

The window of opportunity is closing.

There's a very small window of opportunity to get into the Private Banker's Fund. And it's starting to close.

The fund just went public a few months ago, and it just announced its first dividend payment.

As I mentioned, once mom and pop America catch on to the big, relatively safe dividend that the Private Banker's Fund offers, they'll start buying... and bidding up the price.

Now's the time to get in.

As soon as I receive your order for a no-risk, trial subscription to True Wealth, I'll rush you a FREE copy of **The Private Banker's Fund: How to Collect 143%... In Dividends**, which will tell you everything you need to know to get started right away.

It's just another one of the many opportunities Dr. Sjuggerud has found where you could see big returns -- outside of traditional stocks -- whether the markets are up or down. In fact, these are exactly the kinds of opportunities he's been finding for the past three years...

341% Gains... In One of the Worst Bear Markets in Recent History

Dr. Sjuggerud started writing *True Wealth* just after 9/11 -- right at the beginning of one of the worst bear markets in 20 years (both the S&P 500 and the Dow fell about 30% in the year following the attacks)... yet he still found ways to help his followers make a lot of money:

- In January 2002, Dr. Sjuggerud recommended an investment in a retail business with operations in all 50 states, plus Puerto Rico and

the U.S. Virgin Islands. **In seven days, those who followed his advice could have made 300% profits.**

- A year later, Dr. Sjuggerud recommended a trade in one of the biggest electronics firms in the world, Tyco. **Less than three weeks later, readers saw gains of 341%.**
- **As of this writing (December 17, 2004) 21 of Dr. Sjuggerud's 22 current recommendations are showing a profit (the one loser is down just 2%).**

What will the markets look like a week... a month... a year from now? Will stocks be up or down? The truth is, no one knows. But I do know this:

The Original Secret of America's Royalty gives you all the details you need to start profiting from secret that's made "those in-the-know" extremely wealthy (to the tune of 233% profits, even during Great Depressions). **The Private Banker's Fund** offers you a realistic opportunity to make over 143%... in dividends. And each and every month, Dr. Sjuggerud will report on similar situations in his monthly *True Wealth* investment advisory.

A one-year subscription to *True Wealth* includes:

- **12 Monthly Issues.** On the third Friday of every month, you'll receive Dr. Sjuggerud's latest research on the safest, most

So, Who is Dr. Steve Sjuggerud?

Dr. Steve Sjuggerud knows more about the world of investing than anyone I've ever met. He's got an incredible amount of experience, in both the academic world and the real world of institutional investing.

Most people don't know that Dr. Sjuggerud started college at age 16. With degrees in Finance and Economics, he went on to get an MBA by age 22, and soon after received his PhD in Finance.

In the real world of the investing business, Dr. Sjuggerud was working full-time as a stockbroker by age 21, for a firm called

profitable investment opportunities available right now. An on-line version of his *True Wealth* newsletter will be available after 5pm Eastern Time on that day. A hard copy will also be mailed to you.

- ***True Wealth Tuesday weekly e-mail updates.*** Every Tuesday, via e-mail, Dr. Sjuggerud will alert you to the latest market trends... and how you can capitalize on them. He'll also keep you informed of any changes to the *True Wealth* model portfolio.
- ***The Original Secret of America's Royalty: How***

International Assets. A few years later, he was running a \$50 million global mutual fund for the same company. Dr. Sjuggerud also ran his own international hedge fund for high-net-worth individuals, and served as the Investment Director of one of the largest and most successful private investment clubs in the world.

During his work, Dr. Sjuggerud has traveled to more than 30 countries around the world to investigate investment opportunities and to meet with central bankers. Places such as Ecuador, Iceland, Singapore, Argentina, China, the Czech Republic, Indonesia, Belize, Hong Kong, and Hungary.

He's been asked to speak on investment subjects in places such as Ireland, Panama, Costa Rica, Nicaragua, the Bahamas, Turks and Caicos, Hawaii, and Mexico. And at some of the most important investment conferences here in the United States, including the New Orleans Investment Conference, and The International Institute of Trading Mastery.

Today, in addition to writing *True Wealth*, Dr. Sjuggerud serves as President of Investment University, an educational program with more than 200,000 readers.

You may have seen Dr. Sjuggerud's work in some of the most prestigious financial

**to Make 233%
in Good Times,
Bad Times,
Even Great**

journals, including *The Wall Street Journal*
and *Barron's*.

Depressions. There's one asset that's beaten every other asset class for the last 30 years... and generates triple-digit returns even when the economy is plunging. In this report, you'll learn all about it, and how to start taking advantage of the Original Secret of America's richest and most powerful people today.

- **The Private Banker's Fund -- How to Collect 143%... in Dividends.** In this report, you'll learn all about the infamous LB... how he's made billions orchestrating some of the biggest financing deals in the world... and how you can share in the profits.
- **Access to subscriber's-only website** where you can be the first to view brand new special reports just like these, as they're published.

What would you expect to pay for research like this?

Well, Dr. Sjugguerud earns hundreds of thousands of dollars a year for advice like this -- and with good reason.

He has extensive experience as a hedge fund manager, stockbroker, Vice President of an international mutual fund, and director of several of the world's best equity research organizations.

Analysts with similar education and experience regularly charge \$10,000 a year or more.

But the regular rate for one year of Dr. Sjugguerud's *True Wealth* advisory is just \$199. When you consider that a small investment in just one of Dr. Sjugguerud's successful recommendations will pay for a subscription many, many times over, I think you'll see what a bargain this is.

But, if you sign up through this special offer, I'd like to give you

an even better deal:

I'd like to give you one full year of *True Wealth* for more than HALF-OFF the regular rate.

Before I go on I want to make one thing clear: If you accept this special invitation to receive the lowest rate we've ever offered... **you can still have a look at Dr. Sjuggerud's advisory and the Special Research Reports I've described for 90 days, risk free.**

Before those 90 days have passed, if you decide that *True Wealth* isn't for you, simply cancel and you'll receive a full refund. (If you decide to cancel after the three-month trial period, you'll receive a refund based on the unused portion of your subscription.)

In the meantime, you'll receive all the details you need to start profiting from the The Original Secret of America's Royalty, and the Private Banker's Fund.

And I'll send you something else I think you'll find very valuable...

The Best Investment for the Rest of the Decade

As I'm sure you know, China's economy is exploding.

China is "still roaring," reports the *Edmonton Journal*, "with gross domestic product climbing 9.5 per cent in the first three quarters of [2004]." (To put that in perspective, that's about three times faster than the economic growth of the United States.)

"During the third quarter alone," adds the *Regina LeaderPost*, "the economy expanded 9.1 per cent over the same 2003 period."

No doubt about it, China is hot. And Dr. Sjuggerud believes it will stay

hot for the rest of the decade.

But, to put it plainly, there's a smart way to play this trend, and a dumb way.

Most investors, unfortunately, are taking the dumb way. They're investing in Chinese businesses they know nothing about. And they're getting burned. There's an investment, for example, called the China Fund. It's a collection of primarily small- and mid-cap stocks spread across many sectors and industries. **Since January 1, 2004, this fund has lost over 25%.**

The latest big Chinese company to issue shares on the New York Stock Exchange was China Life -- a Chinese insurance company. Talk about a dumb investment. The Chinese financial sector is known to be corrupt and dysfunctional. I wasn't surprised when, three months after the IPO, China Life's parent company was caught in a \$650 million accounting fraud.

The point is, it's almost impossible to tell which Chinese businesses are going to make it, and which ones aren't. So the dumb way to invest in China is to buy Chinese stocks.

But there's going to be a lot of money made in China over the next few years. And Dr. Sjuggerud has found the smart way to play the boom:

Instead of investing directly in Chinese companies, you can invest in the companies that provide the raw materials China needs to grow.

On NPR's *Weekend Edition* earlier this year, Jim Zarroli reported that "China has to import nearly all the raw materials it uses. It now consumes 25 to 30 percent of the world's steel and increasing amounts of coal, oil, copper, aluminum, concrete and lumber. China is widely seen as an export powerhouse, but it now imports so many raw materials that it's running a trade deficit with the rest of the world."

This is a no-brainer. Dr. Sjuggerud has found a company that's the world's largest supplier of raw materials -- one that stands to profit handsomely from China's insatiable appetite...

Now is the time to buy.

This company could easily shoot up 100% or more in the coming years, and make early investors very rich. And it's NOT located in China.

Even if China stocks crash, you'll still own the world's largest diversified commodities producer... not a bad place to have your money.

If you like the sound of this safer, alternative way to make big gains on the China boom, I'll send you all the details you need to get in on this opportunity right away in a Special Report called **How to Double Your Money in China... Without Touching Chinese Stocks**.

How to Get Started Now... For HALF-OFF

Is this the kind of research right for you? You'll have to decide for yourself.

One thing's for sure: Dr. Sjuggerud has found ways to make his readers outstanding returns -- even in the worst of times -- by publishing research like this.

And at just \$199 a year (and 3 full months, risk-free, to decide if it's right for you), I think it's the very best thing you can do for your portfolio and your future.

But right now, as I mentioned before, I'd like to offer you something even better...

If you sign up through this special offer, I'll give you more than 50% off the regular rate. You'll pay just \$99 for one full year of

Dr. Sjuggerud's *True Wealth* advisory.

For that price you'll get everything I've mentioned in this letter,
including:

1. Our newest Special Investment Reports on **The Original Secret of America's Royalty, The Private Banker's Fund, and How to Double Your Money in China... Without Touching Chinese Stocks...**

2. 12 issues of Dr. Sjuggerud's *True Wealth* advisory...

3. And weekly e-mail updates.

And, of course, you'll be the first to hear about any new Special Investment Reports, which you'll also get free as a subscriber.

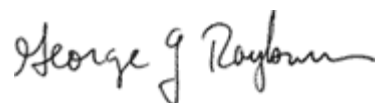
No one can predict the future. I won't try to tell you I know exactly what's going to happen in the markets tomorrow... next month... or a year from now.

But I do know that Dr. Sjuggerud's *True Wealth* will always keep you one step ahead -- protecting you from market downturns and showing you the most profitable places to invest your money.

I wouldn't want to invest any other way.

Click the "**Subscribe Now**" button at the bottom of this letter to sign up today.

Sincerely,



George Rayburn
Publisher, *True Wealth*
Executive Director, Stansberry & Associates Investment Research

P.S. There's something I forgot to mention... If you agree to give *True Wealth* a no-risk trial, I'd like to send you our brand-new 288-page **Book of Money**. It's the culmination of more than a year of work collecting the best financial secrets, strategies and resources that have been published by our parent company, Agora, over the past 25 years. You'll learn how to sell a \$10 stock for the \$50 price it once reached... how to earn a 135% dividend on a regular stock... where to find the best broker... where to find the best place in the world to buy real estate and retire... how to slash your taxes... how to buy or sell a private business... how to guarantee that your kids become wealthy, without a penny of inheritance... and much, much more.

You'll also get a free copy of the companion guide to this new volume. It's called the **Little Black Book of Money Resources**. In it, you'll learn how to get thousands of dollars of investment research free... how to slash the fees on your mutual funds... how to read a financial report... and much more. When we begin selling this book, it will cost as much as \$85, but it's yours free if you sign up through this special offer.

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A rectangular button with a blue gradient background and the text "Subscribe Now" in white, centered within the button.