



## Fourth Quarter 2009 Performance Report

Dear Clients of Trusskey Investment Advisors (TIA),

**Commentary:** We may have hit the highs in the U.S. markets for the year during the fourth quarter, but the year is not over. **I firmly believe that the markets are going to now head lower to create a double bottom by late next spring or early summer.** The guru's are finally starting to agree with me and the consensus is that we may be headed for another real estate drop and a serious increase in mortgage foreclosures.

The next few months will be very volatile and most probably in the down direction. It is for this reason that I am tending to stay in the "Precious Metals" fund. With the US Dollar making a bounce in December, our "Precious Metals" fund took a hit that brought about the loss for the year. Already this year, in a few short days, we have recovered from that drop. I will continue to watch these trends in the Dollar, because there are several gurus that believe the Dollar will strengthen causing metals prices to fall. The jury is still out, but with the massive US debt that keeps getting larger with all of congress's so-called reform and change, the dollar should not rebound much before starting its longer trend downward.

**For the fourth quarter of 2009,** the TIA Managed Portfolio Group 0011 had a net loss of 16.43% and the S&P 500 Index had a gain of 7.20%. 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.

**For the year to date performance,** the TIA Managed Portfolio Group 0011 is at a net loss of 5.65% and the S&P 500 Index is at a gain of 26.46%. Group 0011 has been exposed to the market 196 out of 365 days this year. This brings our Exposure Adjusted Beta (EAB) to 0.741 or about 25% less risky than buying and holding the S&P 500 Index. Bear in mind that our portfolio results are net of all fees, the S&P 500 Index has dividends reinvested, and there are no fees calculated in to the posted results

**For the first six days of January,** the TIA Managed Portfolio Group 0011 is in Precious Metals Fund and has a gain of 7.41% and the S&P 500 Index is up 2.03% from the fourth quarter. This is just about a 5.38% difference in net performance for the year to date.



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**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.

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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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