From: Matt Trusskey of Trusskey Investment Advisors
To: Matt Trusskey (TIA);
Subject: End of the Fourth Quarter 2008 Newsletter and Performance Report
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Fourth Quarter 2008 Newsletter and Performance Report

Dear Clients of Trusskey Investment Advisors (TIA),

Commentary: Looking back, never in the history of the world and U.S. financial markets has there been such a tumultuous quarter. The fourth quarter of 2008 was disastrous for not only financial markets, but for our TIA Managed Portfolio Group 0011. After limiting the portfolio losses in October to only a few of percent, the markets had dropped almost 32% before the presidential elections. The markets started to move back up and this triggered a buy signal. Then the entire market dynamics changed.

Instead of having a historical rally after such a sell off in the market, unknown heavy and pressured selling almost cut the markets in half with another 20% drop in only a few days to a yearly decline of about 48%. Then when the bad news (i.e. massive redemptions by

the hedge funds, the failure of the “bailout” and the largest investment fraud in history to name a few) started to surface in late November and early December, the markets should have continued to sell off.

Instead, the market rallied because of the so-called “hope” that President Elect Obama injected into the news by naming his cabinet earlier than any other president-elect and congress saying they were willing to do whatever it took (spending tax dollars) to stem the credit crisis. And remember, everything that had been done up to that point by congress and the Federal Reserve Bank, had done nothing to stem the real credit and mortgage crisis. This “hope” of better times to come may take years, but the markets still rallied.

Currently, government and economic figures still do not show the mortgage crisis beginning to ease. 70% of the U.S. economy is consumer spending and preliminary numbers show that Americans are really tightening their belts, even with the huge drop in fuel prices over the last 6 months. The preliminary December economic numbers due out in January, appear to say that things are getting worse.

Finally, to top everything else off and I believe the reason why my limited trading in the portfolio during this time lost so much equity, the market percent gains or losses were as high as 12% on a daily basis. The trades I placed during the last two months of the year, only had the portfolio exposed to the markets 32 of 61 days. Suffice it to say; combined with personal tragedy and the largest quarterly loss in my portfolio’s history, I am really glad this quarter is over. I guess this is enough of trying to make myself feel better about loosing almost half of yours and my personal investment assets, so I’ll move on.

Looking forward, the world will never be the same; we are seeing the end of an era. As far as the markets are concerned, I think this is also true. I believe that for at least the first and second quarter of 2009 we will continue to see the volatility and the large daily swings. This is why I have added two new portfolios. Please visit

my web site at http://www.OurMoneyFirm.com, click on the "Frequently Asked Questions" tab and read the last few questions and answers. It will give you an understanding of what and why I have added two new Groups (Group 0009 and 0010).

I think I now understand what the great investment market visionary Sir John Templeton meant when he said, before his death, that the average market gains for the next 10 to 15 years would be in the range of 6 to 8%. Several market guru's and pundits are now saying that the only way to make 10% or better per year over the next few years, is to be able to time or trade the market swings each year. What this means is that the market may only end the year say 7% higher, but during the year, there will be several opportunities to go long and short the market, thereby making 10% or greater. I think they are right and I am going to trade the TIA Managed Portfolio Group 0011 with this in mind.

Please note that only a small percentage of my clients have asked me to move them to Group 0010 (which stays in the Rydex Government Money Market Fund). If at any time you want to move out of the TIA Managed Portfolio Group 0011 into one of the other two, just send me an email with those instructions. Those of you who have not requested to move out of the TIA Managed Portfolio Group 0011, I will begin trading it again after the New Year.

I just noticed that the S&P 500 Index has gained about 4% in the last few days of the year, which make my portfolio performance numbers for the year look even worse!

In 2008, the TIA Managed Portfolio Group 0011 had a net loss of -46.67% for the year and the S&P 500 Index has a loss of -37.00%. The TIA managed portfolio has remained in money market funds for 233 of 365 days during this year.

Clicking Here will open the Quarterly Newsletter. Each

newsletter includes practical financial advice to help educate investors.

Topics include:

- Know Your Insurance Limits
- Volatility is Inherent in Financial Markets
- Worried that You Won't Have Enough Money in Retirement?
- Beyond the Risks of the Stock Market
- Grow Your Assets in All Markets

If you know someone, who is interested in securing their retirement or just plain worried about it, forward this email to them. Suggest that they sign up to receive ongoing TIA Email Updates and our Quarterly Newsletters by **Clicking Here!**

Please refer Trusskey Investment Advisors to family and friends. I am not the only one who will thank you for doing so. We pledge to provide outstanding service and thoughtful investment management that builds long-term financial security that will make you glad you made the referral.

Keep Smiling,
Matt Trusskey

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Performance Disclosures:

Management fees are incurred at the end of the quarter but are deducted from client accounts the first week of the following month after the end of the quarter (January, April, July, and October). For performance reporting purposes, the fee that has been reflected in the performance, is the previous quarter fee assessed in the current quarter results. To be conservative, we also deduct the maximum fees we charge from our performance reports and your actual overall fees

paid may be less than our maximum.

The TIA Portfolio performance results are not indicative of market performance or economic conditions, but Mr. Trusskey does take advantage of broader market performance and economic conditions to try either to protect the portfolio from losses or to increase the returns of the portfolio. Even though the TIA Portfolio is actively managed on a day-to-day basis, there is the same potential for a loss as there is for a gain during any given period. The TIA Portfolio does not reflect the impact of taxes, the incurrence of which would have the effect of decreasing historical performance results.

PAST PERFORMANCE IS NO INDICATION OF FUTURE PERFORMANCE.

The S&P 500 Index performance includes dividends reinvested, but does not reflect the deduction of transaction and/or custodial charges, the deduction of an investment management fee, nor the impact of taxes, the incurrence of which would have the effect of decreasing historical performance results.

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