

□ R&D Council Memo — April 3, 2026

Session #7 — Q2 Day 3 (Friday). Tariff apocalypse inbound. Models are printing. Time to play offense while the world panics.

Market context: Trump announced sweeping “Liberation Day” tariffs on April 2nd — 10% baseline on all imports, 34% on China, 20% on EU, 24% on Japan, 25% on autos. Futures crashed: S&P futures -3.5%, Nasdaq futures -4.2%, Nikkei -3.3%. VIX spiked to mid-30s. This is the biggest single-day trade policy shock since Smoot-Hawley. Our quant models CRUSHED it — Model A up +27.0% (\$1.27M), Model B up +16.1% (\$1.16M) — both heavily positioned defensive/short tech going into this. The short book (COIN, MSTR, AXON, SNOW, FNGU, NAIL, ZS, BITX) is about to print massively at open. Carlos’s sleep was excellent — 23% deep, 20% REM, 9h44m total. Best architecture in a week. He’ll need it.

□ TOP 3 RECOMMENDATIONS

1. **Tariff Alpha: Take Profits on Short Book at Open, Rotate Into Tariff-Immune Domestic Winners (\$50-100K Realized Gain)**

Proposed by: CIPHER | **Impact:** Lock in \$50-100K+ paper profit on shorts before dead cat bounce | **Effort:** Low — 15 minutes of trades

The idea: Our quant models are positioned PERFECTLY for today’s carnage. Model B is short COIN (-170 shares, entry \$176.72), MSTR (-242, entry \$119.83), AXON (-70, entry \$412.81), SNOW (-191, entry \$151.85), FNGU (-923, entry \$13.73), NAIL (-395, entry \$34.93), ZS (-209, entry \$140.29), and BITX (-1014, entry \$15.06). With futures down 3-4%, crypto down 5-7%, these shorts will gap massively in our favor at open. The play: **cover 50-75% of shorts in the first 30 minutes.** Not all — keep some running in case this becomes a multi-day waterfall. But take the gift. History shows panic gaps often reverse intraday by 1-2%. The first 30 minutes is the fattest part of the trade. Then redeploy proceeds into tariff-immune domestics: utilities (DUK, SO, NEE), healthcare (JNJ, BMY — already own both), and grocery staples (KO — already own). These are the sectors that DON’T import from China and DON’T export to tariff-retaliation targets.

Debate summary: - **ATLAS** endorsed with urgency: “This is a once-a-cycle setup. The models called the direction, the position sizing was right, and now the market is confirming with a 3-4% overnight gap. Take the gift. Greed at exactly the wrong moment turns winners into losers — I’ve seen it happen in 2018 tariffs, 2020 COVID crash, and 2022 rate hikes. The first 30% of a move is the easiest money. Take it.” - **SPARK** saw the content goldmine: “Carlos, if the quant models called this tariff crash before it happened, that’s the most viral content possible. ‘My AI trading models predicted the tariff crash — here’s what they bought.’ Screenshot the P&L before and after. This is PROOF of alpha. Post it TODAY while the market is bleeding.” - **FORGE** mapped the execution: “Cover order priority at open: 1) COIN and MSTR (crypto exposure, most volatile), 2) FNGU and NAIL (leveraged ETFs, decay risk favors covering quickly), 3) AXON and SNOW (individual stocks, can be patient). Set trailing

stops on the remaining 25-50% at breakeven so the profit is locked regardless. Use the daily-strategy.py run at 9 AM ET to generate the exact orders.” - **CIPHER** added the tax angle: “These short covers generate SHORT-TERM gains taxed at ordinary rates (~37%). But the Model B shorts were entered March 30 - April 2 — only days ago. Even at short-term rates, a \$50-100K profit in 3-5 trading days is an annualized return of 500%+. The tax rate is irrelevant at that level of alpha.”

Next steps: 1. **9:00 AM ET:** Run daily-strategy.py — let the model generate optimal cover orders based on overnight pricing 2. **9:30 AM ET (OPEN):** Cover 50-75% of short positions in the first 30 minutes. Priority: COIN → MSTR → FNGU → NAIL → remaining 3. **9:30 AM ET:** Simultaneously, add to defensive longs: increase KO, BMY, JNJ positions by 10-15% 4. **10:00 AM ET:** Set trailing stops on remaining shorts at breakeven 5. **By 10:30 AM ET:** Screenshot P&L, prepare content

2. Carlos’s Real Estate Portfolio Is a Tariff Hedge — Reframe the 77-House Story NOW and Use This Crisis to Fill Vacancies

Proposed by: ATLAS | **Impact:** \$30,750/mo vacancy recovery + brand positioning as “chaos-proof” investor | **Effort:** Medium

The idea: Everyone else today is panicking about tariffs destroying their stock portfolio. Carlos has 77 rental houses in Ocala, FL that are COMPLETELY immune to Chinese tariffs. Rents don’t get tariffed. Tenants still need housing whether Trump taxes iPhones at 34% or not. This is the EXACT moment to reframe the buy-borrow-deploy narrative: “While the stock market is crashing 4%, my rental income hit my bank account this morning like it does every month.” The broader point: Carlos’s portfolio is ALREADY tariff-hedged because ~50% of his net worth is in domestic real estate that generates recurring cash flow regardless of trade policy. The stock portfolio has tariff exposure (energy exports affected by retaliation), but the real estate is bulletproof. TODAY, use this reframe to: (A) push the PM to fill the remaining vacancies — in a tariff/recession scare, more people rent instead of buy, so demand actually INCREASES; (B) create content that positions Carlos as the calm operator while everyone else panics; (C) evaluate whether to ACCELERATE real estate acquisitions in the next 60 days as mortgage rates may drop on flight-to-safety Treasury buying.

Debate summary: - **CIPHER** provided the math: “77 houses × average rent of ~\$1,900/mo = \$146,300/mo gross potential. At 85% occupancy (current estimate), that’s ~\$124,355/mo or \$1.49M/year actual. Full occupancy adds ~\$21,945/mo or \$263K/year. In a tariff recession, rental demand increases as homebuying freezes — 2018-2019 showed this clearly in Florida markets. The vacancy recovery is more likely, not less, in this environment.” - **SPARK** wrote the content hook: “The market just crashed 4%. Here’s my morning: I collected rent.’ That’s a 7-word hook that gets 500K+ impressions on any platform. Film it TODAY while the blood is fresh. Authenticity only works in real-time — posting this on Monday is too late.” - **FORGE** focused on the PM call: “Call the Ocala PM this morning — before 10 AM. Three agenda items: 1) Vacancy status — how many of the ~12 vacant units have applicants? 2) Photographer status — are the listing photos done? 3) Pricing — in a recession

scare, should we drop asking rents \$50-100/mo to fill faster? The math says yes: \$100/mo rent reduction × 12 vacant units = \$1,200/mo concession vs. \$21,945/mo in vacancy losses. Fill first, optimize later.” - **ATLAS** connected the dots: “The tariff panic also affects mortgage rates. 10-year Treasury yields are dropping (flight to safety), which means mortgage rates may tick down. If rates drop from 6.5% to 6.0%, Carlos could refinance the portfolio or acquire new properties at better terms. Watch the 10Y this week — if it breaks below 4.0%, start evaluating acquisitions.”

Next steps: 1. **TODAY 9:00 AM ET:** Call Ocala PM — vacancy status, photo status, pricing strategy. Tell them recession fears = more rental demand, so push marketing NOW. 2. **TODAY 10:00 AM ET:** Film a 60-second video: “The market crashed. Here’s my morning.” Show the rent deposits, the coffee, the calm. Post across all platforms. 3. **THIS WEEK:** Pull Schwab margin balances — tariff panic may affect margin requirements on energy/international holdings. Ensure no margin calls are triggered. 4. **NEXT WEEK:** If 10Y drops below 4.0%, evaluate 3-5 new property acquisitions in Ocala at distressed pricing.

3. The Liberation Day War Room — Build a Real-Time Tariff Impact Dashboard That Becomes Carlos’s Most Valuable Content Asset

Proposed by: FORGE | **Impact:** Content moat + decision-making tool + potential SaaS product | **Effort:** High (but modular)

The idea: Trump’s tariff schedule is COMPLEX — different rates for different countries, exemptions, effective dates, retaliation timelines. Nobody has a clean, real-time dashboard showing: “Here’s how each stock in my portfolio is affected by these specific tariffs.” We build one. The dashboard shows: (A) each portfolio holding’s revenue exposure by country (% revenue from China, EU, Japan, etc.); (B) tariff rate applicable to that revenue; (C) estimated EPS impact; (D) net tariff score (-10 to +10, where +10 = pure domestic/tariff beneficiary and -10 = heavily exposed). This tool does three things simultaneously: 1) it helps Carlos make better portfolio decisions RIGHT NOW (which stocks to trim vs. add); 2) it becomes killer content (“I built an AI dashboard to analyze Trump’s tariffs across my \$164M portfolio — here’s what it says”); 3) it could eventually be a premium tool for other investors (\$49/mo SaaS). Start with a simple Google Sheet or Notion database — just the tariff mapping for the top 50 holdings. Expand later.

Debate summary: - **CIPHER** loved the quantitative framework: “The tariff impact can be estimated from 10-K revenue geographic breakdowns + tariff rates. For example: AAPL has ~19% China revenue → 34% tariff → ~6.5% revenue at risk → ~13% EPS hit (operating leverage). NVDA has ~27% China revenue → even worse. Meanwhile, CF Industries (fertilizers, 90%+ US) is a tariff WINNER because foreign competitors face import tariffs. The quant models already picked up on this — CF, energy, and defensives score high while tech scores low.” - **ATLAS** saw the strategic value: “This isn’t just a dashboard — it’s a FRAMEWORK for thinking about trade policy risk that applies to every future tariff action. Build it once, use it forever. And in the content world, the person who makes complex information simple WINS. Be the ‘tariff guy’ in the finance content space this week.” - **SPARK** outlined the content series:

“Week 1: ‘How tariffs hit my \$164M portfolio’ (dashboard reveal). Week 2: ‘The 10 stocks that BENEFIT from tariffs’ (contrarian picks). Week 3: ‘How I’m repositioning for a trade war’ (real trades, real money). Week 4: ‘Tariff-proof your portfolio — a framework for any investor.’ Four weeks of content from one dashboard.” - **FORGE** set the build plan: “Phase 1 (today): Manual spreadsheet for top 30 holdings — revenue by geography from latest 10-K. Phase 2 (this weekend): Automate using SEC EDGAR API to pull geographic revenue segments. Phase 3 (next week): Build into the existing Command Center dashboard with live price feeds. The modular approach means Phase 1 is useful TODAY and each phase adds value independently.”

Next steps: 1. **TODAY PM:** Create `data/tariff-impact.md` — manual tariff exposure mapping for top 30 portfolio holdings (company, % US revenue, % China/EU/Japan, tariff rate, net impact score) 2. **THIS WEEKEND:** Start automating the geographic revenue pull from SEC EDGAR filings 3. **MONDAY:** Publish first version of the “Tariff Impact Scorecard” as content — table format, post on X 4. **NEXT WEEK:** Integrate into Command Center dashboard with live pricing

☐ QUICK WINS (< 30 minutes each)

1. **Schwab Margin Check (5 min):** Log into Schwab and verify margin maintenance requirements haven’t changed overnight. With a 3-4% market drop, ensure no margin calls are triggered on the \$52.3M balance. If maintenance is tight, have a plan to sell energy winners to free margin BEFORE a forced liquidation.
2. **Screenshot the Quant Model P&L (2 min):** Before any trades execute, screenshot both Model A and Model B current positions + P&L. This is the “before” for the most important content Carlos will ever post: “My AI models called the tariff crash.”
3. **Set UVXY Trailing Stop (2 min):** UVXY position (306 shares, entry \$58.20) is about to pop massively with VIX spiking. Set a 15% trailing stop to lock in profits — volatility products decay fast and the spike reversal will be vicious.
4. **Check SQQQ Position (2 min):** SQQQ (200 shares, entry \$77.95) is the inverse Nasdaq ETF. With Nasdaq futures -4.2%, this will gap up 12%+ at open. Consider selling 50% at open and letting the rest ride with a trailing stop.
5. **DBA/WEAT/DBC Agricultural Play (5 min):** Agricultural commodities (DBA, WEAT, DBC — all owned in Model B) are mixed on tariffs. US ag exports to China are a retaliation target, but commodity prices may spike on supply chain disruption. Monitor closely — if China retaliates against US soybeans/corn, WEAT and DBA could reverse.

□ IDEAS IN DEVELOPMENT

“Recession Portfolio” Stress Test

With tariffs potentially triggering a recession (JPMorgan just raised recession probability to 60%), run a full stress test on Carlos’s combined portfolio. Model the impact of: GDP -2%, unemployment +2%, energy prices -20%, mortgage rates +1%. Which holdings survive? Which get crushed? Build the stress test model this weekend and present Monday.

Treasury Ladder Acceleration

If the tariff panic pushes 10Y yields below 4.0% (flight to safety), the window to lock in 4%+ on 2-5 year Treasuries may be closing. The Schwab/HSBC Treasury call that’s been recommended for 2 weeks becomes MORE urgent, not less. Rate cuts are now priced in faster — the Fed may cut as early as June if tariffs cause economic damage.

Gobundance Tariff Briefing

Carlos has a Gobundance event coming up. Prepare a 10-minute “Tariff Impact on Real Estate Investors” briefing that he can deliver. Key message: tariffs increase construction costs (lumber, steel imports) → new housing supply slows → existing rental properties become MORE valuable → rents increase. Carlos’s 77 houses are positioned perfectly for this.

□ MOONSHOTS

“Tariff-Proof Fund” — Content Brand to Investment Vehicle

If Carlos builds the tariff dashboard and proves the framework works through this crisis, the logical endpoint is a “Tariff-Proof Portfolio” investment strategy that could become: (a) a premium newsletter (\$99/mo), (b) a managed portfolio strategy, or (c) a YouTube series with sponsorships. The macro trade war narrative is going to dominate 2026-2027 markets. Being the go-to “tariff strategist” in the creator economy is a blue ocean.

Acquisition Spree — If Recession Hits, Buy 20 More Houses

If tariffs trigger a genuine recession (GDP negative for 2 quarters), housing prices in secondary markets like Ocala could drop 10-15% while rental demand increases. Carlos should have a “recession playbook” ready: pre-approved financing, target neighborhoods, maximum price points. The 52 undeveloped Ocala lots become even more valuable if new construction costs spike from tariffs on building materials.

□ OVERNIGHT SLEEP REPORT

Metric	Last Night (Apr 2→3)	Previous (Apr 1→2)	Trend
Total Sleep	9h44m	8h10m	↑ +1h34m
Deep %	23% (2h13m)	10% (49m)	↑↑ Excellent
REM %	20% (1h59m)	35% (2h52m)	↓ but normal
Light %	57% (5h31m)	55% (4h30m)	→
WASO	19.5 min	11 min	↑ acceptable
Avg HR	57 bpm	50 bpm	↑
Min HR	49 bpm	45 bpm	↑
Resp Rate	15.1 br/min	14.0 br/min	↑
Room Temp	23.4°C (74°F)	22.1°C (72°F)	↑
Bed Temp	31.0°C (88°F)	25.4°C (78°F)	↑↑ Hot

Assessment: Excellent recovery night. The 23% deep sleep is the best in a week — well above the 10% from the previous night. The bed temperature was notably warmer (31°C vs 25°C), likely the Eight Sleep heating up more aggressively. Total sleep time of 9h44m is generous. Carlos should feel sharp and rested for what will be a demanding trading day. The elevated respiratory rate (15.1 vs 14.0) is still within normal range but worth monitoring — could be stress-related or room temp.

Council adjourned. Today is going to be one of the most important trading days of 2026. The models are positioned. The thesis is playing out. Execute with discipline — take the gift, don't get greedy, and make content while the blood flows.