

R&D Council Memo — Monday, April 6, 2026

Session: Weekly Advisory Board **Attendees:** ATLAS (Strategist), CIPHER (Quant), SPARK (Creator), FORGE (Operator) **Context:** First trading day post-tariff shock (Apr 2-3). Good Friday + weekend closed markets. EU \$93B retaliatory tariffs unresolved. Prediction markets: 57.5% chance of down open. S&P ~6594. Iran war backdrop.

ADVISOR PROPOSALS & DEBATE

ATLAS — Macro Strategist

Proposal 1: Defensive Rotation — Tariff Shock Playbook With the EU tariff package unresolved and a likely down open, this week is a sell-strength week. Carlos's quant models are already positioned correctly (SPXS, UVXY, shorts on momentum plays). Real money portfolios should reduce exposure to high-multiple tech and add to domestic defensives: utilities (AEP, NEE, EXC already in model — they should be in real portfolios too), consumer staples (KO, PEP already in Model B), and healthcare (JNJ). Target: tilt 5-8% of equity exposure from growth to defensive/value this week on any intraday bounces.

Proposal 2: Tariff-Immune Treasury Ladder Extension The \$64.3M treasury portfolio is already the crown jewel. A tariff war accelerates the case for extending duration slightly — if growth fears dominate over inflation fears, 5-7yr yields compress. Consider converting 10-15% of maturing short bills (under 3 months) into 2yr notes as they come due, locking in ~4.2-4.5% for 24 months. This is a “wait and get paid” strategy while the tariff war plays out.

Proposal 3: Gold to 20% Target Gold is the tariff war winner. Carlos's GOLD portfolio is already positioned but should be evaluated against a 20% of liquid net worth target. With \$64.3M in treasuries + ~\$8M equity in Ocala = ~\$72M liquid, 20% = \$14.4M in gold exposure. Current GOLD portfolio likely well under that. New tickers to evaluate: RGLD (royalty, low cost), WPM (streaming), and GLD/PHYS for direct exposure. *FORGE objects: “Don't move treasury cash into gold right now — tariff uncertainty makes liquidity king. Wait for post-EU-negotiation clarity.”* ATLAS modifies: hold the gold thesis, but fund via equity portfolio rebalancing, not treasury liquidation.

CIPHER — Quant Analyst

Proposal 1: Rebalance Quant Model A — Post-Tariff Regime Shift Model A is at +27% with UVXY, SPXS, and short quantum stocks. As of today: - UVXY is a volatility bet that decays over time — if VIX spikes today (likely), consider trimming 30-40% of UVXY position on open and rotating to SPXS (more persistent bear exposure) - The energy longs (XOM, CVX, EOG, LNG) may face headwinds if tariff war sparks global demand fears → WTI could drop. CF (fertilizer) is tariff-resistant (domestic agriculture demand). Keep. - Short OKLO, RGTI, QBTS, IONQ, GLXY remain valid —

nuclear/quantum/crypto all face risk-off selling. Hold shorts. - New short candidate: TSLA — tariff-exposed (China revenue + global supply chain), overvalued, sentiment turning. Evaluate \$25K short position.

Proposal 2: Model B — Add Defensive Moats Model B at +16.1%. The YANG (China bear 3x) position should be evaluated — if US-China tariff war escalates, YANG is a winner, but China has de-escalated signals. The DBC/DBA/WEAT commodity basket is right for a tariff war. Consider adding TLT long (20yr treasury ETF) as a recession hedge — if tariffs kill growth, bonds rally. \$20K allocation.

ATLAS challenges: “TLT is a duration bet in an inflationary tariff environment — it could go either way.” CIPHER responds: “Stagflation is the consensus fear, but deflation via demand destruction is the real risk. Treasuries win in deflation scenarios, and Carlos already has \$64M in direct treasuries as his real bet — this is just a small hedge.” Net: add TLT but keep it small (\$15K).

Proposal 3: Score Today’s Universe — OXY Leads at 85 Today’s quant scores put OXY at 85, DBC 84, CF 82, XOM 81, MPC 81. These are the highest-conviction longs for today’s session. OXY is particularly interesting — Buffett’s holding, domestic producer, tariff-immune oil play. Consider adding OXY to Model A if not already held.

SPARK — Creator/Brand

Proposal 1: Tariff War Content Window The tariff shock is THE story of the week. Carlos has a unique vantage point: \$64M in treasuries, 72 houses, and quant models already positioned correctly. A short-form content series — “How I’m positioning for the tariff war” — across X/Twitter and Instagram would hit peak relevance this week. Three posts: (1) Why I moved to treasuries before the crash (2) My quant models caught the tariff shock (3) Real estate as a tariff-proof asset. *FORGE objects: “He hasn’t approved content. Don’t just post.” SPARK: “That’s why we propose the concept and let Carlos decide.”* Net: prepare 3 draft posts, present to Carlos for approval.

Proposal 2: SmartHive Tariff Angle The tariff shock will increase financial stress on renters. SmartHive’s resident financial empowerment angle becomes more timely: parking income, Turo car rental, cashback programs. This week is the right time to push the dev for access to the App Store assets and start building the first resident-facing feature. One concrete ask: get the developer on a call this week.

Proposal 3: Rational Optimist Watchlist Update Saturday’s recap added ROS tickers to TOP CBS. SPARK proposes creating a visible “tariff winners” watchlist — companies that benefit from domestic manufacturing returning to the US (steel, aluminum, domestic semiconductor fab). Tickers to research: NUE (Nucor, steel), CLF (Cleveland-Cliffs), X (US Steel), INTC (domestic fab investment). Add to TOP CBS watchlist section.

FORGE — Operator

Proposal 1: Ocala Vacancy Sprint 15 vacant houses is \$130K+/month in lost revenue at average \$870/unit. Today's tariff shock will accelerate migration to affordable Sun Belt markets — this is actually a demand catalyst for Ocala. This week: audit all 15 vacancies in TurboTenant, confirm listing status, and set a "fill by May 1" target. One house per day cadence on leasing follow-up. *ATLAS agrees: "Real estate is the tariff-immune asset Carlos should be leaning into more aggressively right now."*

Proposal 2: Monthly Portfolio Reports — Deadline is This Week Carlos hasn't sent Schwab spreadsheet or HSBC statements yet (requested April 5). With the tariff shock, the picture has changed — Schwab equity portfolios may be down meaningfully today. The reports are most valuable NOW while markets are moving. Ping Carlos today (Telegram) reminding him to send the updated data, and offer to run a quick mark-to-market estimate using yesterday's closing prices if he wants a preview.

Proposal 3: Treasury Reinvestment Queue Check which Schwab/HSBC treasuries are maturing this month or next. With yields potentially moving this week (flight to safety bid coming), any maturing bills should be rolled into 3-6 month notes immediately rather than sitting in cash. This is a "do it today" item if any maturities are coming up. Coordinate with ATLAS's duration extension thesis.

DEBATE SUMMARY

Key tensions resolved: 1. **Gold funding source:** ATLAS wanted treasury liquidation → FORGE/CIPHER said no → Consensus: fund gold increase from equity rebalancing only 2. **TLT hedge:** CIPHER pushed for bonds → ATLAS skeptical → Consensus: small \$15K TLT in Model B only 3. **Content creation:** SPARK wanted to post → FORGE said wait for Carlos approval → Consensus: draft content, present for approval 4. **TSLA short:** CIPHER proposed → ATLAS agreed, FORGE neutral → Approved for evaluation in Model A

TOP 3 RECOMMENDATIONS

1. □ EXECUTE QUANT MODEL TRADES TODAY

[CIPHER + ATLAS] Today is the highest-volatility trading day since the tariff shock. Quant Model A & B should execute today's trades immediately. Top scores: OXY(85), DBC(84), CF(82), XOM(81), MPC(81). Trim UVXY 30-40% on morning spike, hold SPXS, maintain all shorts (OKLO, RGTI, QBTS, IONQ, GLXY, MSTR, SNOW, COIN). Add OXY to Model A. Evaluate TSLA short.

2. □ OCALA VACANCY SPRINT + MONTHLY REPORTS PING

[FORGE] Two real estate actions: (1) Ping Carlos via Telegram today to send Schwab + HSBC statements — markets are moving, reports are most valuable this week. (2)

TurboTenant vacancy audit: confirm all 15 units listed, active, and priced correctly. Tariff shock = more people moving to affordable markets like Ocala = demand catalyst.

3. □ REAL PORTFOLIO DEFENSIVE TILT

[ATLAS] In BAHNSEN, FOLLOW THE MONEY, and TOP CBS portfolios: on any bounce today or tomorrow, reduce high-beta tech/growth positions by 5-8% and add to: utilities (AEP, NEE, EXC), healthcare (JNJ, BMY), and commodities (CF, DBC). This isn't panic — it's rotation into what's already working in the quant models.

QUICK WINS (This Week)

- Run quant model trades — Model A & B — TODAY
 - Telegram Carlos: request Schwab + HSBC statements for monthly reports
 - Check Schwab/HSBC treasury maturity schedule — roll any bills maturing this month
 - Draft 3 content posts for Carlos's approval (tariff war positioning angle)
 - TurboTenant vacancy audit: 15 units, all listed and active?
 - Research TSLA short setup for Model A (earnings April 22 — 2 weeks away)
 - Add NUE, CLF, INTC (domestic manufacturing) to Rational Optimist watchlist
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IDEAS IN DEVELOPMENT

- **SmartHive developer call:** Get access to App Store Connect and codebase. Target: call this week or next
 - **Gold rebalancing:** Evaluate current GOLD portfolio vs. 20% of liquid net worth target. Fund via equity trim, not treasuries
 - **Treasury duration extension:** As short bills mature, roll into 2yr notes at ~4.2-4.5% — tariff uncertainty makes locking in yield attractive
 - **Tariff winner watchlist:** Build “reshoring/domestic manufacturing” watchlist — NUE, CLF, X, INTC, AMAT (US chip equipment)
 - **Millrose Properties (MRP) confirmation:** Carlos hasn't responded to MRP integration proposal yet. Remind him — it's directly tied to his Ocala SFR exposure as a hedge
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MOONSHOTS

- **Ocala land development:** 52 lots (\$1.84M invested, avg \$35K/lot) — if tariff shock depresses land prices further, this is the time to evaluate whether to buy more at distressed prices or hold for the build-to-rent cycle (2027-2028)

- **Domestic energy infrastructure fund:** LNG export terminals (Sabine Pass, Corpus Christi) become geopolitical weapons in a tariff war. Cheniere (LNG) is in the portfolio but consider if there's a bigger structural play here
- **Foreign direct investment flip:** If EU tariffs persist, European capital flows into US assets accelerate. This is bullish for US real estate (Carlos's 72 houses) and US treasuries (already owned). The tariff war may be paradoxically constructive for Carlos's specific asset mix

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