K&A Asset Management, LLC
Daily Ellumination Newsletter

Ringing in the New Year with a New Name

Effective January 1st K&A Asset Management, LLC will take on a new name and logo. We are changing our name to 5T Wealth Management, LLC . Here is the new logo.

This change has been in the works for more than a year. We will actually be implementing it slowly over the course of the next six months. So from January 1st through June 30th of 2009 you will often see the old K&A name and logo as well as the new name and logo. It is our goal to drop the K&A name totally by June 30, 2009.

This is a name change only. K&A's ownership and structure have not changed. The name change symbolizes that K&A has long since become more diverse in our personnel, management styles and service offerings than we were when K&A was founded in 1998.

This is actually our second name change and it should be our last. We started out as Krsek and Andreae Financial Advisors, LLC. After spending at least an hour-and-a-half per day spelling Krsek and Andreae we quickly got smart and changed to K&A Asset Management, LLC.

Where does "5T" come from? The five T's are what we offer to our clientele in managing their money. We offer the **time, temperament, talent, technology and team** that has provided superior investment results and client services since we started.

We often tell new prospective clients that this is our value proposition. We also acknowledge that if you are managing your own money and are missing one or more of the five T's you are probably not qualified to be your own money manager. Certainly you are adding to your level of risk. You can reduce that risk by hiring us.

Look for more announcements about the new name and new image that will come with it.

Until then—HAPPY NEW YEAR!

All the best, PK

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Overcoming the Crisis One Day at a Time

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Disclosure and Disclaimer - Updated last on August 13, 2007 by Paul Krsek:
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The investment portfolio models or management services mentioned in ELLUMINATION may or may not be available in some states, and they may not be suitable for all types of investors.

K&A manages accounts with various histories and investment objectives. Various accounts may be managed differently from time to time.

Krsek makes frequent reference to the model portfolios called Hatteras, Mendocino, Halifax, Bonavista, Fresnel and The New World. During 2005 Paul Krsek was appointed Chief Investment Officer of K&A, and as such is responsible to make all trading and management decisions for all client accounts which are being managed according to a specific portfolio model. A description of each of our models can be found on our website at http://www.kaassets.com/choices.htm.

Not all accounts managed by K&A are “modeled” accounts. We strongly urge our clients to understand which model, if any, are being used to manage their accounts.

As of July 3, 2007 Lee O’Dwyer joined K&A as a portfolio manager. Paul Krsek and Lee O’Dwyer frequently discuss investment ideas, model portfolio strategies and the investment policies of K&A. But when it comes to the implementation of those polices Krsek is primarily responsible to manage the accounts that fit into each model portfolio description. He generally makes all final investment and trading decisions relative to those accounts that are considered to be “modeled.” However, in Krsek’s absence O’Dwyer does have the authority to trade all client accounts. He has been actively trading accounts in the various models since joining K&A.

From time to time K&A receives requests from clients to purchase securities that are not included in the model portfolio to which they are assigned. Effective May 24, 2006 K&A has encouraged clients to hold such securities in a separate account for the client. Because K&A is a “fee only” registered investment advisor” it charges its normal management fee for monitoring such securities in the separate accounts in which they are held.

K&A makes every effort to exclude securities that are ‘requested by the client’ from the modeled portfolio accounts.

The investment objectives of various accounts and models may be substantially different from one another. Therefore topics or investments mentioned in E-Ellumination may or may not apply to specific managed accounts and/or models.

Trades or adjustments to accounts mentioned in ELLUMINATION may or may not happen in every account managed by portfolio managers at K&A.

If you are not satisfied with the investment results in your account it is your responsibility to inform Krsek or Andreae and to discuss possible changes that can be made to the account to accommodate and satisfy your needs.

The assets held in managed accounts at K&A Asset Management, LLC may include stocks, bonds, cash, commodities, foreign exchange or mutual funds or exchange traded funds (ETF’s), money market accounts or limited partnerships that represent the same. They are subject to market fluctuation and the potential for losses. The assets are not insured. The value and income produced by these investment products may fluctuate, so that an investor may get back less than they initially invested.

The portfolio managers at K&A Asset Management, LLC do not guarantee results.