Money Morning Members Only

# Money morning Membership MANUAL



## **Membership Manual**

Dear New Money Morning Member,

Welcome to *Money Morning*, a complimentary membership of like-minded investors and macroeconomic enthusiasts. Each day we bring you diverse perspectives and a thorough examination of the global trends and conditions that trigger opportunities in the market.

You have uncovered, in *Money Morning*, not only a daily publication that arrives in your inbox, but connection to a community and a wealth of resources created with one purpose in mind – to make investing profitable.

Thanks for signing up, and please feel free to let us know how we're doing – or what we could do better. You can write us or give us a call at 888.384.8339.

Best Regards,

ete Marten

Peter Meacham Membership Director

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## **Included in Your Membership**

*Money Morning* is a complimentary service that unlocks a wide array of benefits, from daily market commentary and in-depth research to exclusive services and deals with select partners in the trading and asset management industry.

Outlined below, you will find a list of the research that is included in your membership, along with the "Premium Newsletters" you will be able to access at steep discounts, as you make use of your membership.

You will also find information on the exclusive resources, tools, and deals available to you as a *Money Morning* member, along with instructions on how you can access and take advantage of these benefits.

## **Complimentary E-Letters**

Your membership includes all of *Money Morning's* high-profit sector research, delivered to your inbox at no charge through our daily morning edition.

Play close attention to the **members-only** section that falls just under the lead story each morning. There you will find the latest news about members' only research, new deals and offerings, exclusive reports, and news about our experts.

You can also access complimentary subscriptions to our specialized investor research. All you have to do is sign up (on our <u>Membership page</u>) for these e-letters, which include...

- Total Wealth
- Oil & Energy Investor
- Strategic Tech Investor
- Wall Street Insights & Indictments
- Power Profit Trades
- Sure Money

Below, you'll find an overview of each e-letter...

#### **Total Wealth**

*Total Wealth* is a complimentary e-letter from Keith Fitz-Gerald, *Money Morning's* Chief Investment Strategist. Keith has taken what he's learned over an illustrious career as a professional trader and market analyst, and distilled it down to three simple steps for individual investors...



- **Spot the trends:** Most investors are lucky to get in ahead of one or two really big trends in their investing careers. But Keith has proven you can do it over and over. He's done it for Wall Street, institutional clients, and now he's doing it for you. He'll show you the six unstoppable trends that are changing the world and moving trillions of dollars.
- **Pick the trades:** It's not enough to know what the trends are. You've got to identify the little companies set up to benefit most and the trading tactics that will squeeze every last dollar of profit out of these trends from lowball orders and averaging in to more sophisticated techniques, like options and shorting. Keith will show you what tactics are best-suited to max out the profit potential... and when it's time to change them.
- **Build your fortune:** To leverage these trades into a lifetime of wealth, you need a small arsenal of risk management tools: trailing stops, profit targets, hedges, and the right portfolio structure. Nobody does this as well as Keith. He will walk you through every one of these tools, with real-world examples.

Absolutely any investor can put Keith's *Total Wealth* system to work – especially with Keith showing you how to do it every week. Follow along each week, as Keith rolls out the biggest trends and shows you how to trade them and build your own "total wealth."

#### **Oil & Energy Investor**

Dr. Kent Moors is our Global Energy Strategist. His access to behind-the-scenes sources and major energy players throughout the world gives him insight and perspective on global energy markets and emerging trends that you just can't find anywhere else.

Topics such as oil prices tend to drive the headlines day in and day out. But Kent uncovers the underlying and lesser known variables that will shape the future of energy and make long term investors very happy in the process.

Kent is currently Executive Chair at the Global Energy Symposium and has been a leading consultant on the energy markets for 40 years, working for major clients that include:

- Six of the world's top 10 oil companies
- Leading natural gas producers throughout Russia, the Caspian Basin, the Persian Gulf, and North Africa
- High-level officials from the U.S., Russian, Kazakh, Bahamian, Iraqi, and Kurdish governments
- Governors of several U.S. states and the premiers of two Canadian provinces
- The Bank of England, the Caribbean Business Enterprise Trust, Citicorp, Control Data, AT&T, Deutsche Bank, EDS, the European Bank for Reconstruction and Development, the International Finance Corporation, the Russian Central Bank, and Westinghouse.

The intelligence he gets from meeting with his clients year round is invaluable to investors of all shapes and portfolio sizes. The big Wall Street players call him all the time, but he never gives them any exclusive insight that he wouldn't share with his readers first. Kent makes his recommendations in *Oil & Energy Investor* – an advisory letter for investors who don't, or simply *can't*, get access to this kind of information.

In every issue, Kent focuses on stories that go beyond the headlines on television or in financial journals, and explains to you what is really going on in the markets. You'll find out what the energy industry's biggest players are really doing to make more money for themselves... and how you can profit from their moves.

#### **Strategic Tech Investor**

Michael Robinson is our Tech Specialist, and he's convinced that the road to wealth is paved with technology profits. The technology sector has outperformed real estate, gold, commodities, manufacturing, transportation, and just about everyone else.

Right now, Michael believes that technology has the potential to get dramatically more lucrative. He looks at many complex layers of "disruptive" technologies (paradigm-shifting changes) that he says are coming together to create some of the biggest opportunities of the last 50 years. With Michael's *Strategic Tech Investor*, you won't miss any of them.

Michael's been a giant in tech investing for more than 30 years. As a leading analyst and tech journalist he's been on the forefront of just about every major emerging technology story of the last decade. He's even been nominated for a Pulitzer Prize for his reporting on the sector.

His privileged access to technology-pioneering CEOs, prize-winning scientists, and high-profile industry insiders has allowed him to consistently give investors huge gains on remarkable breakthroughs like 3D printing, the mobile wave and shale energy technologies well before anyone else.

Michael will be your guide in this new era. Every week, he'll share with you something new from the long list of trends and discoveries on his investment radar screen. He will help you make sense of all these fast-changing technologies. He'll show you what companies are on the forefront, and whether or not they're ripe for your investment.

*Strategic Tech Investor* puts you directly in touch with high-tech research, analysis, stock picks, and strategies from a sector with more exponential, explosive growth than any other.

#### Wall Street Insights & Indictments

It's very hard to understand how the high-stakes games of Wall Street are *really* played from the outside. What you need is a gatecrasher who can decipher Wall Street's machinations for the average investor. Maybe you can't beat the system, but you shouldn't lose out just because you aren't an "insider."

Enter our resident renegade and iconoclastic trader, Shah Gilani. Some call him subversive, even eccentric. But his readers call him "right."

After years as one of the most successful traders with a seat on the Chicago Board of Exchange, he refined his knowledge of credit markets on the trading desk of Lloyds Bank. He's also a seasoned veteran of old-line New York and Boston investment banks and trading houses. A former hedge fund manager, he's made a lot of clients a lot of money.

In *Wall Street Insights & Indictments*, Shah Gilani gives you an uncompromising (and uncompromised) perspective that not only provides the unvarnished truth, but lets you can get in *ahead* of the market-movers. He's currently tracking some of the immense "Disruptors" that will become the biggest drivers of dynamic change in the markets. You can ride these moneymaking shifts to the top.

As a member of *Insights & Indictments*, you'll not only get the big picture according to Shah. You'll also find out how to trade it for maximum gains. And you'll get it all as a courtesy benefit of *Money Morning* membership.

#### **Power Profit Trades**

As *Money Morning's* Options Trading Specialist, Tom Gentile is one of the world's foremost authorities on stocks, futures, and options trading. Tom brings over 25 years' experience in the securities industry to *Power Profit Trades*, and his style of trading systems and strategies is designed to help individual investors propel themselves past 99% of the trading crowd, into the "1%" of highly successful investors.

Tom climbed the ranks of the American Stock Exchange at a rapid rate. In 1993 Tom and a group of partners started an educational company called Optionetics, which became a leader in the field of options education.

Tom is an author and co-author of over a half-dozen books, including *The Options Course*, The *Volatility Course*, *The Index Course*, and *The Stock Market Course*, each of which is accompanied by a hands-on practice workbook.

He removes the fear of the unknown and breaks down what can happen – *both good and bad* – when trading options. Tom shows you what to do and the proper rules to follow to maximize your profits and minimize your risks.

Trading always involves risk, and some fear. But when you have a predetermined, successfully practiced and established trading process, you will be able to manage the risk and overcome that fear. *Power Profit Trades* will walk you through that process.

#### Sure Money

Michael E. Lewitt is a storied financial author and a widely recognized credit strategist. He's been managing money for institutional investors and his high-net-worth clients for 25 years, building a remarkable track record of keeping their money "sure" in all market conditions.

He was lauded by the *Financial Times* for accurately predicting both the 2007 market crash and the 2000-2001 credit crisis.

Michael believes that global economies can no longer overcome the suffocating weight of debt that is sapping their vitality. As a result, he has specific predictions for when and how bad things could get.

Michael's ultra-wealthy clients are already well-positioned and protected. Now, for the first time ever, he's sending his forecasts and warnings (and even his advice) directly to you as well.

In *Sure Money*, Michael's mission is to help individual investors understand what asset classes are going up and which ones you want to avoid at all costs. Each week he lays out the global market picture with unparalleled clarity. As a *Sure Money* subscriber, you'll learn how to profit, too.

A subscription to *Sure Money* is another complimentary benefit of your membership. All you have to do is sign up.

## **Premium Newsletters**

For investors or researchers who would like to access premium recommendations, which contain another level of detailed guidance, actionable insight, and specific recommendations, we also offer our experts' premium newsletters. These are not included in *Money Morning* membership, but you will be able to acquire discounts on them through loyalty rewards (more on this on page 8). Our premium newsletters include...

- The Money Map Report
- Energy Advantage
- Nova-X Report
- Private Briefing

Below, you'll find an overview of each Premium Newsletter...

#### The Money Map Report

The *Money Map Report* is our most far-reaching publication, both in terms of the member base, and the global dynamics that Keith Fitz-Gerald and his team of investing specialists examine to identify the biggest profit opportunities.

#### A Money Map Report subscription includes:

- 12 monthly newsletters with at least one new investment recommendation;
- 52 weekly email updates;
- Urgent "Profit Alerts" that tell you when to exit a position;
- Access to the *Money Map Report* model portfolio, plus past newsletters and alerts;

- Research reports on different market sectors (commodities, income, energy, and more), with investment ideas and recommendations for each one; and
- Keith's book: The Money Map Method: How to Create Lifelong Wealth in a Forever-Changed World.

Additionally, all of our expert advisors share their best pick of the month – all rolled into one monthly newsletter. *Money Map Report* is a great way to start with our paid services and find out which fast-moving trends are about to reward investors, the best way to play each, and how to structure your portfolio for the biggest gains.

#### **Energy Advantage**

In *Energy Advantage*, Dr. Kent Moors digs deep into the latest trends and opportunities in oil, natural gas, fossil fuels, nuclear, and alternative energy, and shows you precisely how to profit.

Traditional "buy and hold" investing is no longer the right – or the most profitable – approach. Everything we know about energy is changing – our sources, how we trade it, how we produce it, even how it's financed. Indeed, the new wave of mega-profits will go to investors who understand these changes and know just how to take advantage of them.

Through *Energy Advantage*, Kent takes care of the detail and groundwork to make it easy for his readers to make the real gains in energy.

#### The Nova-X Report

*The Nova-X Report* is Michael Robinson's research service – for which *Strategic Tech Investor* is the companion piece. *Nova-X* puts you directly in touch with high-tech analysis, stock picks, and strategies that Michael provides.

Michael has covered nearly every major tech breakthrough since the personal computer, and here he'll show you specific ways to pinpoint the most promising tech opportunities before they become mainstream, and often make a fortune in the process.

The key to winning in tech investing is to ignore the hype, while pouncing only on companies that offer real growth. Michael shows you how to do this every month. Each issue explains exactly how to capitalize on these opportunities for the biggest gains.

Today more mind-blowing technologies are hitting the market faster than ever before. As a 35year veteran Silicon Valley tech analyst, Michael Robinson is perfectly positioned to seek out these transformative technologies months – even years – before they hit the mainstream.

In *The Nova-X Report* Michael will show you how to best use his unique "tech wealth strategies" for delivering winners like clockwork in all the biggest movements of the day, including the mobile revolution, big data, the Internet of Everything, and cloud computing (just to name a few)...

#### **Private Briefing**

Bill Patalon has been writing for Money Map Press since the very beginning, and as Executive Editor, he has direct access to *all* of our highest-level research and picks. He is also an award winning financial writer who has covered the financial markets, business and economics for over 30 years.

*Private Briefing* is where Bill regularly introduces his readers to exciting wealth-building opportunities you just can't find anywhere else – before the whole world ultimately finds out.

This is a remarkable research service that gives you a real chance to make a lot of money in the markets over the next few years, and Bill is a distinctive voice who is uniquely capable of taking the best ideas all of our experts have to offer and distilling them into a regular briefing for his readers. If you're new to our premium services, this is a great place to start.

## **Exclusive Benefits**

#### **Loyalty Rewards**

As mentioned above, the more you make use of your membership, and engage with our research, the more we want to reward you with discounts and exclusive access. Every email we send out to our members has a tally of points in the upper right corner. Keep track of those points and you'll be entitled to the following discounts from us...

Starting right now - You can get 50% off the price of Bill Patalon's Private Briefing.

**1,000 loyalty points** – You can get more than 75% off the price of any one of our premium monthly research newsletters.

**2,000 loyalty points** – You get 47% off the price for joining the *Passport Fellowship* – a groundbreaking new service that allows you to tap into the full breadth of all of our premium newsletters – Michael Robinson's *Nova-X Report*, Keith Fitz-Gerald's *Money Map Report*, Dr. Kent Moors' *Energy Advantage*, and Bill Patalon's *Private Briefing* – all for one inclusive price.

**3,000 loyalty points** – You can take a significant discount on any of our Elite Trading Services, including Kent's *Energy Inner Circle*, Keith's *Geiger Index*, Michael Robinson's *Radical Technology Profits*, Shah's *Capital Wave Forecast*, and many more.

(Feel free to call our VIP Services director at **1.855.509.6600** to learn more about why members like our faster-paced research services.)

**5,000 loyalty points** – *Money Morning* members are eligible to join the *Passport Club*, and you can receive a nice discount at this level of rewards points. The *Passport Club* is the highest level of membership at Money Map Press. It is a lifetime membership that includes all of our research – exclusive reports, premium newsletters, and elite trading services. The *Passport Club* is reserved for members who have been invited.

#### **Exclusive Deals**

Our goal at *Money Morning* is not to be a personal advisor or a hand holder. We are here to help you take control and responsibility for your financial life. We'll do whatever we can to help you understand investing and how to make investing profitable.

To that end, we also seek out opportunities to help our members save on the execution of trades and investments. Today it's easier than ever to manage that process on your own and avoid what Warren Buffett refers to as "frictional costs." That's all thanks to discount brokerages like TDAmeritrade, eTrade, and Schwab, and we recommend using them.

But we have a relationship with **EverBank**<sup>\*</sup> and **EverTrade**<sup>\*</sup> because we believe strongly in their products. And so we've worked with them to bring you a series of money-saving offers exclusive to *Money Morning* members:

- On-demand access to more than 25 global trading desks, so you can buy the fastest-growing companies in the world, even if they're not listed in New York.
- 20 free domestic trades in your first three months with EverTrade Direct Brokerage.
- Huge savings on account minimums.
- A \$50 bonus in your EverBank Yield Cash Management Account if you hold \$5,000 or more in unallocated metals with a Non-FDIC insured Metals Select account.
- Plus, you'll get access to the most competitive checking, CD, and money market rates in the country.

To learn more, click <u>here</u>, or call **855.278.8615**. When you call, be sure to mention the **Money Morning** members-only access code: **12566**.

#### Simple, Effective Risk Management

Our editors recommend setting trailing stops on nearly every stock play. They lock in gains and help manage risk. It *used* to take extra work to set them, but trailing stops are simply one of the most powerful tools an investor can have. Our partners at TradeStops have arranged the best deal *anywhere* for our members on their proprietary technology, designed to track trailing stop alerts on your portfolio. TradeStops can track up to 200 simultaneous alerts on the U.S., London, and Canadian equities and indexes. You can even track U.S. mutual funds.

Learn more about TradeStops here.

### **Member Resources**

#### **Premium Stock Reports**

In your first email from us, after signing up, you should have received a premium, members-only report. In fact, members have access at any time to an entire repository of these reports with valuable and timely information about the markets and wealth management strategies.

#### **Investor Forecasts**

Along with our reports we also regularly issue investor forecasts covering projected sector performance, and individual asset classes, such as gold and silver, companies, and commodities.

#### **Exclusive Interviews**

Members also have access to our archive of exclusive interviews with investing greats like Jim Rogers, Frank Holmes, and Joseph Merrick.

#### **Opportunity Alerts**

Every single month, more than 15.2 million investors come to *Money Morning* for independent ideas. But members get actionable ideas, as well – and stay on top of rapid changes both in the market and specifically related to our recommendations through **Urgent Investor Briefings** and **Daily, Actionable e-Advisories**.

Our members experience the most significant gains early on, before our research "spreads" to other outlets. So keep an eye on your inbox because our members are always the first to know it's time to "move."

#### **Investing Guides**

Our members join *Money Morning* starting at every point along the spectrum of investing expertise. Whether you need to better understand how to start trading, better manage your portfolio, or just need a review of the basics, our series of investment guides are a great, free resource. They include:

- The Members-Only Trading and Investing Guide;
- The Members-Only Options Guide; and
- The Members-Only Guide to Short Selling.

#### **Essential Reading**

As an added service to save you the trouble of sifting through literally thousands of titles when looking for books on investing, we've curated a list of the best books ever written on investing, and listed them all on one page for our members.

## **Investment Philosophy**

The overarching principle that informs our investing philosophy is one of "diverse perspectives, consistent aims." At *Money Morning*, our focus is on making investing profitable for our members. We maintain this focus through an empirical, unbiased approach. Political and economic ideology takes a back seat to time-tested results. Theories take a back seat to the facts and realities on the ground.

So our research is characterized by a disinterest in any theoretical, academic, or ideological uniformity. But at the same time, all of our experts, writers, researchers, and staff adhere to a few guiding principles that necessarily underpin all of our recommendations...

**Be very wary of emotional investing.** Human psychology makes objective decisions about when to cut losses or take profits extremely difficult if not impossible. Even in retrospect, we find ways to rationalize investment decisions that were clearly irrational. Being conscious of all of our biases and tendencies helps but it isn't enough. Risk management tools like trailing stops and various options strategies are a requirement and are baked into all our recommendations. Loss prevention and meticulous risk management are an absolute must.

**Employ the "Money Map Method**." In keeping with the theme of risk management, a properly balanced portfolio is essential. Our Chief Investment Strategist, Keith Fitz-Gerald, employs the 50-40-10 balanced portfolio allocation strategy to minimize risk and maximize gains. That is 50% of your portfolio should be comprised of defensive positions that will hold their value, 40% globally recognized brands with high cash flow, high dividend yield, and strong balance sheet positions, and 10% higher risk, potentially giant gain opportunities.

**Stay focused on the big picture**. It's easy, and even sometimes useful, to remain focused on the minutiae that is involved in investment decisions. But the details must always be taken in the context of the larger, macro trends that are taking shape to form a complete investment picture...

Keith, for example, is focused on unstoppable trends that drive global growth, such as demographic shifts and resource allocation. Kent focuses on the technological and geo-political shifts that will create dramatic changes in the energy sector. Michael is focused on how tech changes the way we communicate, interact, and work, and Shah keeps his eye on the disruptors undergirding our financial sector as a whole.

These are the big picture considerations that should always be the backdrop for the analysis of an individual opportunity.

**Independence**. Money Map Press remains a completely independent financial publisher. Our ideas, recommendations, and advice to our readers is never "paid for" or influenced by the companies we write about or outside advertisers. They emerge instead out of how we see the world changing, and how those changes can be leveraged to make investing profitable for all of our members.

## **Our Mission**

Our mission at *Money Morning* is simple. We make investing profitable for our members. Whether that profitability comes from our expert stock recommendations, strategic investing advice, discounted premium services, or exclusive deals through our partners – all depends on how you, as a member, choose to take advantage of the research and resources we develop and curate.

We value your participation, engagement, feedback, and loyalty. In exchange, we work to provide you with thoroughly researched analysis and profitable takes on the news, resources, tools, and services that will equip you with everything you need to tap into the opportunities in the markets today.

*Money Morning* is more than just another special interest publication or financial newsletter service. We are a growing community of like-minded people sharing ideas that make investing profitable.

## **Our Experts**



Keith Fitz-Gerald Chief Investment Strategist



**Dr. Kent Moors** Global Energy Strategist



**Shah Gilani** Capital Wave Strategist



**Sid Riggs** Small-Cap Investing Specialist



Michael Lewitt Global Credit Strategist



**D.R. Barton** Technical Trading Specialist



Michael Robinson Defense and Tech Expert



**William Patalon** Executive Editor



**Tom Gentile** Options Trading Specialist



**Peter Krauth** Resource Specialist



**Ernie Tremblay** Biotech Investing Specialist

## **Expert Specializations**

*Money Morning* experts employ a variety of approaches in their research and analysis. Each expert has a distinct perspective, sector focus, methodology – and personality.

**Chief Investment Strategist, Keith Fitz-Gerald** cut his teeth working for one of the world's leading investment powerhouses, managing billions of dollars, and worked for 20 years as a professional trader and licensed CTA. Today he's a leading financial analyst and regular guest on Fox Business, CNBC Asia, and BNN, and his writings have been featured in *The Wall Street Journal, WIRED*, and *MarketWatch*. He was hailed as a "Business Visionary" by Forbes.com.

**Global Energy Strategist, Dr. Kent Moors** is the guy the major oil countries turn to for advice on how to tap into their energy reserves. He's a 35-year expert in oil and gas policy. He has consulted for six of the world's top 10 oil companies, high-level government officials, and private institutions in 25 countries around the world.

**Capital Wave Strategist, Shah Gilani** ran his first hedge fund in 1982 from his seat on the floor of the Chicago Board of Options Exchange, and he's a veteran of old-line NYC and Boston investment banks and trading houses. He understands how money flows between asset classes better than anyone you'll meet. He's made a lot of money for his readers, too.

**Tech and Defense Specialist, Michael Robinson** is one of the top financial analysts working today. He has led an impressive 35-year career as a leading tech analyst: working hand-in-hand with Silicon Valley venture capital firms, uncovering the rare earths crisis, and even earning a Pulitzer Prize nod.

**Executive Editor, Bill Patalon**, who's been with Money Map Press since Day One, is a 30-year veteran analyst of business, economics, and financial markets, as well as an award-winning financial writer.

**Biotech Investment Specialist, Ernie Tremblay** has over 20 years' experience studying and writing about the latest developments in health, medicine, and related technologies. He understands the FDA approval process, the "hard science" behind these drugs, and the market demand for them, better than almost anyone else on earth. He has mastered the complex dynamics that determine whether a new drug will be a breakthrough winner - or just another casualty of the FDA approval process.

**Small-Cap Specialist, Sid Riggs** has served behind the scenes at Money Map Press as Director of Research since 2009, analyzing hundreds of securities and helping to guide thousands of members to tens of millions of dollars in gain opportunities. He's an expert in the identification of specific market catalysts with above average potential in a wide variety of industries, but especially the small-cap sector.

**Global Credit Strategist, Michael Lewitt** has spent the last 25 years in the securities industry specifically and the last 20 years in the investment business. He is a Wall Street and hedge fund veteran and publishes the highly-regarded *The Credit Strategist*. He co-founded Harch Capital Management in 1991 and formed The Credit Strategy Group in 2012. Michael specializes in connecting the disparate parts of our intricate economy with unparalleled clarity.

**Technical Trading Specialist, D.R. Barton** is one of the most widely read financial coaches and is a world-renowned authority on technical trading with 28 years' experience. After a highly successful career as a chemical engineer with DuPont, D.R. retired early to pursue his passion – showing investors how to build financial freedom. He has helped hundreds of thousands master the powerful trading techniques that professionals use. D.R. is also the co-founder and COO of the Directional Research and Trading Hedge Fund Group, and holds the national spotlight as a leading expert on systems design for risk reduction.

**Options Trading Specialist, Tom Gentile** has over 25 years' experience trading stocks, futures, and options. Tom is the founder of Optionetics, a financial education company that he later sold to one of the world's largest retail brokerages. Since 2009 Tom has taught more than 300,000 traders the specific secrets to spotting high-probability and low-risk trade opportunities, using the insight into picking winners that he shares with our members.

**Resource Specialist, Peter Krauth** is a former portfolio adviser and a 20-year veteran of the resource market – with special expertise in energy, metals, and mining stocks. He's based in resource-rich Canada so he can visit mines and processors every week...

## Thanks for Being a Member

Welcome, once again, to *Money Morning* membership. We're glad you've joined and hope you take every opportunity to get the most out of *Money Morning*.

Look for your daily issues each morning, where you'll find our latest analysis of the day's financial news, along with new features and offerings for you, as we work to expand the membership experience.

We hope this relationship will be as profitable for you as it is fulfilling for us...

For the entire Membership Team, I'm Peter Meacham, Money Morning Membership Director.

<u>Please Note</u>: From time to time, Money Map Press will recommend stocks or other investments that will not be included in our regular portfolios. There are certain situations where we feel a company may be an extraordinary value but may not necessarily fit within the selection guidelines of these existing portfolios. In these cases, the recommendations are speculative and should not be considered as part of Money Map Press philosophy.

Also, by the time you receive this report, there is a chance that we may have exited a recommendation previously included in our portfolio. Occasionally, this happens because we use a disciplined selling strategy with our investments, meaning that if a company's share price falls below a certain price level, we immediately notify our subscribers to sell the stock.

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