SPECIAL BRIEFING

CRASH-PROOF:

How to Protect Your Savings, Your Investments and Your Retirement From the Meltdown Headed Your Way

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Investor's Report
From: Bill Patalon, Executive Editor
For: *Private Briefing* Subscribers

Crash-Proof: How to Protect Your Savings, Your Investments and Your Retirement From the Meltdown Headed Your Way

Dear *Private Briefing* Reader,

The report in your hands may well be the most important one you'll read all year – or at any time.

Because the information contained in it could very well spare you and your family during a market "meltdown" that is all but certain to strike, possibly before the year is out.

By following the steps detailed in this briefing, you'll be able to "insure" your investments against any and all adverse market moves. Doing so will not only place you among the few who survive the coming crash, but you could actually see your net worth rise as much as $3 for every $1 in insurance you acquire.

In a moment, I'm going to walk you through the three types of "crash insurance" you absolutely must have. I'll show why you need each type of "coverage," how to purchase it and how much money you can expect to make off of it should the markets take a drastic turn for the worse.

But first, I want to make sure you understand something important…

I'm not urging you to "insure" your investments just to scare you or because I enjoy drama and sensationalism.

The reason is: Virtually every indicator I've examined says the markets are headed in the same direction – down.

So I created this custom survival guide to make sure you and your family stay safe – and prosper – in the months ahead.

A Crisis Heard 'Round the World

The catalysts for a global meltdown are impossible to ignore…

- In **Brazil**, they're facing the worst economic crisis since the **Great Depression**, thanks to tumbling commodity prices, 10% inflation and dismal economic growth of 0.1%.
- In **Japan**, the **Bank of Japan's** negative interest rates have triggered a rush on home safes where the Japanese can store their cash – and the interest rate is an attractive... "zero." Think about that. In Japan, it's more profitable to keep your money in a home safe than in a bank. Plus, your safe guarantees you'll get all your money back – the bank's negative interest rates guarantee you won't.
- In **Greece**, the debt crisis continues to worsen as well, as its economy falls back into recession, unemployment soars above 30% and questions arise as to whether or not the **International Monetary Fund (IMF)** will participate in Greece's third bailout. With the **National Bank of Greece** losing 94% of its market value in six weeks, I'm afraid we could see that nation implode in the blink of an eye.
- In the **United Kingdom**, the banks and home builders are flashing early-warning signs saying that the country is joining Greece in recession. Share prices of home builders have fallen 18%, banks are down 13% and construction spending has fallen 10% during the past six months.
- In **France**, **President François Hollande** declared a state of economic emergency as the unemployment rate soared to an 18-year high of 10.6% as exports and consumer spending fell in the third quarter of 2015.

- In **China**, things continue to look bleak. The government increased its debt *28 times* over the past 16 years – bringing total debt up to a whopping 300% of GDP. And all that in an economy whose growth has hit a brick wall.
- In **Russia**, the country continues to find itself in the midst of its worst economic crisis since 2008. Not only did its economic output decline by 3.7% in 2015, but it is now projected to fall another 1% in 2016. All thanks to falling oil prices and economic sanctions brought about by its annexation of **Crimea**, killing investment there.

And those are only some of the woes assailing the global economy.

> If the stock market's recent 1,466-point slide is any indication of what is headed our way, now is no time to take a wait-and-see approach as global growth continues to slow.

Consider…

- In the oil and gas sector, one-third of U.S. oil and gas production companies are at "high risk" of going bankrupt in 2016 – thanks to $40-a-barrel oil that makes it virtually impossible for them to profit. That's on top of the 60 oil and gas companies that filed for bankruptcy over the last 16 months. According to **Deloitte**, that number could triple in 2016.
- In the financial sector, bank stocks are on the cusp of bear-market territory, falling 19% over the past 12 months – even as the banks' profits climbed 11.9% in 2015. With the **U.S. Federal Reserve** likely to follow **Europe's** negative interest rate policy, I wouldn't plan on a banking recovery any time soon.
- In the technology sector, signs of a second Internet investment bubble are all around us as well, with **Netflix** (-37%), **Yahoo** (-39%), **LinkedIn** (-60%), **Yelp** (-65%), **Groupon** (-70%), and **Twitter** (-70%) all off their 52-week highs. Even the biggest moneymaker of all, **Apple** is off 20% from its May 22, 2015, high. With **Gartner** forecasting that device spending will decline

in 2016, I suggest you consider technology crash insurance before next quarter's earnings come out.

- In the housing sector, the "housing recovery" looks to be on shaky ground, too, as bank repossessions increased 38% in 2015, foreclosure rates rose in 24 states, and both housing starts and permits declined in January. On top of that, the stock prices of **Wall Street's** two largest home builders cratered nearly 20% in the first six weeks of the year.

And as if that weren't bad enough, in the retail sector, sales continue to weaken, with 2015 the weakest year for retailers since 2009. The slowdown was across the board. According to the **U.S. Department of Commerce**, 6 of 13 major categories showed declines in demand, including electronics, clothing and food. Even sales of gasoline slumped – shocking, given the historically low oil prices.

And as frightening as all of that is...

It's not the main reason I know it's time to insure your investments against collapse.

The Insider Track

The main reason is that dozens of big-name hedge funds and institutional investors like **Goldman Sachs**, **Morgan Stanley** and **UBS** are spending millions of dollars insuring *their* investments.

Morgan Stanley has insured itself against a decline in the **Dow Jones Industrials**, the **Nasdaq 100** and the **S&P 500**. Goldman Sachs has insured itself against a collapse in the banking and basic materials sectors.

Deutsche Bank, **Altus Capital**, **Royal Bank of Canada**, UBS and **Barclays** have also insured their assets against a major global decline across numerous sectors.

It's practically a law of nature that connected "insiders" know things that the rest of us don't, so you have to ask yourself...

What do the insiders know? I think you'll agree that the answer is obvious: They know a crash is just around the corner. It's coming. Maybe not today or tomorrow, but soon.

In all my years, I've never seen a more dangerous time for investors.

That's why it's crucial to your financial future that you not only understand how crash insurance works but also learn how to employ it to protect your investments – especially now as the global markets continue to deteriorate.

So let's get started.

Safeguarding Your Future

Crash insurance isn't like the insurance you own on your home or car. It's an *investment* you can make in the markets – just like any other investment you might make.

It works like a child's teeter-totter. When the market goes down, the value of "crash insurance" goes up.

In other words, this investment pays off for you when other investments – the ones you're insuring – fall in value. At the extreme, this type of insurance could hand you huge returns when the markets crash.

This is how Barclays saw a 30% *gain* as oil prices *fell* below $30 a barrel… how Deutsche Bank enjoyed an 87% spike as China's stock market plummeted… and how **Evergreen Capital** saw a 22% rise as the **Russell 2000** lost 20%.

Their crash insurance worked as it was designed – it rose in value when the markets sold off – just as it did during the 2008 sell-off.

Here's the best part…

The same way a home/auto policy lets you choose the amount of coverage you want, you can invest in those particular forms of crash insurance that best meets your needs depending on your investment portfolio at any particular time.

For example…

If your investments happen to be heavily weighted toward the Dow, you can buy crash insurance on that index. The same holds true with the S&P 500, the Nasdaq, the Russell 2000, Chinese and Japanese emerging markets, or even individual sectors.

If you have a position in utilities, banks, oil and gas, real estate, or consumer goods you want to protect, you can buy insurance on those positions as well.

Wherever in the markets you have exposure, you can buy insurance and shore those positions up.

You can choose from three broad strategic categories, or "policies": **Basic**, **Umbrella**, and **Specialized**.

Let's look at each one of these together now, starting with Basic.

"Basic Insurance" Protects You From a Hit Close to Home

If you've followed the markets since 2009, you might conclude that things are looking pretty good.

After all, since bottoming out in March 2009, the U.S. economy has made an impressive comeback.

The **Nasdaq** has soared 232%...

The **Dow Jones Industrial Average** is up 145%.

The **S&P 500** performed best – a stunning 182% increase.

But those statistics, though they look promising on the surface, conceal a depressing reality.

Those gains were fueled by income-starved investors clutching at the cheap money the Fed dangled in front of them under the guise of "quantitative easing."

Now, after seven years spent testing new highs, the U.S. stock market is showing signs of exhaustion.

Since the beginning of 2015, the once high-flying Nasdaq is down almost 5%, the Dow Jones is down 10% and the S&P 500 is 9% in the red – having fallen for two straight months.

Those numbers might not seem too worrisome. But consider this…

We've only seen declines like those *twice* since 1995: once right before the dot-com crash of 2000… and again just before the historic meltdown of 2008.

This repeat of history hasn't gone unnoticed, and you don't have to listen very hard to hear bears growling on Wall Street.

With the U.S. stock market sagging, oil's disastrous run throughout the year and China's deteriorating economy, analysts have cause enough to bet the farm on a U.S. stock market crash in 2016. Influential investors like **Warren Buffett**, **John Paulson** and **George Soros** have all begun insuring their exposure to American stocks.

For example, at the end of the second quarter of 2012, **Berkshire Hathaway Inc.**, Buffet's multinational conglomerate holding company, held 10.33 million shares of **Johnson & Johnson (NYSE: JNJ)**. At the end of the second quarter of 2014, it held only 327,100 shares. Over a two-year period, Buffett's holding company sold off 96.8% of its holdings in Johnson & Johnson.

Berkshire Hathaway also culled its holdings in **Kraft Foods Group Inc. (Nasdaq: KRFT)**. In the second quarter of 2012, Buffett's holding company held 58 million shares; two years later, it held just 192,666 shares. That's a 99.7% sell-off.

The Basic stock crash insurance policy is the **Rydex Inverse S&P 500 Strategy Fund Investor Class (MUTF: RYURX)**.

This "set it and forget it" protection plan is an **inverse fund** that tracks the S&P 500. The Rydex *rises* 1% every time the S&P *falls* 1%. Studies suggest that having 2% to 5% in an investment like this not only dampens overall portfolio volatility but also hedges the income stream and principal value of your investments at the same time.

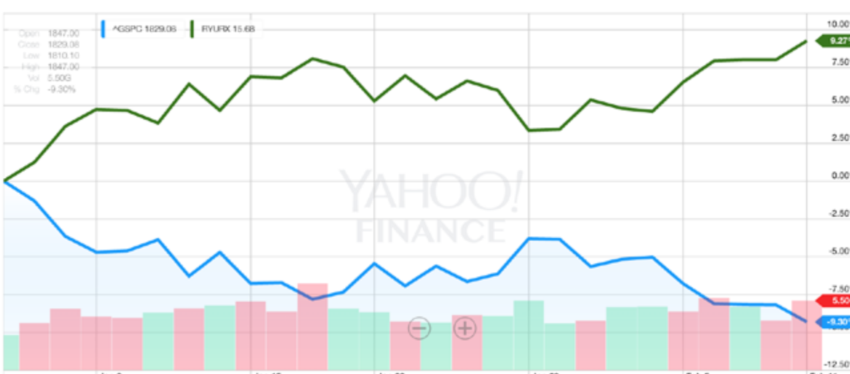
As a crash insurance policy, the Rydex is so effective a hedging tool that I recommend you allocate a fixed portion of your portfolio to it.

To see the kind of protection the Rydex offers, look at how it would have saved the retirements of millions of investors in 2008.

As the markets lost 56% of their value from October 2007 through March 2009, over that same period the Rydex *rose* 81%. As a result, those who used this basic policy to protect a $100,000 IRA would have ended up $81,000 richer when the markets collapsed. By contrast, those who didn't insure their IRA would have found themselves $56,000 poorer.

Now fast forward to the first six months of this year.

While the market was losing 12.2% of its value, and costing investors a fortune, the Rydex was increasing by 9.3%.



And with **JPMorgan Chase** saying it expects S&P 500 earnings to fall by 9% in 2016, now is a great time to buy the Rydex and insure your investments.

"Crash Insurance" isn't just for protection. It can also be a tremendous source of profit.

Just look at the gains some of the world's biggest banks and hedge funds have seen just since January:

- **Barclays'** crash insurance has increased in value as much as 33% as oil prices have fallen below $30 a barrel…
- **Deutsche Bank's** crash insurance has delivered as much as an 89% payoff as Chinese stocks fell more than 18%…
- **Evergreen Capital's** crash insurance has risen as much as 22% as the **Russell 2000** lost 20%…
- **Royal Bank of Canada's** crash insurance has delivered a peak 28% return as bank stocks have fallen by 17%…
- **Susquehanna International Group's** crash insurance has risen as high as 29% as small-cap stocks too have fallen by 14%…

Remember, these gains were made when the market was just going through shaky tremors at the beginning of the year. The worse things get, the more you can make from your "crash insurance."

"Umbrella Insurance" Protects You From a Global Financial Armageddon

The purpose of insurance – any insurance – is to protect you against bad scenarios that could happen, and that includes "worst case" scenarios.

Several economic indicators are sending warning signs that the biggest economic collapse in a generation is almost here.

To put it mildly, the numbers don't look good.

On top of persistently low GDP growth and deflation we also see that financial assets are overvalued and investors are overleveraged. Those investors are taking excessive risk because they believe the central banks will always be on hand to provide any needed liquidity.

These are just a handful of factors that point to a global economy that is ailing and riddled with recession.

Right now the countries officially in recession include **Greece**, **Belgium**, **Italy**, **Portugal**, the **Netherlands**, **Czech Republic**, **Venezuela**, **Brazil**, **Russia**, **Taiwan** and **Ireland**, just to name a few.

Now, a recession is defined as two consecutive quarters of negative economic growth. But textbook formalities aside, if you've been paying attention to economic data, you've noticed a weird pattern that should concern *everyone*.

Specifically, government officials have been playing a "bait in switch" game. They've been systematically cloaking the economy's weakness.

First, they put out bullish estimates on the economy, often with great fanfare. Next (with less fanfare), they "revise" those estimates downward by a few points so the "official" numbers will look better by comparison.

Eventually, even the "official" number is revised downward.

For instance, **eurozone** officials just clarified that their economy didn't actually expand at 0.5% in the first quarter of 2016 – it was more like 0.4%. But they could keep lowering those numbers in the future. It's a sleazy trick.

Another reason the global economy is tanking is that the global political landscape is littered with land mines.

Look at the United Kingdom. After Britain recently voted to leave the European Union, it created a ripple effect through the global markets:

- The pound dropped like a stone – falling over 10% against the dollar in the biggest intraday fall of any major currency in decades.
- Japan's Nikkei slid by more than 7.9% to 14,952 points, its lowest level since February.

- Germany's DAX lost more than 7%.
- In the U.S. stocks nosedived, with the Dow falling 402 points by mid-morning.

But the biggest bloodbath was in European stocks. Europe's stock market tanked at the open – with the country's largest banks taking the sharpest blow. (Both Lloyds and Barclays were both down over 30%). Britain's decision to leave the EU has blindsided investors and analysts alike, and this historic decision will likely plunge the country –and the markets- into uncertainty for several years.

In China, the stock market is already down more than 40% from its peak, Chinese exports were down 25.4% on a year-over-year basis in February, and Chinese economic numbers overall have not been this poor since the depths of the last global recession.

At the same time, the Japanese economy continues to struggle. Japanese GDP has shrunk for two out of the last three quarters, while industrial production recently experienced its biggest one-month decline since the tsunami of 2011. Plus, business sentiment has fallen to a three-year low.

The **Nikkei** has dropped by about 5,000 points from where it was last summer, and some analysts believe that Japanese markets "are being destroyed" due to massive intervention by the Bank of Japan.

On the other side of the world, Brazil, the seventh-largest economy on planet, is enduring its worst recession in 25 years.

In Venezuela, people line the streets of the capital **Caracas** to hoping to buy products – but there is a shortage of food, medicines and household goods. The country is suffering long power outages due to an electricity crisis, riots are breaking out within communities – and the military is having to restore calm.

Puerto Rico is starring down the barrel of collapse as its debt spirals out of control.

The country skipped a $399 million debt payment on May 2 – its biggest default to date – and the country is more than $70 billion in the red.

Here in the United States, we haven't been hit quite as hard as the rest of the world – yet. But, as I've already shown you, warning signs are all around us.

The bottom line: It isn't just one nation or one region of the world that we need to be concerned about. Economic chaos is erupting literally all over the planet, and global leaders are starting to panic.

How can investors shield themselves from this kind of global economic meltdown?

In the face of an increasingly tenuous global financial landscape, investors can protect themselves with the **iPath S&P 500 VIX Futures ETN (NYSE: VXX)**, our **Umbrella Coverage**.

This investment vehicle is an exchange-traded note (ETN) that allows investors to profit from the amount of fear (or uncertainty) that is currently present in the wider markets.

What is an ETN?

Most investors know about **exchange traded fund** (ETF). Not as many know about the ETF's cousin – the **exchange traded note** (ETN).

First issued by **Barclays Bank PLC** in 2006, ETNs are not equities, but they are similar. They trade on an exchange and they are linked to (that is, they "track" the performance of) a particular market benchmark.

But ETNs are debt securities. So, unlike ETFs, ETNs do not actually own anything. Instead, the owner of an ETN receives a cash payment when the ETN matures (minus some fees). The payment is linked to the performance of the benchmark.

ETNs do not provide investors with any protection of principal, and investors receive no interest payments or coupon or dividend distributions.

ETNs are superior to ETFs in that they don't suffer from tracking errors, because the ETN is not based directly on the underlying securities that make up a particular benchmark or index. They are merely based on the performance of the index.

ETNs also come with some tax advantages. Because there are no annual interest or dividend payments, there are no unwelcome tax implications.

That's a pretty abstract idea – profiting from fear – so let me break it down for you.

The VXX tracks something called the **S&P 500 VIX Short-Term Futures Index Total Return**. The S&P 500 VIX was designed to reflect volatility in the markets. It does this by tracking the **Chicago Board Options Exchange Volatility Index**.

The **Volatility Index** (the "**VIX**") is the most powerful trading indicator for the broad markets. And it can be one of your greatest ways to leverage – and hedge – your portfolio against a global market crash.

While most investors are scrambling to figure out whether the market is headed up or down, veteran traders use the VIX both as means of protection and a source of profit.

Most investors think of the VIX simply as a "fear gauge" or volatility barometer. But the VIX doesn't measure actual stock-market volatility.

And that misconception is a costly one.

In fact, experts view the VIX as one of the best "contrarian" indicators in the business.

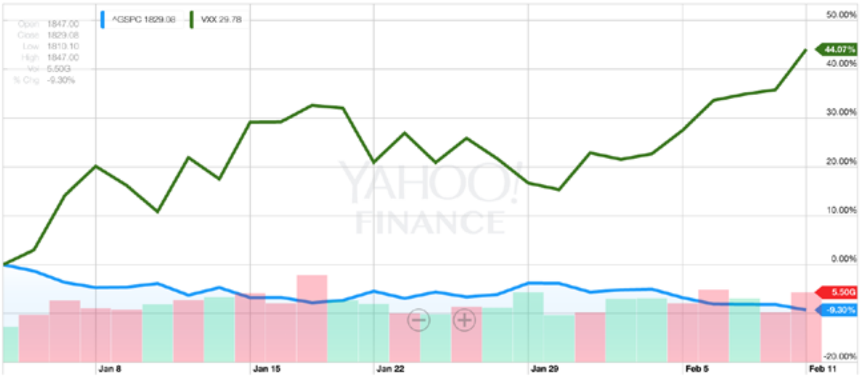
You see, the VIX tracks the trading in options on the S&P 500 to indicate how investors expect the market to move over the next 30 days.

As a contrarian indicator, the VIX usually has an inverse relationship with the markets. When the market is rallying, the VIX tends to drop; when the market is tanking, the VIX tends to rise.

The scarier the broad market decline, the higher this Umbrella crash insurance tends to go – hence its reputation as the fear gauge. And as this gauge changes, so does the value of your stake in the iPath S&P 500 VIX Futures ETN.

To see the VXX ETN in action, consider what happened starting in February. Recall that the markets began their broad sell-off in January and hit bottom around Feb. 11.

Here's a picture of the VXX from around that time…



The low point on the chart is Feb. 1, when the markets were in the deepest part of their downward spiral. The peak came at Feb. 11 – at the exact time the markets were hitting bottom.

During that time the VXX gained 25%, offsetting losses suffered by investors, just like insurance is supposed to do.

A VIX reading greater than 30 is generally associated with a large amount of volatility and uncertainty, while values below 20 generally reflect less stressful times. The index has a 20-year average of 20.43.

During the worst part of the 2008-2009 market collapse, the VIX soared as high as 80.

This is one time you can be very confident that an investment recommendation is going to pay off. Markets always go down. Fear always returns. There's always another crash.

It's only a matter of when.

And having that assurance – knowing that you'll be able to offset some of the losses you'll incur elsewhere in your portfolio – means this is the kind of security that gives investors peace of mind.

Specialized Insurance Gives You Tailor-Made Protection

Now we reach the third level of "**Specialized**" insurance investors can buy to hedge against crashes in a particular sector.

Many investors mistakenly believe the stock market is a perfect, balanced barometer of the underlying economy. If that were the case, we would never have seen the 1999 dot-com bubble in technology stocks or the 2008 meltdown in the housing market.

That said, stock-market bubbles can be hard to define, much less to spot.

Bubbles occur when an asset, commodity or stock, moves up in price with very little in the ways of economic fundamentals to support it.

This happens because bubbles are largely driven by psychology and emotion, not by logic, reason or economic fundamentals. For this reason, bubbles can be extremely dangerous for investors who don't protect themselves.

I've already mentioned the 2000 dot-com bubble and the 2008 real estate bubble. With those events in hindsight (which as we all know is always 20-20)… it's easy to believe we'll spot the next one when it comes.

But bubbles are deceptive. They hide in plain sight. Plus, during bubbles a lot of folks are making money, and their greed and self-interest blinds them to the reality that the "emperor has no clothes."

In the cold light of dawn following the end of every bubble, it is revealed that more than few genuinely smart investors lost a ton of money when the bubble burst. After all, that's how they become bubbles in the first place: If they were obvious, fewer folks would have been fooled.

But as I'll show you, with this **Specialized** crash insurance, ordinary investors can protect themselves no matter what sector a bubble forms in.

By focusing on **inverse exchange-traded funds** (ETFs), there is now a way to insure your portfolio's survival if something terrible were to happen.

Let's break down some of the biggest sectors in the market…

The Technology Sector

There has been a lot of chatter on Wall Street around whether or not the current markets are floating on a tech bubble – this time regarding start-ups.

Will it be as bad as the 2000 dot-com bubble? Could it be worse?

You can see why some investors are getting a case of déjà vu – leading some analysts to believe it's not a matter of if, but when this bubble will pop.

After all, back in the late 1990s, the promise of the internet had investors salivating. Billions of dollars were dropped into lackluster companies who couldn't maintain steam, leading a lot of people to lose a lot of money.

Fast forward 26 years and see headlines about multibillion-dollar valuations for start-ups like **Uber**, **Airbnb** and **Dropbox**.

Now, let's say that you've filled your portfolio with blue-chip tech firms like **IBM Corp. (NYSE: IBM)** and promising small-caps like **CyberArk Software Ltd. (Nasdaq: CYBR)**. And headlines calling for a sudden collapse in the tech-centric **Nasdaq 2000** have sent chills running down your spine.

While I personally do not believe we're in a tech bubble right now, it pays to have some insurance in place. Remember, insurance exists to protect us, not against what is *guaranteed* to happen… but against what *could* happen.

To gird against a sudden drop in tech, investors can lean on **ProShares Short QQQ (NYSE: PSQ)**.

Launched in June 2006, PSQ provides inverse exposure to the daily performance of the **Nasdaq-100 Index**, which includes 100 large-cap nonfinancial companies listed on the **Nasdaq**. The index provides exposure to computer hardware, software, telecommunications and biotechnology, with the highest exposure to **Apple Inc. (Nasdaq: AAPL)** (11.92%), followed by 8.47% to **Microsoft Corp. (Nasdaq: MSFT)** and 7.77% to **Alphabet Inc. (Nasdaq: GOOGL)**.

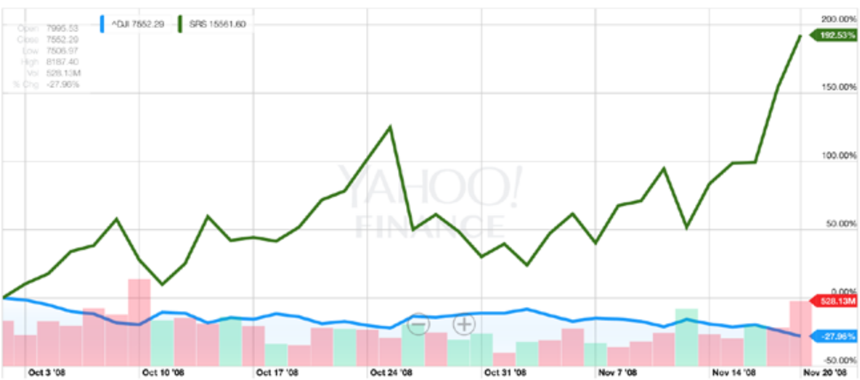
Amazon.com Inc. (Nasdaq: AMZN), **Qualcomm Inc. (Nasdaq: QCOM)**, **Intel Corp. (Nasdaq; INTC)**, **Facebook Inc. (Nasdaq: FB)**, **Gilead Sciences Inc. (Nasdaq: GILD)** and **Comcast Corp. (Nasdaq: CMCSA)** are a small taste of the tech roster this inverse ETF has in its portfolio.

The Housing Sector

The recent run-up in home prices around the country could portend a new housing bubble.

With the pain of the 2008 crash still fresh in our minds, the best way to establish a frontline defense against a housing bust bursting your financial future is with **UltraShort Real Estate ProShares (NYSE: SRS)**.

This ETF tracks twice the inverse of the underlying **Dow Jones Real Estate Index**. Founded in 2007, SRS was a safe haven for investors during the 2008 real estate crash.



Starting Sept. 30, just one day after the biggest ever single-day crash in 2008, SRS skyrocketed 236% in just two months.

The Oil Sector

Investors who have a healthy selection of crude oil stocks in their portfolio are probably plagued by a sense of déjà vu in today's market.

In January 2015, oil prices started their road to recovery after a steep sell-off in June 2014 saw prices plummet from $115 to $45 – a nearly 61% drop.

Alas, this ill-fated recovery would only last four months.

After peaking at $69, recent fears of a supply glut drove prices to a near 13-year low of $27 in February – again a nearly 61% sell-off.

Since bottoming out earlier this year, oil has managed to inch its way back and now teeters around the $50 mark.

But for investors, that climb still leaves them down nearly 56%.

A safe harbor for oil investors is the **ProShares UltraShort Bloomberg Crude Oil (NYSE: SCO)**. SCO seeks to give investors two times the inverse return on the **Bloomberg WTI Crude Oil** index.

This inverse ETF rebalances on a daily basis and has net assets of $210 million.

Had you invested in SCO right before oil started its downhill slope in June 2014 and held on to that position, you would have pocketed peak gains of 752.1%.

Just since June 8, shares have picked up nearly 11%.

Gold

2016 has been a trying year for even the strongest of gold bulls.

Ever since gold prices hit their peak of nearly $1,900 an ounce in 2011, they have been on a steady decline.

In January, gold prices teetered around $1,062 an ounce, the lowest since 2010.

Although prices have started to climb higher since then, the fact that gold is so close to the $1,000 mark is a dangerous sign. If gold drops through that level, we will see an instantaneous collapse in supply.

Big-cap mining companies will simply be unable to produce at that price.

What further exacerbates the situation is that while gold prices plunge, the demand for the yellow metal rises. For investors, gold is typically a means of savings, a hedge against inflation, deflation and weakness in the **U.S. dollar**.

Today, there is overwhelming evidence that shows if the global economy hits a period of prolonged recession it will result in deflation, no matter how large of a monetary safety net there is.

If the United States enters a recession this year, and the Fed sticks with 0% interest rates, then no amount of money-printing will stop deflation in a full-fledged economic collapse.

And once institutions realize this, a massive sell-off in gold will undoubtedly occur.

Investors who want to hedge against a collapse in gold should use the **ProShares UltraShort Gold (NYSE: GLL)**. This fund seeks to deliver twice the inverse return of the daily performance of gold bullion in U.S. dollars.

This $60 million fund typically sees daily volume around 30,000 shares and saw gains of 13% since April.

As you can see, with **Specialized** crash insurance, savvy investors can protect themselves, whether it's from a crash in commodities, or a market bubble.

Wrapping It Up

Hopefully by now you're persuaded that no serious investor can afford to be without portfolio insurance. Not when the stakes are so high and so many economic signs point to a coming possible collapse.

And hopefully you see that insuring your investments is easy, no matter what's in your portfolio.

Before we go, here is a quick breakdown of several other key sectors you might be invested in, along with an ETF you can use to insure against a downturn (on next page).

Housing – ProShares UltraShort Homebuilders and Supplies (NYSE: HBZ): Provides double the inverse exposure to the **Dow Jones U.S. Select Home Construction Index**.

Bonds – ProShares UltraShort Barclays 20+ Year Treasury (NYSE: TBT): Provides double the inverse exposure to the **Barclays U.S. 20+ Year Treasury Bond Index**.

Utilities – ProShares UltraShort Utilities (NYSE: SDP): Provides double the inverse exposure to the **Dow Jones U.S. Utilities Index**.

Industrials – ProShares UltraShort Industrials (NYSE: SIJ): Provides double the inverse exposure to the **Dow Jones U.S. Industrials Index**.

Consumer Goods – ProShares UltraShort Consumer Goods (NYSE: SZK): Provides double the inverse exposure to the **Dow Jones U.S. Consumer Goods Index**.

Nasdaq – ProShares Short QQQ (NYSE: PSQ): Tracks the inverse of the daily performance of the **Nasdaq-100 Index**.

Russell 2000 – ProShares Short Russell 2000 (NYSE: RWM): Tracks the inverse of the daily performance of the **Russell 2000 Index**.

Dow Jones Industrials – ProShares Short Dow 30 (NYSE: DOG): Tracks the inverse of the daily performance of the **Dow Jones Industrial Average**.

China – ProShares UltraShort FTSE China 50 (NYSE: FXP): Tracks the inverse of the daily performance of the **FTSE China 50 Index**.

Emerging Markets – ProShares Short MSCI Emerging Markets (NYSE: EUM): Tracks the inverse of the daily performance of the **MSCI Emerging Markets Index**.

Financials – ProShares UltraShort Financials (NYSE: SKF): Provides double the inverse exposure to the **Dow Jones Financials Index**.

Euro – ProShares UltraShort Euro (NYSE: EUO): Provides double the inverse exposure to the **U.S. dollar** price of the **euro**.

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