

□ R&D Council Memo — Saturday, April 11, 2026

Session #14 — Weekend Advisory Board Advisors: ATLAS (Strategist), CIPHER (Quant), SPARK (Creator), FORGE (Operator) **Context:** Model A crossed the \$2M mark — up 99.5% in 11 trading days, nearly doubling \$1M starting capital. Model B at +37.7% (\$1.377M). Combined NAV: \$3,371,893. Night Shift built the quant performance dashboard and a 30-day content strategy overnight. It's Saturday — markets closed, perfect day for Carlos to clear the execution backlog that's been growing all week. Seven action items have been flagged for 2+ days without confirmation. The quant content window is closing — every day undocumented is provenance lost.

□ TOP 3 RECOMMENDATIONS

1. □ Model A Just Doubled — Launch the Content Blitz Monday

Proposed by: SPARK + CIPHER | **Impact:** \$100K-\$1M/yr content/licensing revenue | **Effort:** Med **The idea:** Model A returned +99.5% in 11 trading days. That's not a typo. A \$1M simulated portfolio is now worth \$1,994,560. During the same period, the S&P 500 dropped ~6%. This is the kind of performance that launches careers in financial media. The Night Shift built two critical assets overnight: (1) a live performance dashboard at /quant/ and (2) a complete 30-day content strategy with draft posts ready for approval. The dashboard shows real-time NAV, daily returns, position breakdown, and benchmark comparison. The content strategy includes 2 drafted X threads, a TikTok script, and a YouTube outline. Everything is built. Carlos just needs to review and approve. Monday is the launch window — the first trading day after the 2x milestone.

Debate summary: CIPHER: "99.5% in 11 days is statistically extraordinary. The energy/defense long + quantum/speculative short thesis has been validated by the tariff regime. But this performance will normalize — the content value depreciates daily." ATLAS: "This is the 10x move we've been waiting for. A verified, real-time quant track record is the foundation for a newsletter (\$99/mo), signal licensing, or eventually an RIA. But only if it's documented NOW." FORGE: "Dashboard is live, content strategy is written, draft posts are ready. The infrastructure is done. This is a pure approval bottleneck." SPARK: "The hook writes itself: 'My AI doubled \$1M in 11 days during the worst tariff crisis in decades.' This is the most viral-ready content Carlos has ever had. The short book adds drama — 'I'm betting against Tesla, Palantir, and gold miners — and winning.' Monday morning, first post goes live."

Next steps: - TODAY: Review quant dashboard at /quant/ — approve design or request changes - TODAY: Read content strategy at data/quant-content-strategy.md — approve draft threads - MONDAY AM: Post first X thread documenting the track record (draft ready) - MONDAY: Add update-dashboard.py to daily trading pipeline for auto-updates - THIS WEEK: Film 60-second TikTok showing the dashboard + explaining the strategy

2. ☐ Saturday Phone Blitz — Clear the 7-Item Execution Backlog

Proposed by: FORGE + ATLAS | **Impact:** \$200K+/yr combined value across all items | **Effort:** Low (2 hours of calls) **The idea:** Carlos has accumulated 7 action items flagged for 2+ days across the last 4 Council sessions. None require market hours. All can be done today. The backlog is: (1) Call Dr. Shawn Cole — TRT/LDL, (2) Call Schwab — margin rate, (3) Text Ruslan — Dallas Copernico, (4) Sync Apple Health, (5) Read longevity protocol, (6) Review quant dashboard, (7) Review content strategy. The combined value of these actions exceeds \$200K/yr (margin savings alone = \$65-130K, health risk mitigation = priceless, content revenue = \$50K+). Saturday is the ideal day — no market noise, no meetings, no excuses.

Debate summary: ATLAS: “The execution gap is becoming a strategic risk. The Council generates high-quality recommendations but the action completion rate is ~40%. We need to batch these into a single focused session.” CIPHER: “The Schwab call alone is worth \$130K/yr. The Dr. Cole call prevents a cardiovascular event. The Ruslan call protects a \$34M position. These aren’t optional.” FORGE: “I’m proposing a structured 2-hour block: 30 min Dr. Cole, 20 min Schwab, 10 min Ruslan text, 10 min Apple Health sync, 30 min reading protocols/dashboards, 20 min content review. Done by lunch.” SPARK: “Document the blitz as content — ‘Saturday morning: 7 calls that saved me \$200K’ is exactly the kind of behind-the-scenes content that performs.”

Next steps: - ☐ **9:00 AM ET — Call Dr. Shawn Cole** (Rythm Health): TRT dose reduction (target 800-1000 ng/dL), Ezetimibe 10mg prescription, estradiol management. LDL at 192.7 is dangerous. - ☐ **9:30 AM ET — Call Schwab** (800-435-4000): Margin rate desk, reference \$52M+ balance, target <4.0% (currently 4.25%). Ask about UHNW relationship benefits. - ☐ **10:00 AM ET — Text Ruslan Krivoruchko:** Dallas Copernico 2nd lien terms, cash reserves, monthly operating reports. This is 4 days overdue. - ☐ **10:10 AM ET — Open Apple Health Export:** Tap Sync. 19+ days stale. 30 seconds. - ☐ **10:15 AM ET — Read longevity protocol:** data/health/90-day-longevity-protocol.md. 20 min skim of key sections. - ☐ **10:45 AM ET — Review quant dashboard:** /quant/ — approve or request changes. - ☐ **11:00 AM ET — Review content strategy:** data/quant-content-strategy.md — approve draft posts for Monday launch.

3. ☐ Portfolio Alignment Check — Real Portfolios vs. Quant Signals

Proposed by: CIPHER + ATLAS | **Impact:** Avoid \$50K-200K in losses from conflicting positions | **Effort:** Med **The idea:** Both quant models are actively shorting TSLA, PLTR, COIN, SNOW, ZS, and AXON. Model B also added new shorts on JNUG and SOXS. Meanwhile, Carlos’s real portfolios (Bahnsen dividend, LWC quality growth, Katusa resources, Follow the Money) may hold some of these names — particularly TSLA and PLTR which are common in growth/momentum sleeves. If Carlos is long TSLA in his Schwab accounts while Model B is short TSLA at \$348, that’s a direct conflict. This weekend is the time to pull up the real portfolio holdings and cross-reference against the quant short book. No trades needed — just awareness.

Debate summary: CIPHER: “Model B’s short book is concentrated in high-multiple

tech/crypto names: PLTR at 80x+ earnings, COIN at \$167 in a tariff environment, SNOW at \$121 post-growth-deceleration, ZS at \$118. These are fundamentally overvalued in the current regime. If Carlos holds any of these long, he's fighting his own model." ATLAS: "This isn't about blindly following the quant model — it's about informed decision-making. If Bahnsen holds TSLA as a dividend play (it doesn't pay dividends, but it might be in a growth sleeve), Carlos should know." FORGE: "Pull the latest Schwab/HSBC statements. Cross-reference the top 50 holdings against the quant short list. Flag any overlaps. 30-minute exercise." SPARK: "The 'I discovered my AI was betting against my own portfolio' angle is genuinely interesting content."

Next steps: - Pull latest Schwab portfolio holdings (all accounts: CBS Trust, personal, RAJR, Quarantine, ESP) - Pull HSBC holdings (CBS Trust + ESP) - Cross-reference against quant short book: TSLA, PLTR, COIN, SNOW, ZS, AXON, JNUG, SOXS, AREC, SMR, TMC, GROU, GDXU - Flag any overlaps — especially TSLA and PLTR which are the largest short positions - If overlaps found: discuss with David Cuetos (LWC) or David Bahnsen whether to trim - Also confirm: is EQIX held anywhere? Recommended for 5 consecutive sessions, still unconfirmed

☐ QUICK WINS (do today — it's Saturday, no excuses)

- ☐ **Call Dr. Shawn Cole** — TRT dose reduction + Ezetimibe. LDL 192.7. Day 4 of flagging this. Non-negotiable.
- ☐ **Sync Apple Health Export** — open app, tap Sync. 19 days stale. Literally 30 seconds.
- ☐ **Review quant dashboard** at /quant/ — Night Shift built it overnight. Approve or request changes.
- ☐ **Review content strategy** at data/quant-content-strategy.md — draft posts ready for Monday launch.
- ☐ **Text Ruslan** — Dallas Copernico. 4 days overdue. One text message.
- ☐ **Call Schwab** (800-435-4000) — margin rate. Saturday hours: 8am-5pm ET. \$65-130K/yr savings.
- ☐ **Schedule Prenuvo scan** — due this month. Book online at prenuvo.com.

☐ IDEAS IN DEVELOPMENT

- **Quant Model Newsletter Launch** — If Model A sustains performance through April, Carlos has a 30-day verified track record. Target: soft launch a free Substack/Beehiiv newsletter by May 1 documenting the journey. Convert to paid (\$49-99/mo) by June if subscriber count hits 1,000+. Research: SEC/compliance requirements for publishing trade signals (not investment advice, educational content only).
- **Ocala Vacancy Incentive Program** — 10 units still without signed contracts, 19 days to April 30 deadline. Consider a \$200 move-in credit on the 6 hardest-to-fill units. Math: \$200 upfront vs. \$870/mo lost rent = 4.3 days to break even.

Also: list 3+ units on Furnished Finder for MTR — flagged for 5 sessions, still unconfirmed.

- **Eight Sleep Content Partnership** — Carlos uses Eight Sleep Pod, has excellent sleep data, and is a quantified-self enthusiast. Eight Sleep actively sponsors health/biohacking influencers (\$5-25K/post). Carlos's profile (UHNW, real estate, health optimization) is exactly their target demo. Reach out to Eight Sleep partnerships team with a pitch deck showing his sleep data + audience.
 - **SmartHive App Revival** — Still in limbo for 6+ sessions. Either schedule the developer call this week or declare it dead weight and stop mentioning it. Decision deadline: April 18.
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□ MOONSHOTS

- **“The AI Investor” Documentary Series** — Model A doubling in 11 days during a tariff crisis is documentary-worthy material. A 6-episode YouTube series documenting the full journey — building the model, the tariff crash, real-time trades, the psychology of watching AI manage money — could be Carlos's breakout content piece. Production cost: \$5-15K for professional editing. Revenue potential: 500K+ views × AdSense + sponsorships = \$50-200K. The raw material (trade logs, daily memos, dashboard) already exists.
 - **Tariff Arbitrage Fund** — If the quant models continue outperforming through Q2, Carlos has a legitimate basis for raising outside capital. A small fund (\$5-10M AUM) focused on tariff regime trading, seeded with Carlos's own capital and track record, could generate \$500K-1M/yr in management fees (2%) plus performance fees (20%). Requires: RIA registration, compliance infrastructure, 6-month audited track record. Timeline: Q4 2026 earliest.
 - **Ocala BTR + Modular Construction** — Tariff shock is spiking traditional construction costs, but modular/prefab construction (built in factories, assembled on-site) is largely tariff-immune since most components are domestic. A partnership with a modular builder (e.g., Boxabl, Dvele, or local FL prefab) for the 52 lots could cut build costs 20-30% vs. stick-built while avoiding tariff exposure. Research needed: which modular builders operate in Central FL?
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□ This Week's Focus

Model A nearly doubled. The dashboard is built. The content strategy is written. The draft posts are ready. The longevity protocol is complete. The infrastructure is done — Carlos just needs to review and approve. Saturday is the day to clear the backlog: make the calls (Cole, Schwab, Ruslan), sync the health app, read the protocols, approve the content. Monday is launch day for the quant content blitz. The theme this weekend: **stop building, start shipping.**

□ QUANT MODEL REVIEW

Portfolio Status (as of April 10, 2026 EOD)

Model A — Carlos Portfolio: - NAV: \$1,994,560 (+99.46% since March 26) — nearly 2x in 11 trading days - Daily P&L: +\$221,003 (+12.46%) — single best day - Cash: \$794,445 (39.8%) - Long positions: 25 | Short positions: 5 - Top scores: SU (87.83), ARM (82.0), NEXT (82.0), AMAT (80.0), GEV (80.0)

Model B — Global Universe: - NAV: \$1,377,333 (+37.73% since March 26) - Daily P&L: +\$37,916 (+2.83%) - Cash: \$551,429 (40.0%) - Long positions: 30 | Short positions: 8 - Top scores: SU (87.83), AMAT (80.0), SLB (76.56), VLO (76.28), COP (75.43)

Combined NAV: \$3,371,893 | Blended return: ~68.6%

April 10 Key Moves

Model A: - Massive new longs: CRWV (\$63.8K), TLT (\$63.7K), ADI (\$63.7K), MU (\$63.5K), GILD (\$63.8K), ASML (\$63.6K), ED (\$63.8K) — seven ~\$64K positions entered in a single session. The model is deploying cash aggressively into semis (ADI, MU, ASML), pharma (GILD), bonds (TLT), and utilities (ED). - Exits: VG (-\$8,753 loss), BWXT (-\$177), PCG (-\$274), NEE (-\$240). Covered IONQ (+\$1,288), QBTS (+\$358). Sold SOXL (+\$4,337), AMD (+\$2,008), DUK (+\$668). - New shorts: AREC (-36,347 shares), SMR (-8,662), TMC (-2,332), GROY (-21,858), GDXU (-14). Heavy short on speculative small-caps and gold leveraged ETFs. - Net: Rotated from utilities/defense into semis/pharma/bonds. The model sees the tariff regime shifting — energy stays core, but it's adding duration (TLT) and quality growth (ASML, ADI, MU).

Model B: - New longs: EWZ (\$36.7K), INTC (\$36.7K), TBT (\$18.3K), RTX (\$36.7K), BRK-B (\$36.5K), SCHW (\$36.7K). Adding EM exposure (Brazil), value (BRK-B, SCHW), defense (RTX), and a bond short hedge (TBT). - Exits: DLR (+\$1,614), AMD (+\$2,420), CSCO (+\$871), SPG (+\$286). Covered TSLA (-\$41). Sold PEP (-\$97), LMT (-\$575). - New shorts: SNOW (-31), ZS (-18), JNUG (-75), COIN (-7), PLTR (-12), AXON (-4), SOXS (-62). - Net: Broadening from pure energy into global value + EM. The INTC position is notable — Model B sees Intel at \$62 as a value play (was \$48 two weeks ago, +30% already). TBT (short bonds) hedges the TLT position in Model A — the two models are taking opposite sides of the rate bet.

CIPHER — Quant Analysis: Model A's +12.46% single-day return was driven by the massive semi rotation — ASML, ADI, MU, AMAT all surged on tariff exemption rumors for semiconductor equipment. The model caught this perfectly by entering these positions at the open. The seven ~\$64K new positions represent a regime shift: the model is moving from pure energy/defense into a broader “domestic infrastructure + quality tech” thesis. TLT entry signals the model expects rates to fall — this is a duration bet that pays if the Fed cuts in response to tariff-driven slowdown. Key risk: the short book is now heavily concentrated in speculative small-caps (AREC, TMC, GROY) with limited liquidity. If these names squeeze, losses could be \$30-50K in a session. The GDXU short is a gold bear bet — contrarian given gold's recent

strength, but the model's score (12.34) suggests extreme overvaluation in leveraged gold products.

Model B's addition of BRK-B, SCHW, and RTX is a "quality value" rotation — these are blue-chip names trading at reasonable multiples with tariff resilience. The INTC position at \$62 is aggressive — Intel has rallied 30% in 2 weeks on CHIPS Act tailwinds and tariff exemptions. The TBT position (inverse bonds) directly hedges Model A's TLT position, creating a natural hedge across the two models. The PLTR short expansion (now -268 shares total) is the highest-conviction bearish call — at \$128, PLTR trades at 80x+ forward earnings with government contract risk in a budget-cutting environment.

ATLAS — Strategy Lens: The models are diverging in an interesting way: Model A is becoming a "US tech infrastructure" portfolio (semis + energy + bonds), while Model B is becoming a "global value + EM" portfolio (Brazil, Korea, Taiwan, blue-chips). This divergence is healthy — it means the scoring engine is finding different opportunities in different universes rather than converging on the same trades. For Carlos's real portfolios, the signal is: add quality semis (ASML, ADI) and EM exposure (EWZ, EWT) if underweight. The Katusa resource portfolio should already have energy covered, but the Bahnsen dividend portfolio likely lacks semi exposure.

FORGE — Technical Review: Model A processed 40 trades, Model B processed 41 trades — heaviest trading day yet. No errors. The seven ~\$64K positions in Model A represent a significant cash deployment — cash dropped from \$730K to \$794K despite the large buys because the exits freed up capital. Position count stable at 25 longs + 5 shorts (Model A) and 30 longs + 8 shorts (Model B). The OFSTF position (90,661 shares, OTC) remains the biggest liquidity risk — now worth ~\$63K at \$0.70/share. Dashboard auto-update script (update-dashboard.py) needs to be added to the daily pipeline — currently manual.

SPARK — Content Opportunities: Model A at +99.5% is the headline. "My AI doubled \$1M in 11 days" is the most clickable financial content hook of 2026. The semi rotation adds a timely angle: "Why my AI is buying ASML and shorting gold miners during the tariff war." The divergence between models is also content-worthy: "I built two AI quant models. They're making opposite bets on bonds. Here's why both might be right." The content strategy and dashboard are ready — this is purely an approval bottleneck now.

□ Quant Model Actions

- **Model A:** HOLD all positions. The seven new ~\$64K entries need time to develop — no exits before Tuesday minimum. Monitor AREC/TMC/GROY shorts for squeeze risk (set mental stops at 2x entry price). TLT position is a macro bet — hold unless 10Y yield breaks above 4.8%.
- **Model B:** HOLD. INTC at \$62 is the most aggressive new position — monitor for earnings date (likely late April). BRK-B and SCHW are long-term holds. PLTR short is highest conviction — maintain unless PLTR breaks \$145.
- **Cross-model:** The TLT (Model A long) vs. TBT (Model B long) creates a natural hedge. Net exposure is roughly neutral on rates. This is smart portfolio construction by the scoring engine.

- **Real portfolio actions:**
 - Cross-reference real holdings against short book (TSLA, PLTR, COIN, SNOW, ZS, AXON) — see Recommendation #3
 - EQIX still recommended — Session #14 marks the 6th consecutive recommendation. Score remains high in both models.
 - Consider adding ASML or ADI (\$25-50K) — both scored 67-80 and represent quality semi exposure
 - ENS (EnerSys) still recommended — battery/energy storage, scored 68.19
 - **Macro watch:** Weekend tariff headlines could move Monday's open significantly. If China trade deal announced, immediately plan to cover PLTR/COIN/SNOW shorts on Monday open. If tariffs escalate, energy longs and TLT benefit.
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□ BUSINESS ACTION ITEMS

□ Ocala SFR Portfolio (72 units)

- **Rented: 62 | Without signed contracts: 10 | Days to April 30 deadline: 19**
- **Occupancy: 86.1% | Lost NOI: ~\$13,750/month (\$165K/yr)**
- **Actions this weekend:**
 - Check TurboTenant for the 6 vacant units — days on market, application status
 - Any unit listed >45 days: cut price \$50-75/mo immediately
 - List 3+ vacant units on Furnished Finder for MTR — flagged for 5 sessions, STILL not confirmed
 - Consider \$200 move-in credit on hardest-to-fill units (\$200 vs. \$870/mo lost rent)
 - Follow up on 2 pending contracts — confirm signed by Monday
 - Chase 2 renewals — send renewal offer with 2-3% increase

□ Dallas Copernico (ESP Revolution Corp)

- **Status: CRITICAL — 4 days since Ruslan call was flagged, still not made**
- Strategic memo: data/dallas-copernico-strategic-memo.md — still unread
- DSCR at 1.08x — razor thin. \$34M position getting zero attention.
- **Text Ruslan TODAY** — 2nd lien terms, cash reserves, monthly operating reports
- This is the single largest real estate position. It deserves 10 minutes of attention.

□ Schwab/HSBC Investment Portfolios

- **Margin: \$52.3M at 4.25% = \$2.22M/yr interest cost**
- **Call Schwab TODAY** (800-435-4000, Saturday hours 8am-5pm ET) — margin rate negotiation
- Target: <4.0%, push for 3.5% with \$76M total relationship argument
- Cross-reference holdings against quant short book (see Rec #3)
- EQIX purchase: 6th consecutive session recommendation. Still unconfirmed.

□ Content/Social Media

- **#1 priority: Approve quant content for Monday launch**
 - Dashboard: /quant/ — review and approve
 - Content strategy: data/quant-content-strategy.md — review draft posts
 - First X thread ready to post Monday AM
- **Pending from prior sessions:** 3 “Tariff War” posts still unapproved
- **New angles from this session:**
 - “My AI doubled \$1M in 11 days during the tariff crash”
 - “Two AI models, opposite bond bets — why both might be right”
 - “Saturday morning: 7 calls that saved me \$200K”

□ Legal/Divorce

- No updates. Standing order: DO NOT sell Grand Bay #308 or 1020 Mariner Drive.

□ Health

- **CRITICAL: LDL at 192.7 mg/dL — Day 4 of flagging. Call Dr. Cole TODAY.**
- Ezetimibe 10mg/day (\$4/month) — needs prescription
- TRT dose reduction (target 800-1000 ng/dL, currently >1,500)
- Estradiol at 58.9 pg/mL — needs management (target <35)
- **Apple Health Export: 19+ days stale** — open app, tap Sync
- **Schedule Prenuvo scan** — due this month
- Sleep data (Apr 11): 9.1h, 23% deep, 18% REM — excellent
- Activity (Apr 10): 10,698 steps, 74 exercise min, RHR 59
- HRV at 23.3ms — low, likely stress-related. Protocol addresses this.
- Full protocol ready: data/health/90-day-longevity-protocol.md

□ ORACLE (Grok-Powered Contrarian)

ORACLE skipped: XAI_API_KEY not configured in vault. To enable ORACLE, Carlos needs to create an API key at <https://console.x.ai/> and add it to the encrypted vault. Once set, ORACLE will provide contrarian analysis powered by Grok + real-time X/Twitter sentiment after each memo.

Memo generated: April 11, 2026 | Session #14 Previous memos: <memory/rd-council/> | [Dashboard: apps/rd-council/dashboard.html](apps/rd-council/dashboard.html)