



5T Wealth
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Ellumination Newsletter

Asking for the Order

August 4, 2009

The New World (TNW) model is one of our newest. It is also one of our least known, because it is relatively new and because it is somewhat specialized.

It is now 31 months old; just over two and one-half years. We developed it in response to a client request for a "green" environmentally friendly investment model. We are very pleased with its performance and we think you should invest in it.

If you are an existing client and have cash that is not invested with us you may want to open a new account in this model.

If you are a 5T Watcher who is still thinking about whether to work with us, here is your chance. Minimum account size for TNW is \$250,000.

Here are the official performance numbers through June 30, 2009.

				Annualized	Total
Historical Time Weighted Returns (1)	2009 YTD	2008	2007	Since Inception	Return
The New World	3.35%	-13.01%	23.67%	4.33%	11.18%
S&P 500 Index (SPX)	1.78%	-38.49%	3.53%	-15.93%	-35.19%
Lehman Aggregate Bond Index (LEH)	1.90%	5.24%	6.97%	5.64%	14.71%

(1) Results are net of fees and expenses

Since the end of June the global stock markets have ROCKETED UP. The S&P 500 was up only 1.78% at the end of June. It is now up 11.17% one month later. Despite the big July blow out on the S&P 500 it is still DOWN -23.72% from January 1, 2007 through today. The New World is UP 16.65%. That is a 40.37% differential from January 1, 2007 through today. Not too bad if I say so myself.

During 2009 the biggest monthly drawdown the model has experienced was -.23%. That was the worst it got when the market was collapsing in January and February.

Here is a narrative about the model from our website. If you want to see the entire report, please go to http://www.5twealth.com/prd_port_new_world.cfm.

For the shorter version, read on.

ABOUT THE NEW WORLD MODEL

A model portfolio featuring companies participating in the development of sustainable and alternative energies, cutting edge information technology, health care solutions and the "greening" of the planet.

The New World model has been managed since January 2007 with the objective of principally investing in companies that are on the leading edge of developing sustainable and alternative energy technologies; the design, manufacture, and sales of power supplies and components for alternative energy, including, but not limited to solar, geothermal, ethanol and biodiesel power; discovery, research, and production of bio-therapeutics; and cutting edge information technology. Companies that are leaders in the development of new technologies and production of clean air and water will also be potential candidates for The New World portfolio.

While it is the goal of the manager to invest in the types of companies and technologies listed above, from time-to-time, a significant portion of the portfolio may be allocated to conventional industries and sectors that have little or no revenue derived from these sources. It is, however, the intent of the manager to research companies that have made major commitments and progress to the international movement toward the goals of a cleaner and safer global environment.

Because some companies in the portfolio may be in the early stages of development of certain unproven technologies the model portfolio may experience volatility that is more pronounced than experienced in other models managed by 5T Wealth.

If you find this interesting give me or Lee a call about opening an account in the NEW WORLD, or send us an email.

You can reach Paul at 707-486-7333 or Lee at 707-603-2673. Email Paul at paul@5twealth.com or Lee at lee@5twealth.com.

All the best,



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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.

5T WEALTH MANAGEMENT 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 5T WEALTH MANAGEMENT, 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 5T WEALTH MANAGEMENT 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 5T WEALTH MANAGEMENT as a portfolio manager. Paul Krsek and Lee O'Dwyer frequently discuss investment ideas, model portfolio strategies and the investment policies of 5T WEALTH MANAGEMENT. But when it comes to the implementation of those policies 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 5T WEALTH MANAGEMENT.

From time to time 5T WEALTH MANAGEMENT receives requests from clients to purchase securities that are not included in the model portfolio to which they are assigned. Effective May 24, 2006, 5T WEALTH MANAGEMENT has encouraged clients to hold such securities in a separate account for the client. Because 5T WEALTH MANAGEMENT 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.

5T WEALTH MANAGEMENT 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 5T WEALTH MANAGEMENT.

If you are not satisfied with the investment results in your account it is your responsibility to inform Krsek or O'Dwyer 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 5T WEALTH MANAGEMENT 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 5T WEALTH MANAGEMENT do not guarantee results.

Past performance should not be considered an indicator of potential future performance. If you do not consider yourself suitable, either emotionally or financially, to experience volatility and/or losses in financial markets, you should not invest.

From time to time Krsek lists the simple annual returns of the six model accounts in this newsletter. These accounts are "models" and do not represent the actual results accruing to individual accounts. Simple annual return does not represent "time weighted return" as reported individually to clients in their quarterly reports prepared using Centerpiece.

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