



# Disclosures and Details

Please read the following information carefully.

This document contains two distinct parts.

**Part 1: DISCLOSURES ABOUT OUR BUSINESS** contains critical information that will help you use our work appropriately and give you a far better understanding of how our business works — both the benefits it might offer you and the inevitable limitations of our products.

**Part 2: PROMOTION DETAILS** contains facts, figures, explanations, annotations, facts about testimonials, and other resources about the promotional piece you just viewed. If you have questions or want more information about the marketing material you just viewed, the first place to look is Part 2 of this document.

## PART 1: DISCLOSURES ABOUT OUR BUSINESS

The first and most important rule of investing is, in our view, the most obvious:

***Investing always involves the risk of loss.***

As you surely have heard before, the past isn't necessarily a guide to the future. No matter how well we do our job, no matter how much research we conduct, no matter how promising the opportunity seems, or how certain our analyst is... you cannot escape the fact that *every investment opportunity (and particularly in stocks) comes with the risk of a loss*. We've prepared this document to help you understand exactly *why* we publish our best investment ideas. It will explain the regulatory and legal framework that governs how we operate and will set the stage for a long and happy business relationship. We've been successful in this business for more than 40 years because we've always been dedicated to serving our subscribers by always being *completely transparent* about the utility of our products (track records), and by always considering how *we'd want to be treated if the roles were reversed*. If you'll take the time to read this document, we believe you will be in a better position to succeed using our materials. You'll know more about the limits of what we can help you achieve. And, most of all, you will know a lot more about the risks you inevitably face as an investor.

Most of your success as an investor will be determined by how much capital you have to invest, how much time you have to invest, and your asset allocation; that is, how much of your capital you have in stocks versus bonds and cash. If you want to be successful as an investor, our best advice is to become an expert at *avoiding* risk. Simply putting your money into high-quality stocks and bonds is very likely your best bet.

**The first thing to know about our business is that we are NOT money managers, brokers or fiduciaries of any kind.**

Our published work is NOT a low-price replacement for an experienced money manager, broker, or investment advisor. Instead, we are a publishing company and the indicators, strategies, reports, articles, and all other features of our products are provided for informational and educational purposes only. **Under no circumstances should you construe anything that appears in our newsletters, reports, or on our website as personalized investment advice.** Our recommendations and analyses are based on Securities and Exchange Commission (SEC) filings, current events, interviews, corporate press releases, and what we've learned as financial journalists. You shouldn't make any investment decision based solely on what you read here. We urge you to get as much education as possible and to consider consulting a licensed individual advisor *before* making investments of any kind.

**We are NOT responsible for your results — good or bad. We will NOT take credit (in the form of a percentage of your profits) for your success. Nor are we legally liable for any of your losses.**

Subscribing to our newsletters will not make us responsible for your investment results. You will bear the full burden of the risks you decide to take. As we will regularly remind you: *It's your money, and it's your responsibility*. Our lack of fiduciary responsibility might cause you to second-guess our work. That's fine with us. We urge you to be critical and skeptical of all investment recommendations, no matter the source. When you use our services (or anyone else's) remember to always limit your position sizes to an amount you can afford to lose.

**A very important warning: We make mistakes.**

We are human. We make mistakes. Sometimes our ideas and hunches turn out to be wrong. Sometimes our "timing" is off. That is, an investment theme we expect to develop only does so in a time frame that makes it difficult to earn a profit. It is important for you to realize that no published materials anywhere are regularly

published without at least occasional mistakes. When we make mistakes, you can count on us to correct them as quickly and honestly as possible. It is very unlikely (though it does happen from time to time) that you will become wealthy from trading stocks, bonds, options, commodities, or other financial instruments. The most realistic way to become wealthy, in our view, is by building your own business or by playing a key role in the creation or the significant growth of an existing one. Our newsletters are intended to serve people who are in the process of wealth building by helping them manage their savings, or people who already have significant amounts of savings earn a higher average return.

#### **We don't accept compensation from the companies we recommend as investments.**

Our business either thrives or withers based on our ability to please our customers and sell subscriptions. The structure of our company and the factors that drive our profits help minimize the financial temptation to "go with the crowd" in the short term. The vast majority of our revenue is derived from renewal sales or additional sales to existing customers. We typically market to new customers at a loss. This allows us to reach more potential subscribers and, over time, to build a bigger business. **It also means that unless our subscribers choose to renew in large numbers, we are unlikely to succeed at our business.** This helps to align our interests with the *long-term* success of our subscribers. We believe we are unique in this long-term strategy among all financial publishers.

#### **Why our business model is almost exclusively based on subscriptions.**

You may have noticed that the vast majority of our products are offered only via subscription. To protect free speech and to encourage public debate and the exchange of ideas, the SEC has carved out what's known as the "publisher's exemption" from certain securities laws. This exemption means that we aren't required to be registered with the SEC. To qualify for this exemption from securities licensing we must be a "bona fide" publisher that offers non-individualized investment advice to the general public on a regular basis. These policies help create accountability for publishers.

#### **Newsletter track records**

The best evaluation tool we can provide is to give you the average annual return of each recommendation made and the average holding period. This gives you the *annualized return* — which is an approximation of what you might have earned following the advice of a newsletter. It's far from precise. It doesn't account for taxes (if you're investing in a taxable account) or "slippage" — which is the price you paid when you bought versus the recommended price and the price you got when you sold versus the recommended sell price. We can only track prices that are available in the market at the time we publish. Occasionally, someone will complain that our track records aren't reliable because they don't reflect actual investment returns. It's important for you to realize that your results might be better or worse than the results we represent. We simply have no way to know what your entry price was, what your exit price was, or what taxes you've paid (or will eventually pay). We strive to make our track records *accurate*. They may, or they may not, be *representative* of your actual results. The most important thing that you need to understand; however, is that no single investment strategy (or investment analyst) can provide consistently market-beating advice at all times and in all markets. Our efforts are designed to allow you to use the right tools in the right market conditions.

## **PART 2: PROMOTION DETAILS**

The following contains facts, figures, explanations, annotations, testimonial support, and other resources about the promotional piece you just viewed.

In short, these are the resources used to put together the previous promotion. As you have seen, we publish testimonials in our promotions. All of those testimonials are the words of real subscribers that we received in real letters, emails, and other feedback. If a subscriber sends a testimonial we'd like to use in a promotion, a member of our Customer Service team contacts him or her to verify his or her claims and obtains a testimonial.

When we receive testimonials from a subscriber, we veil his or her last name and any identifying details to protect his or her privacy and identity. During the verification process we'll often ask for particulars about the subscriber's results, including:

1. How much money he or she invested;
2. How long he or she was in the trade, and the security(ies) or other investment vehicle that was involved;
3. How much the subscriber made in dollar terms and as a percentage of the original investment; and
4. What portion of his or her overall portfolio was put into the trade.

We ask these questions because we want a clearer picture of the results that the subscriber attained so that we can pass that information on to you.

If the subscriber does not give us this information, then we do not publish his or her testimonial. We publish this information to let you know that these results are *possible* and have been achieved by real people after reading our research; however, you should also understand that we are advertising these testimonials because they are *atypical*. These results are examples of the very *best possible outcomes*.

Past results like these are no guarantee of any future result.

We wouldn't recommend anticipating such outstanding results with your own investments. Yes, you *could* have results like these, but it's simply not prudent to assume you will make large investment returns. Instead, we urge you to read our work carefully, to follow our risk management strategies conscientiously, and to invest cautiously while setting expectations that are based around our long-term performance *averages*.

You should know that the material details in this promotion are reviewed for accuracy and transparency by our in-house legal team.

The details listed below are listed in the order they appear in the accompanying promotion.

If you have any questions or want more information about the marketing material you just viewed, here's where you should start. Remember, you can also call our Customer Service team at 800-219-8592 from Monday to Friday, 9:00AM to 5:00PM ET.

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**"It will change the world." Bill Gates**

<https://finance.yahoo.com/news/bill-gates-says-chatgpt-change-224922330.html>

**Bank of America has already confirmed that "It could revolutionize everything."**

<https://markets.businessinsider.com/news/stocks/artificial-intelligence-ai-chatgpt-iphone-moment-bank-america-bofa-markets-2023-3#:~:text=Ultimately%2C%20AI's%20ability%20to%20capitalize,use%20cases%20for%20the%20technology>

**These billionaires have been silently working on this project for the past seven years.**

<https://en.wikipedia.org/wiki/OpenAI#:~:text=The%20organization%20was%20founded%20in,eventually%20committed%20US%24100%20million>

**Goldman Sachs economists are already warning that 300 million jobs could simply disappear.**

<https://www.cnn.com/2023/03/29/tech/chatgpt-ai-automation-jobs-impact-intl-hnk/index.html>

**One industry insider warned that "Nobody is safe."**

[educationmattersmag.com.au/ai-expert-deep-dives-into-chatgpt-in-webinar/](https://educationmattersmag.com.au/ai-expert-deep-dives-into-chatgpt-in-webinar/)

**Has admitted that this will reshape society as we know it.**

<https://abcnews.go.com/Technology/openai-ceo-sam-altman-ai-reshape-society-acknowledges/story?id=97897122>

**Elon Musk's project Omega is set to "unleash the greatest profit engine in history"**

<https://www.forbes.com/sites/steveandriole/2023/03/14/generative-ai-is-just-a-wake-up-call-to-what-was-always-inevitable-including-incalculable-profit/?sh=2c3609c335fc>

**I'm talking about an estimated \$15.7 trillion in new wealth.**

<https://markets.businessinsider.com/news/stocks/artificial-intelligence-ai-chatgpt-iphone-moment-bank-america-bofa-markets-2023-3#:~:text=Ultimately%2C%20AI's%20ability%20to%20capitalize,use%20cases%20for%20the%20technology>

**"[Project Omega] has been moving at an unbelievable speed in recent months."**

<https://www.digitaltrends.com/computing/how-to-use-openai-chatgpt-text-generation-chatbot/>

**So pay close attention because I'm about to reveal all the details of what has been called "the biggest"**

**revolution in human history.”**

<https://www.digitimes.com/news/a20190623VL200.html>

**Those who listened to me avoided the bloodbath when the Nasdaq plunged 78%... and many tech stocks went bankrupt**

<https://markets.businessinsider.com/news/stocks/stock-market-nasdaq-crash-dotcom-bubble-comparisons-fed-inflation-rates-2022-6>

**And by doing so, I saved thousands of Americans from financial ruin when the housing market completely collapsed two years later.**

<https://www.britannica.com/event/financial-crisis-of-2007-2008#:~:text=financial%20crisis%20of%202007%E2%80%9308%2C%20also%20called%20subprime%20mortgage%20crisis,of%20the%20U.S.%20housing%20market.>

**In all, I've helped to alert investors ahead of crashes for 73 different stocks.**

Copied from heartland promo

**I've done it 41 times. (Found 10-Bagger Stocks)**

[https://docs.google.com/spreadsheets/d/1kqI752zsosvA36RjJc\\_VvKmhTC8WCaQu/edit?usp=sharing&oid=117874638759352484204&rtpof=true&sd=true](https://docs.google.com/spreadsheets/d/1kqI752zsosvA36RjJc_VvKmhTC8WCaQu/edit?usp=sharing&oid=117874638759352484204&rtpof=true&sd=true)

**Had you invested \$1,000 in Netflix you could have turned \$1,000 into as much as \$229,000...**

Price grew from \$3.0 to \$690.3 between 2007 and 2021 (peak gains)

**Blockbuster shareholders got wiped out and over 3,000 people lost their jobs...**

<https://www.businessinsider.com/blockbuster-closures-layoffs-2013-1?r=US&IR=T>

**In 1995, the company was the 600-pound gorilla in the book retailing industry with \$1.6 billion in revenue.**

[https://www.referenceforbusiness.com/history2/83/Borders-Group-Inc.html#:~:text=Revenue%20figures%20for%20year%2Dend,percent%20increase%20over%201994's%20sales\)](https://www.referenceforbusiness.com/history2/83/Borders-Group-Inc.html#:~:text=Revenue%20figures%20for%20year%2Dend,percent%20increase%20over%201994's%20sales)

**Borders went belly up, more than 10,000 people lost their jobs**

<https://www.wsws.org/en/articles/2011/07/bord-j20.html>

**Meanwhile, you could have made as much as 197,575% on Amazon**

Amazon price 1997 4/27/1997 – \$0.086

8/23/2020 – \$170

= 197,575%

**It was one of the biggest music retailers on the planet throughout the mid-90s.**

<https://www.kornferry.com/insights/briefings-magazine/issue-43/how-tower-records-spun-out-of-business>

**Meanwhile, had you invested \$1,000 in Apple, you could have made as much as \$525,000.**

0.340 to 179 between 2001 and 2021 equals a 52547% gain.

### **7 of world's top 10 billionaires.**

<https://www.cpapracticeadvisor.com/2021/03/01/7-of-worlds-top-10-billionaires-made-fortunes-in-technology/42959/>

### **Microsoft founder Bill Gates, Google founders Larry Page and Sergey Brin, and Oracle founder Larry Ellison.**

<https://www.forbes.com/sites/rachelsandler/2022/04/05/here-are-the-richest-tech-billionaires-2022/?sh=178590dd5e37>

### **“More profound than fire, electricity, or the internet.”**

<https://www.marketwatch.com/story/artificial-intelligence-is-more-profound-than-fire-electricity-or-the-internet-says-google-boss-11626202566>

### **“It could upend the world even more than the internet. It will bring change that is orders of magnitude greater than anything the world has yet seen.”**

<https://www.barrons.com/news/how-ai-could-upend-the-world-even-more-than-electricity-or-the-internet-aa11e54d>

### **“As fundamental as the creation of the personal computer, the internet, and the mobile phone. It will change the way people work, learn, travel, get healthcare, and communicate with each other. Entire industries will reorient around it. Businesses will distinguish themselves by how well they use it.”**

<https://www.marketwatch.com/story/bill-gates-says-ai-is-only-the-second-revolutionary-tech-advancement-in-his-lifetime-72c7fddf>

### **SoftBank's Vision Fund, the world's largest tech venture capital fund**

[https://en.wikipedia.org/wiki/SoftBank\\_Group#:~:text=With%20over%20%24100%20billion%20in,SoftBank%20Group%20Corp.](https://en.wikipedia.org/wiki/SoftBank_Group#:~:text=With%20over%20%24100%20billion%20in,SoftBank%20Group%20Corp.)

### **Has invested \$38 billion in it.**

<https://www.mygreatlearning.com/blog/artificial-intelligence-investors/>

### **IBM invested \$2 Billion. Volkswagen Invested \$2.6 billion.**

<https://www.mygreatlearning.com/blog/artificial-intelligence-investors/>

### **From Coca-Cola to GM, virtually every company is planning to leverage the power of this project...**

<https://www.technologyreview.com/2023/03/25/1070275/chatgpt-revolutionize-economy-decide-what-looks-like/>

### **“[Project Omega] is Here. Let the Gold Rush Begin.”**

<https://www.wired.co.uk/article/chatgpt-api-ai-gold-rush>

### **The chatbot that displayed the first real application of a new kind of technology called Generative AI.**

<https://www.coursera.org/articles/chatgpt>

**A non-profit startup focused on researching and developing artificial intelligence.**

[https://en.wikipedia.org/wiki/OpenAI#:~:text=The%20organization%20was%20founded%20in, eventually%20committed%20US%24100%20million](https://en.wikipedia.org/wiki/OpenAI#:~:text=The%20organization%20was%20founded%20in,eventually%20committed%20US%24100%20million)

**As you can see in this chart, adoption exploded in 1995.**

Copied from zipcode promo

**“We are at a defining moment – like the internet in the '90s – where Artificial Intelligence (AI) is moving towards mass adoption, with large language models like ChatGPT finally enabling us to fully capitalize on the data revolution.”**

<https://markets.businessinsider.com/news/stocks/artificial-intelligence-ai-chatgpt-iphone-moment-bank-america-bofa-markets-2023-3#:~:text=Ultimately%2C%20AI's%20ability%20to%20capitalize,use%20cases%20for%20the%20technology>

**But then it went mainstream, and my readers had the chance to turn \$1,000 into as much as \$304,000...**

\$207 in 2015 to \$63,523 in 2021 equals 30464.8847615% gain.

**You could have cashed out with as much as \$55,960 just a few years later.**

From 1.417 to 79.3, 5,496%

**And had you invested \$1,000, you could have cashed out with \$94,370.**

Gain from lowest point to highest point (within the timeframe of 1/3/1994 to 12/29/2000): +9,337.89%

**Or look at NetApp inc. \$1,000 would have turned into more than \$116,000.**

Gain from lowest point to highest point (within the timeframe of 1/3/1994 to 12/29/2000): +11,511.72%

**It's getting adopted 42 times faster than the internet.**

It took the internet 7 years (84 months), chatgpt 2 months to reach 100 million users. So just diving 84 by 2.  
<https://economictimes.indiatimes.com/news/new-updates/chatgpt-witnesses-massive-rise-chatbot-gains-100-million-users-in-two-months/articleshow/98428443.cms>

**It took the app only two months to reach 100 million users.**

<https://www.zerohedge.com/markets/kind-growth-almost-impossible-human-brain-comprehend>

**For example, they recently launched a premium subscription service of \$20 per month for ChatGPT.**

<https://openai.com/blog/chatgpt-plus>

**Some experts estimate Open AI will soon have 1 billion users.**

<https://www.bankmycell.com/blog/chatgpt-number-of-users>

**Retail... marketing... customer service...entertainment...logistics...banking... defense...**

<https://www.spiceworks.com/tech/artificial-intelligence/articles/industries-ai-will-disrupt/>

**According to Forbes, AI has the potential to unlock cures for various diseases and save the lives of millions...**

<https://www.forbes.com/sites/forbestechcouncil/2021/05/05/how-machine-learning-can-unlock-cures-for-tomorrows-diseases/?sh=5e136b8d6a25>

**It can cost an average of \$2.3 billion to develop a single drug.**

[genengnews.com/gen-edge/the-unbearable-cost-of-drug-development-deloitte-report-shows-15-jump-in-rd-to-2-3-billion/#:~:text=Deloitte%20found%20that%20the%20average,clinical%20trials%20to%20the%20market](https://genengnews.com/gen-edge/the-unbearable-cost-of-drug-development-deloitte-report-shows-15-jump-in-rd-to-2-3-billion/#:~:text=Deloitte%20found%20that%20the%20average,clinical%20trials%20to%20the%20market)

**And it normally takes more than 10 years.**

<https://www.mckinsey.com/industries/life-sciences/our-insights/how-ai-could-revolutionize-drug-discovery>

**AI is adding incredible speed, efficiency, and accuracy to that process.**

<https://nypost.com/2023/03/20/ai-develops-cancer-treatment-in-30-days-predicts-survival-rate/>

**For example, scientists have recently developed a treatment for cancer in just 30 days using an AI drug discovery platform called Pharma.AI.**

<https://nypost.com/2023/03/20/ai-develops-cancer-treatment-in-30-days-predicts-survival-rate/>

**Had you invested just \$1,000, you could have made more than \$400,000.**

From 0.816 to 350

42792.16%

\$428,921.57

**If you invested a small \$1000 stake, you could've flipped it into as much as \$760,000...**

0.172 to 130.9 (76004.6%) \$760,046

**You could have made gains big enough to turn every \$1,000 into \$90,000...**

0.92 to 83.78 (9007%) \$90,700

**Autonomous cars will become the safest drivers on the road, eventually reducing 90% of traffic fatalities.**

<https://kaifulee.medium.com/how-ai-will-completely-change-the-way-we-live-in-the-next-20-years-e27a855b1bd0>

**For example, trash cans will take themselves out and self driving garbage trucks will pick them up.**

<https://danielarus-r1.csail.mit.edu/wp-content/uploads/2018/03/2018-03-07-Rus-FinancialTimesOpEd.pdf>

**Had you invested \$1,000 in it, it could have grown to as much as more than a quarter million dollars.**

From 1.43 to 371.33

25867.13%

\$259,671.33

**Just look at what has already happened with Nvidia, the semiconductor design leader that's specializing in artificial intelligence.**

<https://www.fool.com/investing/stock-market/market-sectors/information-technology/robotics-stocks/>

**Shares exploded high enough to turn \$1,000 into as much as \$929,000.**

0.354 in 1999 to 329.25 in 2021 equals a 92909% gain.

**"The world's first trillionaires are going to come from somebody who masters AI and all its derivatives and applies it in ways we never thought of."**

<https://www.cnn.com/2017/03/13/mark-cuban-the-worlds-first-trillionaire-will-be-an-ai-entrepreneur.html>

**"The pace of progress in artificial intelligence is incredibly fast. Unless you have direct exposure... you have no idea how fast. It is growing at a pace close to exponential."**

<https://www.google.com/search?q=%E2%80%9CThe+pace+of+progress+in+artificial+intelligence+is+incredibly+fast.+Unless+you+have+direct+exposure...+you+have+no+idea+how+fast.%E2%80%9D&oq=%E2%80%9CThe+pace+of+progress+in+artificial+intelligence+is+incredibly+fast.+Unless+you+have+direct+exposure...+you+have+no+idea+how+%E2%80%9D&aqs=chrome..69i57.308j0j4&sourceid=chrome&ie=UTF-8>

**But it took an estimated 50 years for real wages to rise.**

<https://jasonjun.net/reading/futureproof/>

**It's named after the German philosopher Frederick Engels.**

<https://www.igi-global.com/dictionary/engels-pause/85838>

**It happened during the industrial revolution...**

<https://www.nordantech.com/en/blog/community/engels-pause#:~:text=During%20the%20UK%20industrial%20revolution,frequently%20called%20an%20Engels'%20Pause.>

**And led to a "prolonged regional decline."**

<https://www.technologyreview.com/2023/03/25/1070275/chatgpt-revolutionize-economy-decide-what-looks-like/>

[epi.org/publication/charting-wage-stagnation/](https://epi.org/publication/charting-wage-stagnation/)

**Blue-collar wages are actually 15% lower than they were in 1980.**

<https://www.forbes.com/sites/jackkelly/2021/06/18/artificial-intelligence-has-caused-50-to-70-decrease-in-wages-creating-income-inequality-and-threatening-millions-of-jobs/?sh=2dccb2991009>

**No wonder a recent report shows that 57% of Americans can't afford a \$1,000 emergency.**

<https://fortune.com/recommends/banking/57-percent-of-americans-cant-afford-a-1000-emergency-expense/>

**Meanwhile, just in recent years billionaires added \$5 trillion to their wealth.**



<https://edition.cnn.com/2022/01/16/business/oxfam-pandemic-davos-billionaires/index.html>

**According to the Brookings Institution, 50 out of every 100 blue-collar jobs will be replaced by AI.**

<https://www.cnn.com/amp/2019/01/25/these-workers-face-the-highest-risk-of-losing-their-jobs-to-automation.html>

**As a truck driver, you can earn about \$80,000 per year in the U.S...**

<https://www.indeed.com/career/truck-driver/salaries>

**Think about what that means for the 3.5 million truck drivers in the U.S.**

[alabamatrucking.org/alabama-trucking-celebrates-americas-3-5-million-truck-drivers-for-national-truck-driver-appreciation-week/](http://alabamatrucking.org/alabama-trucking-celebrates-americas-3-5-million-truck-drivers-for-national-truck-driver-appreciation-week/)

**Amazon already has more than 100,000 AI powered robots in their warehouses.**

[roboticsandautomationnews.com/2017/08/24/amazon-has-100000-robots-working-at-its-warehouses-worldwide/13841/#:~:text=Amazon%20has%20100%2C000%20robots%20working%20at%20its%20warehouses%20worldwide,-August%2024%2C%202017&text=Amazon%20is%20estimated%20to%20have,55%2C000%20of%20the%20little%20machines.](http://roboticsandautomationnews.com/2017/08/24/amazon-has-100000-robots-working-at-its-warehouses-worldwide/13841/#:~:text=Amazon%20has%20100%2C000%20robots%20working%20at%20its%20warehouses%20worldwide,-August%2024%2C%202017&text=Amazon%20is%20estimated%20to%20have,55%2C000%20of%20the%20little%20machines.)

**They said 65% of stores and 55% of their fulfillment centers will be fully automated.**

<https://www.zerohedge.com/technology/mass-automation-sweep-across-walmart-stores-2026>

**“People are looking to achieve very big numbers. Earlier they had incremental, five to 10 percent goals in reducing their workforce. Now they’re saying, ‘Why can’t we do it with one percent of the people we have?’”**

<https://builtin.com/artificial-intelligence/artificial-intelligence-future>

**That’s roughly 200 times faster than the 20 lawyers.**

[superlegal.ai/blog/aivslawyer/](http://superlegal.ai/blog/aivslawyer/)

**In fact, Chat GPT just passed the Uniform Bar Exam with a score higher than 90% of lawyers.**

<https://www.abajournal.com/web/article/latest-version-of-chatgpt-aces-the-bar-exam-with-score-in-90th-percentile>

**That’s exactly why Goldman Sachs is already warning that 300 million people could soon lose their jobs to AI.**

<https://www.forbes.com/sites/jackkelly/2023/03/31/goldman-sachs-predicts-300-million-jobs-will-be-lost-or-degraded-by-artificial-intelligence/>

**Whether or not they work.**

<https://www.pewresearch.org/fact-tank/2020/08/19/more-americans-oppose-than-favor-the-government-providing-a-universal-basic-income-for-all-adult-citizens/>

**Socialists like AOC**

[basicincome.org/news/2020/03/united-states-alexandria-ocasio-cortez-calls-for-basic-income-as-a-response-to-the-corona-virus-crisis/](http://basicincome.org/news/2020/03/united-states-alexandria-ocasio-cortez-calls-for-basic-income-as-a-response-to-the-corona-virus-crisis/)

**Elizabeth Warren**

<https://www.businessinsider.com/elizabeth-warren-universal-basic-income-option-to-consider-andrew-yang-2019-11>

**Bernie Sanders**

<https://www.independent.co.uk/news/world/americas/us-politics/coronavirus-bernie-sanders-us-universal-income-2020-election-a9408891.html>

**Many of the tech investors and billionaires who are developing AI believe universal basic income is inevitable.**

<https://bigthink.com/the-present/why-elon-musk-thinks-well-have-universal-basic-income/>

**Elon Musk for example has said that thanks to AI “there will need to be a universal basic income.”**

<https://www.businessinsider.com/elon-musk-universal-basic-income-physical-work-choice-2021-8>

**The founder of Open AI has also been promoting this idea because he knows what’s coming.**

<https://www.businessinsider.com/elon-musk-universal-basic-income-physical-work-choice-2021-8>

**The founder of Open AI has also been promoting this idea because he knows what’s coming.**

<https://www.technologyreview.com/2023/03/25/1070275/chatgpt-revolutionize-economy-decide-what-looks-like/>

**And virtually all the Big Tech founders defend the idea, including Mark Zuckerberg, Jeff Bezos, Bill Gates, and Larry Page.**

You can see their names on this list: [https://en.wikipedia.org/wiki/List\\_of\\_advocates\\_of\\_universal\\_basic\\_income#:~:text=American%20economists%20James%20Tobin%2C%20Paul,of%20income%20guarantees%20and%20supplements.](https://en.wikipedia.org/wiki/List_of_advocates_of_universal_basic_income#:~:text=American%20economists%20James%20Tobin%2C%20Paul,of%20income%20guarantees%20and%20supplements.)

**You see, there are rumors circulating on Wall Street and Silicon Valley that Open AI will launch a new version of Chat GPT sometime this year.**

<https://www.windowscentral.com/software-apps/get-ready-for-the-next-big-thing-in-chatting-chatgpt-5-rumored-to-be-coming-at-the-end-of-2023>

**And the CEO of Open AI says this upgraded version may pass the “Turing Test”...**

<https://analyticsindiamag.com/gpt-4-sam-altman-confirms-the-rumours/>

**Once Chat-GPT is able to pass this test, then it could reach a point of no return...**

<https://abcnews.go.com/Technology/openai-ceo-sam-altman-ai-reshape-society-acknowledges/story?id=97897122>

**While the Dow Jones Industrial Index is basically flat for the year...**

See ytd return here: <https://www.marketwatch.com/investing/index/djia>

**Allowing doctors to address health problems before they even occur.**

<https://www.deepmind.com/blog/using-ai-to-give-doctors-a-48-hour-head-start-on-life-threatening-illness>

**Investing in it could be like investing in steel during the construction of railroads**

<https://www.reuters.com/technology/intel-launches-new-ai-chips-challenging-nvidias-market-2022-05-10/>

**You'll also learn about a company that I believe will help take AI robots mainstream.**

<https://about.irobot.com/Smart-Home> Amazon acquired irobots.<https://press.aboutamazon.com/2022/8/amazon-and-irobot-sign-an-agreement-for-amazon-to-acquire-irobot>

**And the rest as they say, is history.**

<https://www.wired.com/2010/05/0526bill-gates-internet-memo/>

**That's enough to turn \$1,000 into almost a quarter million dollars in just a few years.**

Gain from lowest point to highest point (within the timeframe of 1/3/1994 to 12/29/2000): +24,575.00%

**Enough to turn a tiny investment of \$1,000 into \$666,470 by the end of that decade.**

Gain from lowest point to highest point (within the timeframe of 1/3/1994 to 12/29/2000): +66,547.00%

**It skyrocketed an unbelievable 125,453%.**

Gain from lowest point to highest point (within the timeframe of 1/3/1994 to 12/29/2000): +125,453.85%

**A tiny company that's using the power of AI to revolutionize the energy sector. (Hint: They've already partnered with a slew of Fortune 500 companies)**

<stem.com/case-studies/fortune-500-manufacturer/>

**...across the U.S, including Amazon and Walmart.)**

<https://www.fool.com/investing/2022/06/08/how-stem-brought-saas-to-the-energy-landscape/>

**Like Shangdong Power, up nearly 700%... Tata Communications, up nearly 800%... and Teck Corp, up more than 900%...**

Copied from heartland promo

**Legendary investors and billionaires like Jeff Bezos, Bill Gates, Elon Musk**

<https://www.mining.com/teslas-battery-metals-bill-balloons-to-100-billion/>

**Ray Dalio and Warren Buffett**

Market cap is 86.2 billion. Backup: <https://finance.yahoo.com/quote/byddf/>

Warren owns 7% of the company. Backup:

<https://www.forbes.com/sites/russellflannery/2022/10/03/warren-buffett-backed-byds-ev-shipments-soar-to-record-in-september/?sh=53cf446e44f9>

7% of 86.2= \$6 billion.

**are all already investing in this massive new trend.**

See how they're investing in metals for EV industry

<https://polarjournal.ch/en/2022/08/11/billionaire-group-invests-into-mining-project-in-greenland-for-e-transportation/>

**Alt Lead**

**They've been silently working on this project for the past seven years.**

<https://en.wikipedia.org/wiki/OpenAI#:~:text=The%20organization%20was%20founded%20in, eventually%20committed%20US%24100%20million.>

**Goldman Sachs economists are already warning that 300 million jobs could simply disappear.**

<https://www.cnn.com/2023/03/29/tech/chatgpt-ai-automation-jobs-impact-intl-hnk/index.html>

**"Nobody is safe."**

<https://www.cnn.com/2023/03/29/tech/chatgpt-ai-automation-jobs-impact-intl-hnk/index.html>

**Had admitted this will reshape society as we know it...**

[educationmattersmag.com.au/ai-expert-deep-dives-into-chatgpt-in-webinar/](https://educationmattersmag.com.au/ai-expert-deep-dives-into-chatgpt-in-webinar/)

**Bill Gates, who's also an investor in this project, said "This will change the world."**

<https://finance.yahoo.com/news/bill-gates-says-chatgpt-change-224922330.html>

**Project Omega is set to "unleash the greatest profit engine in history."**

<https://www.forbes.com/sites/steveandriole/2023/03/14/generative-ai-is-just-a-wake-up-call-to-what-was-always-inevitable-including-incalculable-profit/?sh=2c3609c335fc>

**I'm talking about an estimated \$15.7 trillion in new wealth.**

<https://markets.businessinsider.com/news/stocks/artificial-intelligence-ai-chatgpt-iphone-moment-bank-america-bofa-markets-2023-3#:~:text=Ultimately%2C%20AI's%20ability%20to%20capitalize,use%20cases%20for%20the%20technology.>

**"[Project Omega] has been moving at an unbelievable speed in recent months."**

<https://www.digitaltrends.com/computing/how-to-use-openai-chatgpt-text-generation-chatbot/>

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