From: Matt Trusskey of Trusskey Investment Advisors
To: Matt Trusskey (TIA);
Subject: Second Quarter 2009 Newsletter and Performance Report
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Second Quarter 2009 Newsletter and Performance Report

Dear Clients of Trusskey Investment Advisors (TIA),

Commentary: My predictions for the first quarter have proven to be correct. The markets continue to be very volatile and can turn on the slightest news. We did happen to beat the performance of the S&P 500, but only because we lost less than the index did.

I told those of you who remain in Group 0010 (Rydex Money Market Fund) that I would let you know when the cost was clear so that you could inform me whether you wanted to move back into the TIA Managed Portfolio Group 0011. I regret that I cannot say the coast is clear just yet. I suspect that the market will drop for the next couple of weeks on poor earnings reports and will possibly have a rebound, similar to the last few weeks, in mid summer. This means that the market is going to keep trading in a 10 to 20% range as it

tries to build a base and new level of stability.

Unfortunately, I believe that as soon as some stability does come to the market that the final shoe will drop and the Dow Jones Industrials will make its final drop to about the 6000-point level in the third quarter of this year. It is my opinion that the last shoe to drop on this economy will be Commercial Real Estate.

The massive stimulus packages and bailouts that our government has and will implement by the fall of this year, might temper this drop by either making it last longer or less severe (i.e. Dow 6000). I suspect that the last downturn will happen in the September or October months. After that, the massive stimulus dollars will be flowing strongly in the economy and things should pick up with a bang. This will cause inflation to take off, and so will the stock market. The wild rollercoaster ride will continue for 3 to 5 years with much volatility. During this time, the S&P 500 Index will probably trade up and down in a few hundred-point range finishing only about 15 to 25% higher. This translates into about a 5% per year return. Those who trade the market swings, such as myself, should be able to average at least 7 to 10% per year return. I am afraid that the average equity/bond mutual fund will not make the grade.

Those of you who are not clients but receive this newsletter because you are waiting for the markets to settle down and my performance to improve before you come on board, you can open an account and sit in Group 0010 (Money Market Funds Only!) until you feel comfortable enough to join the TIA Managed Portfolio Group 0011. We do not charge the quarterly management fee while you remain in this group. It can take from 6 to 8 weeks to open an account and transfer your assets to Rydex Mutual Funds, so I suggest you plan on starting the paperwork before the end of July.

For the first quarter of 2009, the TIA Managed Portfolio Group 0011 had a net loss of -7.71% and the S&P 500 Index had a loss of -11.01%. Those of you who are in Group 0010 (Rydex Money Market Fund), have made a little interest and as

always, my quarterly adviser fee is waived for this group. As of the close yesterday, 04-03-09, the TIA Managed Portfolio Group 0011 was only down -4.25% and the S&P 500 Index was down -6.92%.

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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