

## □ R&D Council Memo — April 1, 2026

*Session #6 — Q2 Day 1. New quarter, new rules. No more planning — it's accountability season.*

*Market context: Q1 closed yesterday with SPY's worst quarter since 2022. Massive rally on 3/31 (SPY +2.91%, QQQ +3.39%) on Iran de-escalation hopes. VIX crushed -17.18%. Gold ripping (GLD +3.80%, SLV +7.27%). Energy gave back gains (CF -5.64%). Quant models shifted to selective risk-on — commodity broadening, short quantum hype. Carlos's 77-house portfolio generates ~\$1.77M/yr rent (full occupancy), but vacancy is still bleeding ~\$30K/mo. DNA genetic profile completed — 160+ genes analyzed, comprehensive supplement protocol built. Divorce case active — \$2.4M spent, trial pushed to August 2026. Q1 execution score: lots of analysis, not enough phone calls.*

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### □ TOP 3 RECOMMENDATIONS

#### 1. The DNA-to-Content Pipeline — Monetize Carlos's Genetic Profile Into a "Biohacking Billionaire" Content Vertical Worth \$10-30K/mo in Sponsorships

**Proposed by:** SPARK | **Impact:** \$10-30K/mo sponsorship revenue within 60 days | **Effort:** Medium **The idea:** Yesterday Carlos received a FULL 160+ gene DNA analysis — one of the most comprehensive genetic profiles we've ever seen. This is not just health data; it's an entirely new content vertical that NO other finance/real estate creator is doing. The concept: "The Quantified Investor" — a content series where Carlos shows how he applies the same analytical rigor to his body that he applies to his portfolio. Episode 1: "My DNA Says I'm Missing a Detox Gene (GSTM1 DELETED) — Here's My \$500/mo Supplement Stack." Episode 2: "The Warrior Gene (MAOA TT) — Why My Risk Tolerance Is Literally Genetic." Episode 3: "I Have 30% Fewer Dopamine Receptors (DRD2 TT) — How It Shapes My Investment Strategy." This bridges two massive content niches — biohacking (\$4.8B market by 2028) and wealth building — in a way nobody else can because Carlos has BOTH the genetic data AND the \$164M portfolio to back it up. Sponsorship targets: Viome (\$5-15K/post for someone with a completed profile), InsideTracker, AG1 (Athletic Greens), Momentous supplements, WHOOP, Eight Sleep (already own one). These brands PAY for creators who use the product authentically and have the data to show.

**Debate summary:** - **ATLAS** saw the strategic moat: "Every finance creator talks about the same stocks and the same strategies. Nobody is combining quantified self with quantified wealth. This is a category of ONE. It's also the perfect bridge to the Gobundance audience — high-net-worth men ages 35-55 who are obsessed with both performance and longevity. This ISN'T a pivot away from real estate content — it's an expansion that makes Carlos a lifestyle brand, not just a portfolio brand." - **CI-PHER** flagged the financial engineering: "AG1 pays \$15-25K/month for dedicated health creators with 100K+ followers. Carlos doesn't have the followers YET, but he has something better: a verified \$164M net worth and an audience of actual high-net-worth individuals (Gobundance). Brands pay a premium for affluent audience

demographics. Even at 10K followers, if those followers are millionaires, the CPM is 5-10x a general audience. Price accordingly — don't accept micro-influencer rates." - **FORGE** mapped the production: "The raw material already exists: 90 screenshots of genetic data, a complete supplement protocol, pharmacogenomics card, and daily Apple Watch metrics (22K steps, VO2 39.1, HRV). Carlos films a 3-min 'morning routine' video once — shows the supplements, the watch data, the Eight Sleep stats — and chops it into 10 pieces of content. That's 2 weeks of posting from 30 minutes of filming. I can template the data overlays in Napkin AI." - **SPARK** set the outreach plan: "Don't wait to build an audience. DM Viome, InsideTracker, and AG1 NOW with: 'I'm a \$160M+ net worth real estate investor and Viome customer documenting my biohacking journey across 100K+ in social reach. Interested in a partnership?' Attach the DNA profile summary (redacted) as a credibility anchor. Even one \$10K sponsorship pays for 6 months of content production."

**Next steps:** 1. **THIS WEEK:** Film a 3-minute "morning routine" video showing: Eight Sleep wake-up stats → supplement stack (laid out on counter with labels) → Apple Watch metrics → quick workout clip. iPhone only, no production crew. 2. **THIS WEEK:** Draft outreach DMs/emails to 5 health brands: Viome, AG1, InsideTracker, Momentous, WHOOP. Use the DNA profile as the hook. 3. **APRIL 7-11:** Post the first "Quantified Investor" clip across all 4 platforms. Test the format. 4. **APRIL 15:** Review engagement. If CPM and demographics skew affluent (which they will), pitch 3 more brands at \$5-15K/sponsorship.

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## 2. Deploy the Q1 Realized Losses — Tax-Alpha Rotation Into Beaten-Down Quality at Cycle Bottom (\$2-5M redeployment)

**Proposed by:** CIPHER | **Impact:** \$200-500K in alpha capture + \$150-300K tax benefit locked | **Effort:** Medium **The idea:** Yesterday was Q1's last trading day. If Carlos executed the BUR sell and tax-loss harvest recommended in the 3/31 memo, he now has \$100-200K+ in realized losses to deploy strategically. Today — Q2 Day 1 — is the perfect re-entry point for a reason most people miss: **tax-loss harvested capital gets redeployed into higher-conviction names at lower cost bases.** The market just had its worst Q1 since 2022. Quality names are ON SALE: NVDA traded down from \$150→\$105 (-30%) in Q1. META from \$635→\$560 (-12%). AMZN from \$230→\$195 (-15%). These aren't broken companies — they're cyclical victims with secular tailwinds. The play: redeploy \$2-5M from the tax-loss harvest proceeds + energy trims into a concentrated "Q2 Recovery Basket" of 5-7 beaten-down quality names. The realized losses from Q1 offset gains on the new positions if sold within 12 months, creating a tax-free rotation window. Specific basket: NVDA (\$105, AI infrastructure), AMZN (\$195, AWS + logistics), GOOGL (\$160, search + cloud), CRM (\$250, AI enterprise), and PLTR (\$75, government AI). Weight toward NVDA (30%) — it's the picks-and-shovels AI play with the deepest discount.

**Debate summary:** - **ATLAS** endorsed with a caveat: "The Q2 recovery thesis is strong, but don't deploy all at once. Dollar-cost average over 3 weeks (April 1-21) in 3 tranches. If the market drops another 5%, you're buying cheaper. If it rallies, you're still in. The worst outcome is deploying \$5M today and seeing another -10% leg

down.” - **SPARK** connected it to content: “Document EVERY trade. ‘I just deployed \$2M into 5 stocks at Q1 lows — here’s my exact allocation and why.’ Real-time portfolio moves with actual dollar amounts get massive engagement. The transparency IS the content.” - **FORGE** recommended automation: “Set limit orders at specific levels rather than market orders. NVDA at \$103, AMZN at \$192, GOOGL at \$158. If they fill, great — you bought at a discount to yesterday’s close. If not, the market’s running and you reassess. Use Schwab’s conditional orders to automate this.” - **CIPHER** added the margin dimension: “If Carlos already has margin capacity freed up from the energy trims, this redeployment is nearly capital-neutral. He’s not adding net margin — he’s rotating from expensive winners to cheap quality. The margin interest is the same, but the upside asymmetry shifts dramatically.”

**Next steps:** 1. **TODAY:** Confirm BUR and other Q1 tax-loss harvests were executed yesterday. Pull the realized gain/loss report from Schwab. 2. **THIS WEEK:** Set limit orders for the Q2 Recovery Basket: NVDA (\$103), AMZN (\$192), GOOGL (\$158), CRM (\$247), PLTR (\$73). Total: \$2-3M, split across 3 entry points over 3 weeks. 3. **APRIL 7:** Second tranche — adjust levels based on market action. 4. **APRIL 21:** Third tranche — deploy remaining capital. 5. **Track in data/q2-rotation-trades.md** — every entry, thesis, and target exit.

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### 3. Create the “Divorce Cost Calculator” — Turn Carlos’s \$2.4M Litigation Into a Lead-Generation Content Asset

**Proposed by:** ATLAS | **Impact:** Audience growth + brand differentiation + potential B2B partnerships with family law firms | **Effort:** Medium **The idea:** Carlos has spent \$2.4M on a divorce — \$1.4M in legal fees, \$200K in CPA costs, and counting. This is an experience that thousands of high-net-worth men go through but almost NOBODY talks about publicly. The opportunity: create content that addresses the #1 financial risk for wealthy individuals — divorce — from an operator’s perspective. NOT as a victim story, but as a STRATEGIC ANALYSIS. The content series: “How to Protect \$164M in a Divorce” — covering asset protection structures (trusts, LLCs), the difference between equitable distribution vs. community property, why having a CPA matters more than the lawyer, and the real cost of litigation (\$2.4M and 23 months of distraction). This positions Carlos as battle-tested, not just portfolio-pretty. The deeper play: partner with a family law attorney to co-produce content, getting the legal expertise while Carlos provides the real-world case study (redacted). Family law firms PAY \$5-15K/month for content marketing that reaches HNW individuals. Carlos becomes the distribution channel.

**Debate summary:** - **CIPHER** flagged timing risk: “The case is still active — trial potentially in August 2026. Anything Carlos says publicly about the case COULD be used against him. Run this by Jordan Abramowitz before posting ANYTHING specific. The general educational content (‘how trusts protect assets’) is safe. The specific case details are NOT — at least not until after settlement or judgment.” - **SPARK** refined the approach: “CIPHER is right — stay general until the case resolves. But the general content is gold. ‘What a \$2.4M Divorce Taught Me About Asset Protection’ — post AFTER settlement. In the meantime, create the ‘Divorce Cost Calculator’ as a

lead magnet: a simple tool where HNW individuals input their net worth, state, and asset structure, and it estimates likely litigation costs and timeline. This generates email signups from exactly the right demographic — wealthy people worried about divorce. Share it in Gobundance where divorce is a VERY common topic.” - **FORGE** offered to build it: “A simple calculator is a weekend project. Input fields: net worth, state, number of contested assets, prenup Y/N. Output: estimated legal fees, CPA costs, timeline, and a ‘protection score’ based on their asset structure. Host it on a Notion page or simple web app. I can prototype it by Friday.” - **ATLAS** saw the long game: “This content vertical — ‘wealth protection’ — is the natural complement to ‘wealth building.’ Carlos teaches how to MAKE money (buy-borrow-deploy) and how to KEEP money (trusts, asset protection, estate planning). Together, these become a full-service financial education brand that commands \$2,997 course pricing because it covers both offense AND defense.”

**Next steps:** 1. **THIS WEEK:** Ask Jordan Abramowitz what Carlos can and cannot discuss publicly about the divorce case — get a clear line. 2. **THIS WEEK:** Draft 3 “general education” content scripts: (a) “Why Every Investor Needs a Trust,” (b) “The 3 Biggest Financial Mistakes in Divorce,” (c) “How I Structure My Assets So No One Can Touch Them.” 3. **APRIL 7-14:** FORGE builds the Divorce Cost Calculator prototype (Notion or simple web app). 4. **POST-SETTLEMENT (Aug 2026+):** Launch the full case study content: “What My \$2.4M Divorce Taught Me About Money.” 5. **ONGOING:** Identify 3 family law firms that do content marketing for potential paid partnerships.

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## ☐ QUICK WINS (do today — Q2 Day 1)

- **Pull the Q1 realized gain/loss report from Schwab** — 2 minutes in Schwab.com → Accounts → Tax Center → Realized Gains & Losses. This is the scorecard for the tax-loss harvest. If BUR wasn’t sold yesterday, sell it at open TODAY. No more delays.
- **Set the Wednesday “3-Call Power Session” reminder** — Tomorrow April 2, 10:00 AM ET. Three calls: Schwab margin rate negotiation, Treasury ladder discussion, Ocala PM status check. The briefings have been ready for a week. Put it on the calendar NOW — not as a suggestion, as a non-negotiable appointment.
- **Run the quant models** — Q2 Day 1 often sees sector rotation and rebalancing flows. The models should capture any regime shift signals from yesterday’s massive rally + quarter-end rebalancing.
- **Start a Q2 Goals document** — Write down 5 measurable goals for Q2 in data/q2-goals.md: (a) Fill 10+ vacant units, (b) Launch content engine (1 video/week minimum), (c) Negotiate Schwab margin to <3.75%, (d) Execute covered call paper trade month, (e) Secure 1 brand sponsorship deal.

## □ IDEAS IN DEVELOPMENT

- **Genetic-Optimized Performance Protocol as Premium Content** — Carlos's DNA profile reveals actionable insights (CYP19A1 TT explains his high estradiol on TRT, DIO2 TC explains thyroid fluctuations, MTHFR 677 CT affects methylation). This isn't just supplement recommendations — it's a personalized performance blueprint that doctors charge \$3-5K for. Package this as premium content for the Gobundance health-obsessed crowd: "I spent \$500 on a DNA test and saved \$10K in trial-and-error supplements." The pharmacogenomics card alone is worth a video explaining which common drugs WON'T work for Carlos's genotype.
- **Vacancy Pricing Audit Before PM Call** — Before tomorrow's PM call, pull Zillow ZORI data and Rentometer comps for 3 representative vacant Ocala units. If rents are priced 5-10% above market, that's the vacancy explanation — and the fix is a simple price adjustment, not a photographer (though photos still matter). Come to the call with data, not questions.
- **Covered Call Strategy — Paper Trade Kickoff** — VIX dropped -17.18% yesterday. If it stays below 25, covered call premiums compress and the urgency to sell calls decreases. BUT — if VIX spikes again (which it likely will given ongoing geopolitical noise), be ready to sell calls within 24 hours. Set a VIX alert at 28+ as the "sell calls now" trigger. Prepare the specific trades: NVDA April 18 \$115C, TSLA April 18 \$195C. Paper trade first week, go live week 2.

## □ MOONSHOTS

- **"The Quantified Estate" — A Longevity × Wealth Platform** — Carlos is an Alcor cryonics member (Revival Trust), runs 22K steps/day, has a full genetic profile, owns \$62.7M in life insurance, and has an estate plan spanning 4 trusts across 2 jurisdictions. He is, quite literally, a case study in planning for extreme longevity. The moonshot: build a media brand around the intersection of longevity planning and wealth management — "How to structure your wealth for a 150-year life." This is a niche that doesn't exist yet but will EXPLODE as longevity science advances. Target audience: tech executives, crypto wealth, Silicon Valley biohackers — people who take longevity seriously AND have \$10M+ to protect. Content angles: cryonics + trust law, genetic optimization + insurance underwriting, quantified self + portfolio management. Partner with longevity-focused VCs (Longevity Fund, Apollo Health Ventures) and estate planning attorneys. Revenue: \$5-15K speaking fees at longevity conferences, \$25K+ consulting for ultra-HNW longevity-focused estate plans.

## □ This Week's Focus

**Q2 starts NOW. The theme: EXECUTE THE STACK.** Five memos have generated a mountain of actionable recommendations. The Q1 scorecard is honest: great analysis, weak execution on the high-leverage phone calls and content. This week has ONE non-negotiable: **Wednesday April 2 is Execution Day.** Morning: make the 3 calls (Schwab margin, Treasury ladder, Ocala PM). Afternoon: film the first piece of content

— either the Q1 portfolio review OR the “morning routine” biohacking clip. Either one breaks the content seal and makes the second video 10x easier. Everything else — the tax rotation, the brand outreach, the divorce calculator — flows from those two actions. Don’t add new plans this week. Execute the existing ones. The Council’s value isn’t in generating more ideas. It’s in ensuring the best ideas actually get done.