunities. Our CIO newsletter is a monthly newsletter, and our CIO members only receive interim bulletins about situations that directly affect our CIO portfolio. We do not provide the fast moving opportunities that we provide to Platinum Members to our CIO members.

The reason the level of information provided to our Platinum Members is much higher than the level of information provided to our investment newsletter subscribers is actually quite simple. Our Crisis Investment Opportunity newsletters are actually quite detailed, on average 30-45 pages per issue. However, we literally provide hundreds upon hundreds of pages of material to our Platinum Members, including detailed explanations of the free market interference schemes operated by Central Banks and governments. This enables our Platinum Members to fully understand why certain seemingly illogical events happen - like why gold stocks drop when they should be rising?; why the dollar strengthens when it should be falling?; if explosions in gold stock prices are sustainable or speculative and likely to correct?; why US bank stocks rise if fundamentally many may be bankrupt?; and so forth. It is just not feasible to provide this same level of expertise through the forum of our investment newsletter as every issue would then transform into a 50-70 page bulky giant. Furthermore, we created our Platinum Membership to provide a stellar tier of expert information to those that truly desire the highest level of our expert information during this crisis. As sort of a "junior" Platinum Membership,

we offer our Wealth Secrets Membership. We created the Crisis Investment Opportunity newsletter in order to provide a greater level of accessibility in regard to our pricing. As our returns at the end of this fact sheet illustrate, you still have the opportunity with our CIO membership, to far outperform most of your peers, but will not have access to the quickest moving, potentially largest gains possible that we provide to our Platinum Members only.

IF YOU UNDERSTAND WHY VOLATILITY HAPPENS, AND HOW TO PREPARE AND RE-ACT TO IT, VOLATILITY DOES NOT NEED TO BE SCARY

To be completely transparent, our Model Portfolio tends to experience a couple of volatile periods per year due to our concentration in certain asset classes that have historically always been volatile. So why would we continue to discuss asset classes that have been historically volatile? The answer is simple. We firmly believe beyond a shadow of doubt that the asset classes we hold in our CIO Model Portfolio are absolutely the very best and SAFEST asset classes you could possibly own during this unfolding crisis. The occasional strong volatility in the assets we hold has nothing to do with the fact that these assets are risky. In fact, just the opposite is true. Wall Street has fed the retail investor massive lies for decades about volatility equaling risk.

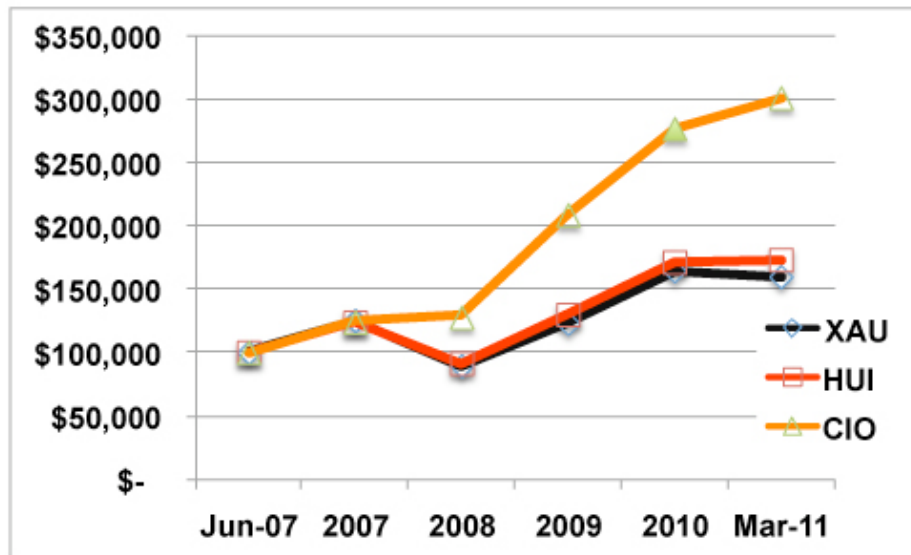
Our assets have been no more volatile than developed stock markets as a whole since our launch in June, 2007, yet our CIO portfolio has massively outperformed all developed stock market indexes in every comparable investment period since our launch.

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

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

However, during the times our Model Portfolio may suffer periodic bouts of volatility, this does not mean that we sit idly by. To the contrary, we take measures to counteract the volatility we expect to happen in the future as we have explained earlier in this fact sheet. In fact, once you become a full time member, you will have access to several critical back issues of the CIO newsletter about how to manage volatility in your mining stock portfolio written by our Chief Investment Strategist to ensure that you will not let bankers scare you out of the right assets to protect your wealth when they deliberately execute manipulation schemes against mining stocks every year. On average, we may implement options strategies one to three times a year to protect our profits, and the use of these strategies is very quick (generally we are in and out of options within a span of one to two weeks). However, some years we will not implement option strategies at all, and if you do not have the time to utilize options strategies when we may choose to do so, do not fear, because you we provide alternate substitute stop-loss or trailing stop-loss strategies instead that are easily implementable.

Growth of a \$100,000 Portfolio, June 15, 2007 to 1st Qtr 2011
CIO Newsletter V. HUI Gold Bugs and XAU Gold & Silver Indexes



Our knowledge of how to react properly during volatile periods is illustrated above when one compares the performance of our CIO newsletter (the orange line) versus the performance of the HUI Gold Bugs Index and the XAU Gold & Silver Index from the date of our launch (June 15, 2007) to the end of the 1st Quarter 2011. Furthermore, just for complete disclosure, if mining stocks or the price of gold and silver have risen significantly at the time you purchase our newsletter, we may ask you to stand by in cash for several weeks or even for a couple of months if we feel upside is limited in the assets we hold and downside risk is great. Though this may cause some to feel like they are not receiving their “money’s worth”, when investing in gold and silver, sometimes receiving guidance to “do nothing” instead of wrongly goaded into chasing assets higher is well worth the money one pays to receive this guidance. For example, as silver rose to \$50 an ounce at the end of April, 2011, one may have felt that investing in silver at \$45 an ounce and watching it rise to \$50 an ounce and putting “money to work” was the right thing to do at the time rather than sitting idly and waiting patiently for a correction. However as silver corrected from \$50 to \$45, then to \$40, then to \$35, then to \$33, those that invested everything at \$45 probably suffered some nights of serious worry. However, by waiting patiently for a better entry point and doing nothing, one would have received a much better price for silver and silver mining stocks. From our very significant outperformance of the HUI Gold Bugs Index and the XAU Gold & Silver Index above, there have obviously been times during the last four years when we guided our newest members to stay out of the mining stocks and out of precious metals until a better entry price manifested. So don’t fret if you join us when gold/silver assets are soaring and we may guide you to stand by for a couple of weeks or a couple of months.

THE MUCH HIGHER GUIDANCE AND MONTHLY INTERIM ALERTS OF THE CIO NEWSLETTER V. OUR COMPETITORS

Ultimately, we believe that we provide guidance like no other newsletter for the annual fee we charge. We just don’t provide information about a stock or about a specific investment asset, but we provide our opinions for the proper entry strategy and the proper exit strategy, with changes to these strategies **every month** for new subscribers. **In 2008, in addition to our regular 12 monthly issues a year, we issued 15-20 special**

interim bulletins for our investment newsletter subscribers that fine-tuned our current strategies. In 2009, we again delivered 24+ supplemental bulletins in ADDITION to our regular 12 monthly issues. In 2010, we delivered 36 interim special bulletins in addition to our regular 12 monthly issues. Again, you will NOT find another newsletter out there that provides as much information as we do without paying more than US\$3,000 - US\$5,000 a year. There are NO newsletters, in our estimation that provide the level of detail we do for the same price. In EVERY ISSUE, we provide four main areas of discussion:

(1) Technical analysis for every one of the assets we hold in our newsletter, analyzed within the confines of the banker manipulation of these assets for a clearer picture of price behavior than is possible with technical analysis alone. This is a quick look at all our assets for the small percent of investors that wants the information quickly, at a glance, and does not want to read the rest of the commentary in our newsletter.

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

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

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

THE BEAUTY OF THE CRISIS INVESTMENT OPPORTUNITIES STRATEGY IS THAT WHETHER WE ARE RIGHT OR WRONG ABOUT THE GENERAL DIRECTION OF GLOBAL STOCK MARKETS, OUR PORTFOLIO SHOULD CONTINUE TO FLOURISH & OUTPERFORM GLOBAL STOCK MARKET INDEXES

As we discussed above and illustrate in the charts we post at the end of this brochure, we outperformed global indexes by wide margins during 2009 despite the fact that many developed global markets experienced the strongest rallies they have ever experienced in nearly 80 years! For example, in the US, from early March to early June 2009, the Dow's gain of 30%+ in a 13 to 14 week period was bettered only one time in history by a 13-week run of 40%+ after the Great Depression in 1932. Despite the Dow Jones Industrial Average's best run in nearly 80 years during the first half of 2009, **the Crisis Investment Opportunities newsletter STILL outperformed the US S&P 500 index by a whopping 39.87% in 2009!** (We update performance of our newsletter every quarter in this fact sheet.)

BUT HERE'S THE PRESENT DANGER. We are certain that the worst of this crisis has not yet arrived as we embark on the new year in 2011. We are not trying to scare you here, but it was our ability to see through the nonsense of politicians and the fraud of the investment industry that enabled us to magnificently outperform the major developed stock market indexes in 2007, 2008, 2009 and 2010. What happens to the performance of the DAX, ASX, DJIA, S&P500, LSE100 and other world markets when the global economy turns sharply downward again as we are sure it will? If this scenario materializes, then we are confident that the performance of our Crisis Investment Opportunities newsletter will CONTINUE to outperform all major global market indexes by an even wider margin perhaps. And this is the beauty of our strategies. Our Chief Investment Strategist, JS Kim, has been regularly quoted on the online websites of Reuters, the International Business Times, The New York Times, the Wall Street Journal, and many other financial sites. **He has designed strategies for the Crisis Investment Opportunities newsletter to outperform global stock market indexes whether the major stock market indexes rise or crash!** As testament to these strategies, you can

see that in 2008, when all developed market indexes severely crashed, the CIO newsletter still churned out a nominal positive return; in 2009, when all developed global stock markets recovered, the performance of the CIO newsletter dwarfed the returns of the S&P 500. The commercial investment industry brags about its advisors that outperform its major domestic indexes by 5%. **In 2008 and 2009, the CIO newsletter outperformed the US S&P 500 index by about 40%. On a cumulative basis, from 2007 to April 28, 2011, the CIO newsletter has outperformed the US S&P 500 index by nearly 232.40%.**

IN TODAY'S INVESTMENT ENVIRONMENT IN WHICH ALL DEVELOPED GOVERNMENTS ARE MASSIVELY DEVALUING THEIR CURRENCIES, IF YOUR INVESTMENT STRATEGY DOESN'T OUTPACE THE INFLATION THAT COMES FROM CURRENCY DEVALUATION, YOU'LL BE LEFT WITH MORE MONEY THAT WILL BUY LESS!

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

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

The only way to build REAL WEALTH is to invest in assets that will appreciate at a faster rate than all global currencies are being devalued. This is the strategy we take with the Crisis Investment Opportunities newsletter, and this is why, right or wrong about the direction of global markets for the remainder of 2009 and 2010, our newsletter should continue to help our current clients build REAL WEALTH. Furthermore, this crisis exposed one of the biggest, most widely-accepted investment scams ever, the scam of diversification. Though we have been saying for over a decade now that diversification is a huge scam designed to cover up the flaws of investment advisors with no knowledge and skill in investing (aka pure salesmen and saleswoman), this crisis finally exposed diversification for the scam that it is (for a more detailed explanation on why diversification is a scam, refer to this link here:

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

All those that remained diversified in their stock portfolios throughout this crisis and expected diversification to protect them, are still down quite heavily despite the big surge in most global stock markets during the first

half of 2009. Concentration, not diversification, is the only strategy that has yielded profits through this crisis and it is the only strategy that will continue to yield profits as this crisis deepens.

NEVER MAINSTREAM, ALWAYS VISIONARY

Going forward, we anticipate building a portfolio of about 15-25 stocks as well as hard asset holdings every year (please note that we inform all of our newsletter clients how to buy and hold the hard assets we discuss in our newsletter no matter what country in the world you currently reside in). With the monetary crisis that is sure to deepen in 2011 and into future years, there really is no need to build a portfolio larger than about 15 - 20 holdings at the current time as concentration in certain asset classes is mandated. I've been saying for years that diversification is just another Wall Street scam, and today, even legendary investor Jim Rogers has publicly agreed with me regarding the scam of diversification (watch this video online at <http://www.youtube.com/watch?v=-gUUAi2LlqI> where I explain the scam of diversification). The much more important factor in our portfolio results is to perform the enormous amount of research to ensure that we are concentrated in the PROPER ASSET CLASSES. Finally, we smooth out the volatility that occurs in our portfolio from time to time with holdings of hard assets, **all of which can be easily purchased no matter what your country of residence may be.**

WITH AN ANNUAL SUBSCRIPTION TO THE CRISIS INVESTMENT OPPORTUNITIES NEWSLETTER, YOU'LL RECEIVE:

- √ Twelve 40-50 page (on average) monthly newsletters delivered via email with an online archived database available of all newsletters for the year
- √ Special detailed guides for new subscribers that explain our strategies and how to obtain good entry prices for assets added to our portfolio months ago.
- √ Technical charts and analysis for every asset we hold in our CIO portfolio every month, with quick-hitting "how to buy" commentary that can be reviewed in 20 minutes for those investors with busy schedules.
- √ Updated investment strategies for all assets we hold in the CIO portfolio every month.
- √ Information on how to protect the value of your currency no matter where you live as the Dollar, Euro, Yen Crisis deepens.
- √ A Model Portfolio containing all of our premium stock picks as well as premium other assets.
- √ Special detailed commentary about important trends in global markets in many issues and pressing issues that affect mining shares for those investors that desire much more detailed analysis.
- √ Special commentary about our most preferred asset classes in the global markets
- √ Guidance as to the best times to purchase and sell our premium global stocks and premium assets.

- √ Guidance as how to purchase and sell our premium stocks and premium assets.
- √ Guidance on appropriate portfolio weightings for all the assets held in our Model Portfolio.

WHETHER YOU'RE AMERICAN OR NOT, THE ASSETS WE HOLD IN OUR MODEL PORTFOLIO SHOULD BE QUITE EASY TO PURCHASE FOR MOST EVERYONE

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

TRY THE CRISIS INVESTMENT OPPORTUNITIES NEWSLETTER TODAY, RISK FREE!

We provide two sample issues of our SmartKnowledgeU™ Crisis Investment Opportunities newsletter for you to peruse at your leisure before deciding if you want to buy the monthly or annual membership. Please note that we used to provide a 14-day refund period of our newsletter that we no longer offer, because we used to require credit card payment to prior to granting access to our two sample CIO newsletter issues. Now that we grant access to two sample issues of our newsletter without payment, you can review our newsletter risk free for as long as you like before making a decision to become a member.

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

ciotrial@smartknowledgeu.com

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

HOW DO WE CALCULATE OUR PUBLISHED RETURNS?

As anyone knows, statistics can be manipulated many ways to return dishonest numbers. In fact, many investment newsletter publishers manipulate their statistics to show much better returns than they are really earning. Ever wonder why some newsletters print their top 5 best performing stocks and list stocks that “returned 1,035.62% returns!” yet don’t advertise their annual returns. Anyone, and we mean anyone, could list

returns that high by simply picking some penny stocks in the proper asset class and waiting 4-5 years. However, it is not these bogus proclamations that are important, but annual returns. To be crystal clear about how we calculate returns, let me review the methodology for doing so here.

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

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

PERFORMANCE CHARTS

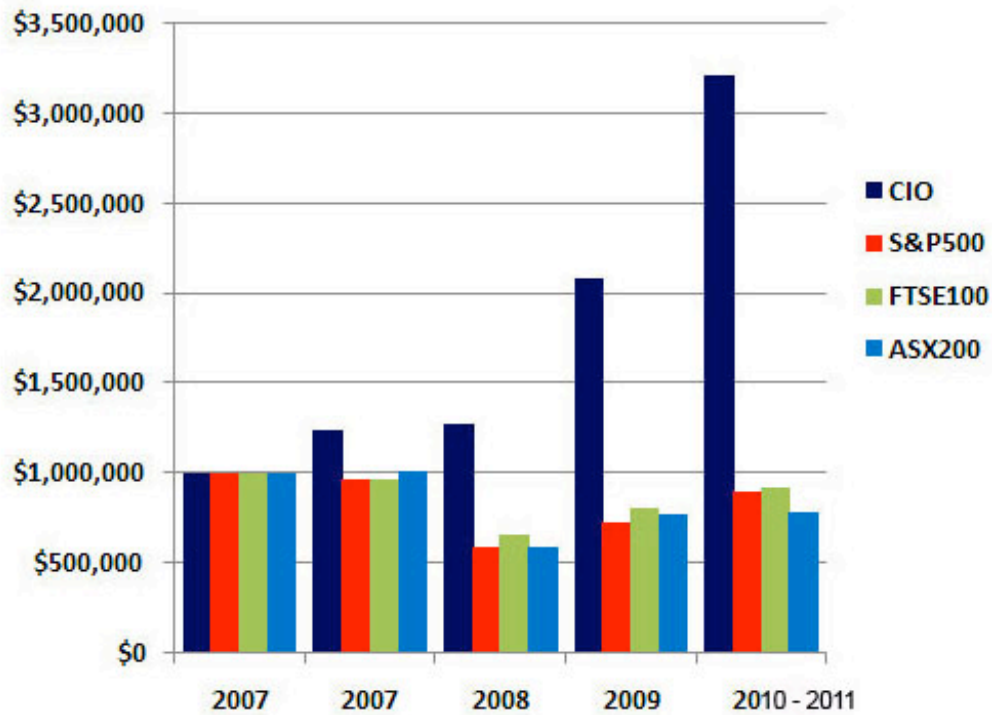
In the below four charts, you will find the charted performance of our newsletter since our launch.

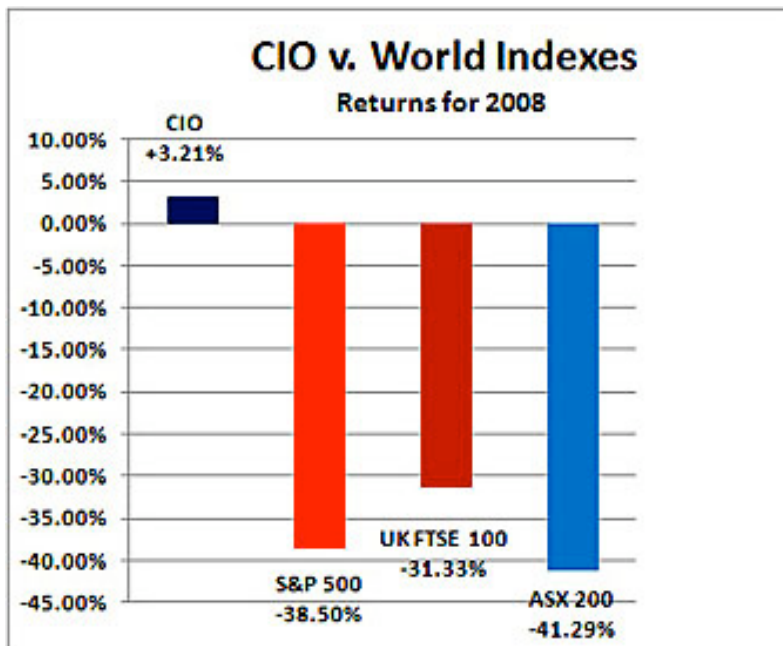
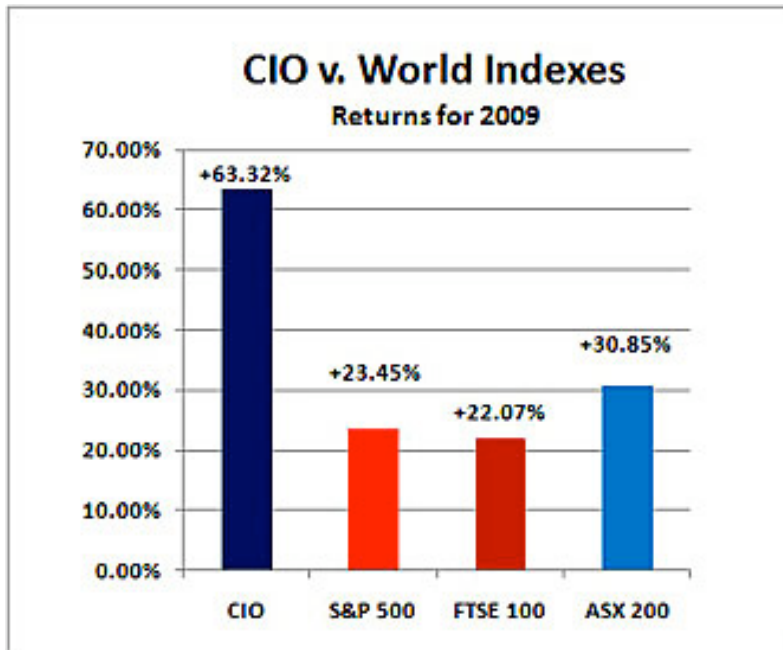
Since our Crisis Investment Opportunities newsletter inception to April 28, 2011, a \$1,000,000 portfolio invested in the S&P 500, FTSE100 and ASX200 would have respectively shrunk to \$893,300, \$912,600, and \$776,900 in a tax-deferred account as of December 31, 2010. On the contrary, a \$1,000,000 portfolio invested in the CIO portfolio would have roughly grown to \$3,217,378, a value that is \$2,324,078 MORE than the same portfolio invested in the US S&P 500 index over the same investment period. Furthermore, we were able to produce these returns during one of the worst investment environments of our lifetime. In future years, though past performance is not guarantee of future returns, we have great confidence that our returns will be even BETTER as this crisis becomes much worse in FUTURE YEARS. Yes, we know that by the word of US Fed Reserve Chairman Ben Bernanke, President Barack Obama, and every single Prime Minister, Finance Minister, and President in the developed world, this crisis has supposedly bottomed as of August, 2009 and economies are strongly recovering in 2010 and 2011.

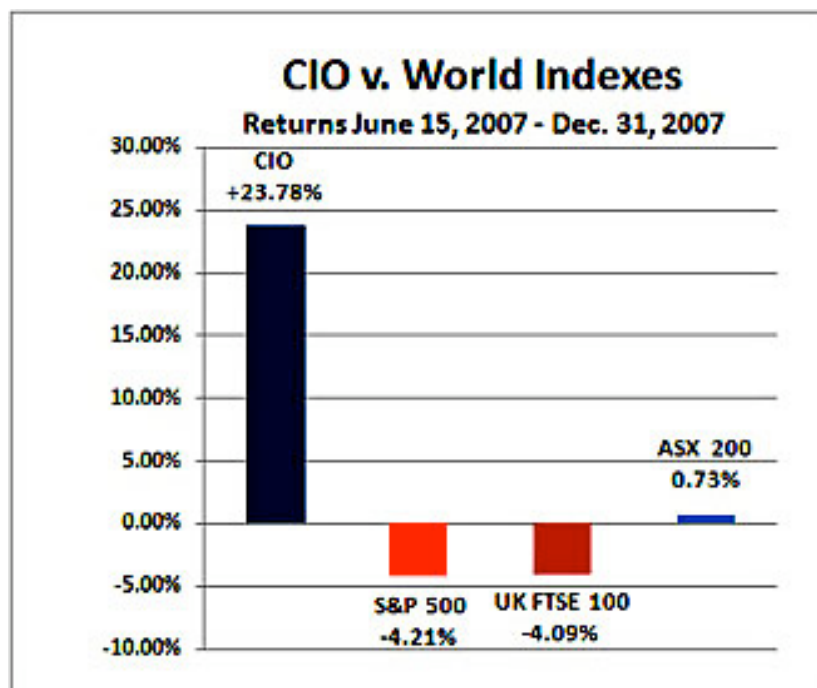
DO NOT BELIEVE IT.

It was our ability to dig underneath the surface and our understanding that these political puppets only serve the international banking cartel that allowed us to provide the significant returns illustrated below over this short investment period (in a tax-deferred account). And by understanding the fraudulent financial games that occur in the stock market, we will continue to beat them at their own game again in the future.

**Growth of a \$1,000,000 portfolio,
CIO v. World Indexes
June 15, 2007 - April 28, 2011***
*in a tax-deferred account







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

Performance Since Inception, Crisis Investment Opportunities Newsletter

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

CIO Newsletter.....+23.78%
 US S&P 500..... -4.21%
 UK FTSE 100..... -4.09%
 Australia ASX200.....+0.73%

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

CIO Newsletter.....+3.21%

US S&P 500..... -38.50%

UK FTSE 100.....-31.33%

Australia ASX200.....-41.29%

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

CIO Newsletter.....+63.32%

US S&P 500.....+23.45%

UK FTSE 100..... +22.07%

Australia ASX200.....+30.85%

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

CIO Newsletter.....+ 32.59%

US S&P 500.....+ 12.78%

UK FTSE 100..... + 9.00%

Australia ASX200.....- 00.26%

Cumulative Performance June 15, 2007 to December 31, 2010:

CIO Newsletter.....+ 176.64%

US S&P 500..... - 17.94%

UK FTSE 100..... - 12.37%

Australia ASX200.....- 22.82%

Performance of a \$1,000,000 Portfolio June 15, 2007 to April 28, 2011:

CIO Newsletter..... \$3,217,378

US S&P 500.....\$ 893,300

UK FTSE 100.....\$ 912,600

Australia ASX200..... \$ 776,900

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

Find information about other services we offer here:

[The SmartKnowledgeU™ Platinum Membership](#)

[The SmartKnowledgeU™ Wealth Secrets Membership](#)

[The SmartKnowledgeU™ Private Consultation](#)

TERMS OF MEMBERSHIP

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

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

Follow us on Twitter at <https://twitter.com/smartknowledgeu>

“Like” us on Facebook at <https://www.facebook.com/smartknowledge>

SAMPLE TESTIMONIALS ABOUT SMARTKNOWLEDGEU™

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

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

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

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

- Levi K., USA

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

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

-N.C., California, USA

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

-Daniel J., United Kingdom

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

-Tim D., California, USA

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

- Angela C., California, USA

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

- Jamie T., Melbourne, Australia

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

Regarding the SmartKnowledgeU Private Consultation: "Your input has been most valuable and you have given me so much confidence and knowledge about the current crisis. I am certain that my portfolio would not be where it is today if not for your services. I am delighted to report that my [] portfolio is doing very well! Earlier this week, I made over \$20,000 in one day in just my stocks (not even including the [other investments we discussed])....I couldn't have done it without you...I do subscribe to a number of different services to provide me with a well rounded perspective; however your services is by far the most detailed and thorough (and my favorite)."

- Cheryl W., Indiana, USA

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

- Rich K., Florida, USA

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

- Joanna G., California, USA

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

- Diane H., Maryland, USA

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

- Aaron K., California, USA

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

- Tim H., Bangkok, Thailand

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

- Max K., Seoul, South Korea

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

- Diane H., Maryland, USA

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

- AI P., Tokyo, Japan

Disclaimer:

The material in the SmartKnowledgeU™ Crisis Investment Opportunities investment newsletter is provided for personal, non-commercial educational and informational purposes only and does not constitute a recommendation or endorsement with respect to any company, security or investment. Past performance of the Crisis Investment Opportunities newsletter does not guarantee future results. This newsletter makes no representations, and specifically disclaims all warranties, express, implied or statutory, regarding the accuracy, timeliness, completeness, merchantability or fitness for any particular purpose of any material contained within though we obtain all information from sources believed to be reliable. While every best effort has been made to ensure the accuracy of content contained within this fact sheet, SmartKnowledgeU™ does not warrant that the information in this fact sheet will be accurate, complete, uninterrupted or error-free. Therefore, you should always seek the advice of an investment professional or other appropriate investment advisor regarding your particular situation. All brands and names listed in the SmartKnowledgeU™ newsletters are property of their respective owners. All non-SmartKnowledgeU™ website URLs mentioned in this newsletter are in no way affiliated with SmartKnowledgeU™. This site is not responsible for the accuracy of content of any linked website or any link contained in a linked site. SmartKnowledgeU™ does not endorse companies or products to which it links. If you decide to access any of the third party sites linked to this newsletter, you do this entirely at your own risk. The educational material in this newsletter is provided without express or implied warranties of any kind including warranties of merchantability or profitability, non-infringement of intellectual property or fitness for any particular purpose.

The information provided at SmartKnowledgeU™ is of a general nature and should not be taken as a recommendation to buy or sell a referenced security. Past performance is not guarantee of future results. The information is for informative purposes only and in no event should be construed as a representation by this newsletter or as an offer to buy or sell or as solicitation of an offer to buy or sell any securities or investment assets. Furthermore it should be noted that the investment world is not static, and that the price of many discussed stocks and assets will most likely have changed since the time this newsletter was first published. Therefore, the additional risk of potentially higher or lower-priced investment opportunities should be considered under the consultation of a professional investment advisor. SmartKnowledgeU™ gives neither legal nor tax advice, nor advocates the purchase of any product or service. Readers of this newsletter are responsible for verifying any information before relying on it. The content available in this newsletter is intended to provide a general information resource in regard to the subject matter covered. Readers should bear in mind, however, that not all strategies are suitable for all individuals, and that information in this content may be affected by changes in, or different interpretations of applicable laws and regulations in different countries. The content provided in any SmartKnowledgeU™ newsletter, report, or website does not constitute investment, legal, tax, accounting, real estate or similar professional services or advice. SmartKnowledgeU™ makes no representation that the information in this newsletter is appropriate, relevant or available for use in specific countries not discussed, and access to the newsletter from territories where the contents of this newsletter may be illegal is prohibited. Those who choose to access this newsletter from other locations do so on their own initiative and are responsible for compliance with applicable local laws.

COPYRIGHT

ALL RIGHTS RESERVED. This content is protected by U.S. and international copyright laws. You may not modify, reproduce or distribute the design or layout of the factsheet, or individual sections of the design or layout of this factsheet or any portion of any SmartKnowledgeU™ publication or website without the expressed written consent of SmartKnowledgeU™. Nothing contained herein shall be construed as conferring any license or right under any copyright, trademark or other right of SmartKnowledgeU™, LLC. ANY UNAUTHORIZED USE OR COPYING OF THIS MATERIAL MAY LEAD TO CIVIL OR CRIMINAL PROSECUTION.

2010-2011. Copyright SmartKnowledgeU™. ALL RIGHTS RESERVED. <http://www.SmartKnowledgeU.com>