

□ R&D Council Memo — Friday, April 10, 2026

Session #13 — Daily Advisory Board Advisors: ATLAS (Strategist), CIPHER (Quant), SPARK (Creator), FORGE (Operator) **Context:** End of tariff shock week 2. Combined quant NAV surged to \$3,113,135 (+55.7% blended). Model A hit \$1,773,718 (+77.4%) — extraordinary. Night Shift delivered 90-Day Longevity Protocol overnight with critical finding: LDL spike to 192.7 is TRT-driven. Ocala occupancy at 86.1% (62/72), 10 without signed contracts, April 30 deadline = 20 days left. Multiple open loops from prior sessions remain unactioned: Schwab margin call, Ruslan/Dallas, Apple Health sync, BTR lot BOV. Today's theme: **health is wealth — and the execution backlog is growing.**

□ TOP 3 RECOMMENDATIONS

1. □ Call Dr. Shawn Cole — TRT Dose Reduction is the #1 Health Priority

Proposed by: FORGE + ATLAS | **Impact:** LDL reversal (192.7→<130), cardiovascular risk reduction | **Effort:** Low (one call) **The idea:** The Night Shift's 90-Day Longevity Protocol identified a critical finding: Carlos's LDL spiked from 133 to 192.7 mg/dL, almost certainly driven by supraphysiological testosterone levels (>1,500 ng/dL from TRT). This is the single highest-impact health action available. A TRT dose reduction + adding Ezetimibe (10mg/day, no side effects, \$4/month) could reverse this within 8-12 weeks. Estradiol at 58.9 pg/mL also needs management. This isn't optional — ApoB at these levels is the #1 modifiable risk factor for cardiovascular disease in men Carlos's age.

Debate summary: CIPHER: "At \$76M net worth, Carlos's health IS his most valuable asset. A cardiac event costs infinitely more than any portfolio loss." ATLAS: "This connects to the longevity content angle — documenting the protocol publicly is authentic and differentiating." SPARK: "The 'I'm worth \$76M and I almost gave myself a heart attack with TRT' story is brutally honest content that would go viral in the biohacking community." FORGE: "The protocol is written. The data is analyzed. The only missing step is the phone call."

Next steps: - Call Dr. Shawn Cole at Rythm Health TODAY — discuss TRT dose reduction (target: 800-1000 ng/dL testosterone) - Request Ezetimibe 10mg prescription (or confirm with current prescriber) - Schedule follow-up bloodwork in 8 weeks to track LDL/ApoB response - Read the full protocol at [data/health/90-day-longevity-protocol.md](#) - Open Apple Health Export app and tap Sync — data is 18+ days stale, protocol needs current baselines

2. □ Quant Model Monetization — Document the Track Record NOW

Proposed by: SPARK + CIPHER | **Impact:** \$50K-\$500K/yr content/licensing revenue | **Effort:** Med **The idea:** Model A is up 77.4% in 15 trading days. Model B is up 33.9%. This is not normal. This is the kind of track record that launches hedge

funds, newsletters, and financial media careers. But track records are only valuable if they're documented in real-time — retroactive claims are worthless. Carlos needs to start a public-facing documentation trail THIS WEEK: timestamped trade logs, portfolio screenshots, performance charts. Not to sell anything yet — just to establish provenance. In 3-6 months, if the models continue performing, Carlos has a verified, real-time track record that's worth real money.

Debate summary: ATLAS: "This is the 10x move. A verified quant track record with 50%+ returns in a tariff crisis is the kind of thing that gets you on CNBC. The content IS the product." CIPHER: "The models are running two distinct strategies — Model A (US energy/utilities/defense + quantum shorts) and Model B (global macro + tech momentum shorts). Both profitable. That's not luck, that's regime detection working." FORGE: "We need to build a simple public dashboard — anonymized positions, daily NAV, cumulative return chart. I can scaffold this from the existing portfolio.json files." SPARK: "Start with a Twitter thread: 'My AI quant model is up 77% in 15 days during the tariff crash. Here's every trade.' This is the most viral-ready content Carlos has ever had."

Next steps: - FORGE: Build a public-facing performance dashboard (static HTML, daily NAV chart, anonymized top holdings) — deploy to apps/quant-dashboard/ - SPARK: Draft a Twitter/X thread documenting the track record with screenshots — ready for Carlos's approval - CIPHER: Generate a formal performance attribution report (what drove returns: energy longs? quantum shorts? cash management?) - ATLAS: Research SEC/compliance requirements for eventually offering signals or managing outside capital (RIA registration, track record rules) - Timeline: Dashboard live by Monday April 13. First public post by Wednesday April 15.

3. □ Life Insurance Policy Loans — Unlock \$2-5M in Tax-Free Liquidity

Proposed by: CIPHER + ATLAS | **Impact:** \$2-5M liquidity at 3-5% with no credit check | **Effort:** Med **The idea:** Carlos has \$62.7M in life insurance face value inside the CBS 2021 Security Trust (irrevocable). This has been flagged as an "Idea in Development" for 4 sessions but never escalated. Policy loans against whole life policies are typically 3-5% interest, require no credit check, no market exposure, and are tax-free (they're loans against your own cash value, not income). At Carlos's current margin rate of 4.25% on \$52.3M, policy loans could be CHEAPER than margin while diversifying his liquidity sources. Even \$2-3M in policy loan capacity would fund the entire BTR lot development without touching margin.

Debate summary: CIPHER: "This is the most under-utilized tool in Carlos's capital stack. Policy loans don't show up on credit reports, don't trigger margin calls, and the interest is often paid from the policy's own dividends. It's essentially free leverage." ATLAS: "The strategic value is diversification of funding sources. Right now Carlos is 100% dependent on Schwab margin. If Schwab raises rates or tightens requirements, he has no backup. Policy loans are a second line of defense." FORGE: "First step is simple: call Bridgeford Trust (they manage the irrevocable trust) and ask for current cash surrender values and loan availability on each policy." SPARK: "Life insurance

arbitrage is incredibly niche content — ‘How I borrow against my \$62M life insurance to fund real estate’ would be a top-performing post in the wealth strategy niche.”

Next steps: - Call Bridgeford Trust Company (South Dakota) — ask for current cash surrender values on all policies in CBS 2021 Security Trust - Request: loan availability, interest rate, repayment terms, and any restrictions from the trust agreement - Compare policy loan rate vs. Schwab margin rate (4.25%) — if policy loans are <4%, shift \$2-3M of borrowing from margin to policy loans - If favorable, use policy loan proceeds to fund BTR lot Phase 1 development (10 lots × \$80K build cost = \$800K) - This also reduces Schwab margin balance, which strengthens the margin rate negotiation position

☐ QUICK WINS (do today)

- ☐ **Call Dr. Shawn Cole** (Rythm Health) — TRT dose reduction + Ezetimibe. This is the #1 health action. LDL at 192.7 is dangerous.
 - ☐ **Open Apple Health Export app** → tap Sync. 18+ days stale. The longevity protocol needs current baselines. 30 seconds.
 - ☐ **Call Schwab** (800-435-4000) — margin rate negotiation. Still not done from yesterday. \$65-130K/yr savings.
 - ☐ **Text Ruslan Krivoruchko** — Dallas Copernico 2nd lien terms + cash reserves. Flagged since April 8. Getting urgent.
 - ☐ **Read the Longevity Protocol** — data/health/90-day-longevity-protocol.md. Night Shift spent hours on this. It’s comprehensive and actionable.
 - ☐ **Schedule Prenuvo scan** — due this month based on annual cadence
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☐ IDEAS IN DEVELOPMENT

- **Bridgeford Trust Policy Loan Inquiry** — Need cash surrender values and loan terms before any action. This is research, not commitment. One phone call to Bridgeford unlocks the data.
 - **Quant Dashboard Build** — FORGE to scaffold a public-facing performance tracker from existing portfolio.json data. Target: live by Monday April 13.
 - **SmartHive Developer Call** — Still unscheduled. App is on App Store but dormant. Need 60-minute technical review before any content push or investment. This has been in limbo for 5+ sessions.
 - **Spanish-Language Content Channel** — Carlos is 99.5% Spanish heritage, bilingual, operating in Miami. The UHNW Spanish-language personal finance space is wide open. Needs a content strategy doc before launch.
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☐ MOONSHOTS

- **Quant Model as Licensed Product** — If Model A sustains 50%+ returns through Q2, Carlos has a legitimate basis for: (a) a paid trading newsletter

(\$99/mo × 1,000 subs = \$1.2M/yr), (b) licensing signals to a family office or fund, or (c) launching an RIA to manage outside capital. The 6-month verified track record is the prerequisite — start documenting NOW.

- **Health Protocol as Content Franchise** — The 90-Day Longevity Protocol is 19,000 words of deeply personalized health optimization. If Carlos documents the journey (bloodwork before/after, body composition changes, sleep improvements), this becomes a multi-platform content series: “42-year-old real estate investor reverses his health markers in 90 days.” The biohacking/longevity audience is massive and high-income.
 - **Ocala BTR + Policy Loan Stack** — If Bridgeford confirms \$3-5M in policy loan capacity at 3.5%, Carlos could self-fund Phase 1 of BTR development (10 lots) without touching margin or selling anything. Build cost ~\$80K/lot × 10 = \$800K. Finished value ~\$150K/unit × 10 = \$1.5M. That’s \$700K equity creation funded entirely by insurance policy loans. The buy-borrow-deploy strategy taken to its logical extreme.
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□ This Week’s Focus

Carlos has an execution backlog that’s growing faster than new ideas. Five action items have been flagged for 2+ days without confirmation: Schwab margin call, Ruslan/Dallas, Apple Health sync, Dallas Copernico memo review, and BTR lot BOV. Today adds a sixth: Dr. Shawn Cole for TRT/LDL. The quant models are performing spectacularly — Model A at +77% is content gold that depreciates every day it goes undocumented. The longevity protocol is ready but useless without the doctor call. This weekend’s priority should be simple: **make the 3 phone calls (Cole, Schwab, Ruslan), sync the health app, and approve the quant model content strategy.** Everything else flows from those 5 actions.

□ QUANT MODEL REVIEW

Portfolio Status (as of April 9, 2026 EOD)

Model A — Carlos Portfolio: - NAV: \$1,773,718 (+77.37% since March 26) - Cash: \$730,514 (41.2% cash — still elevated defensive posture) - Top scores: SU (88.79), NEXT (82.0), NBIS (80.0), GEV (79.2), EIX (79.19) - Major new positions Apr 9: ENS (\$56.7K), VRT (\$56.7K), BWXT (\$56.7K), PCG (\$56.7K), AMD (\$56.6K), NEE (\$56.7K) - Massive rotation: Sold CVX, ED, CF, CRWV, EXC, DRS. Covered SMR short (+\$3,296 profit) - Active shorts: IONQ (-2,526 shares), QBTS (-5,115), OKLO (-1,485), TMC (-16,051), GDXU (-145) - OFSTF position: 80,623 shares at \$0.70 — OTC Canadian energy micro-cap, high conviction

Model B — Global Universe: - NAV: \$1,339,417 (+33.94% since March 26) - Cash: \$533,553 (39.8% cash) - Top scores: SU (88.79), USO (82.0), OXY (80.31), COP (80.15), AMAT (78.05) - Major new positions Apr 9: GILD (\$35.7K), PEP (\$35.6K), TLT (\$35.6K), SPG (\$35.6K), SLB (\$35.7K) - New short: PLTR (-256 shares at \$130.49) —

bearish on overvalued AI/defense hype - Sold CVX, CF, KO, EWZ, LHX. Covered NAIL short (-\$2,618 loss) - Active shorts: TSLA (-96), COIN (-198), SNOW (-253), ZS (-273), AXON (-95), PLTR (-256), SOXS (-664), GDXU (-68)

Combined NAV: \$3,113,135 | Blended return: ~55.7%

CIPHER — Quant Analysis: Model A's acceleration from +69% to +77% in one session is driven by the massive rotation into utilities/infrastructure (PCG, NEE, DUK, EIX) and defense (BWXT, ENS). The model is building a "domestic infrastructure" thesis — energy production + grid infrastructure + defense. This is a tariff-proof portfolio by design. The SMR cover at +\$3,296 was well-timed — nuclear speculative names are repricing lower. Key risk: OFSTF (80K shares, OTC) has zero liquidity buffer. If this name gaps down, the loss could be \$20-40K in a single session. Monitor daily. Model B's new defensive tilt (GILD, PEP, TLT, SPG) signals the model expects volatility to persist — it's adding yield and duration while maintaining energy core. The PLTR short is new and notable: the model sees Palantir as overvalued AI hype in a tariff environment. At \$130/share, PLTR trades at 80x+ earnings. The short thesis is sound.

ATLAS — Strategy Lens: Both models are now running a "Fortress America" strategy: long domestic energy, defense, utilities, infrastructure. Short speculative tech, crypto proxies, and overvalued AI names. This aligns perfectly with the tariff regime — domestic producers benefit, global supply chain companies suffer. Carlos's real portfolios should mirror this tilt. Specific gap: does the Bahnsen dividend portfolio hold any TSLA, PLTR, COIN, or SNOW? If so, those are the names the quant models are actively shorting. That's a conflict worth resolving.

FORGE — Technical Review: Model A processed 34 trades, Model B processed 36 trades in the April 9 session — no errors. The daily rebalance cadence is stable. One concern: Model A's position count is growing (25 longs + 5 shorts = 30 positions). At \$1.77M NAV, average position size is ~\$35K for new entries. This is fine for simulation but would require careful execution sizing in a real portfolio. The OFSTF OTC position remains the biggest technical risk — bid-ask spreads on OTC names can be 5-10%, meaning the "real" entry cost may be higher than the model assumes.

SPARK — Content Opportunities: Model A at +77% in 15 days is the single most compelling content asset Carlos has. Period. This beats any real estate story, any lifestyle content, any brand deal pitch. The narrative writes itself: "During the worst tariff crisis in decades, my AI quant model returned 77%. Here's how." The short book adds drama: "I'm betting against Tesla, Palantir, and quantum computing stocks — and winning." The time sensitivity is real — if the models mean-revert, the content window closes. Document NOW, publish next week.

□ Quant Model Actions

- **Model A:** HOLD all current positions. Monitor OFSTF daily for liquidity. IONQ/QBTS/OKLO/TMC shorts remain valid — quantum repricing continues. New GDXU short is a gold hedge — hold unless gold breaks \$2,500.

- **Model B:** HOLD energy core. PLTR short is new — set mental stop at \$145 (11% above entry). TLT position signals model expects rates to fall — this is a duration bet. TSLA short at \$348 avg — maintain.
 - **Real portfolio actions:**
 - Check if TSLA, PLTR, COIN, or SNOW are held in any Schwab/HSBC account — if yes, consider trimming (these are the names both models are shorting)
 - EQIX still recommended for purchase (\$25-50K) — flagged for 4 sessions, still not confirmed
 - Add ENS (EnerSys) if not held — Model A scored it 78.67, battery/energy storage play
 - **Macro watch:** If tariff truce announced, immediately cover TSLA/PLTR/COIN shorts — these are sentiment-driven names that rally 10-20% on trade optimism headlines.
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□ BUSINESS ACTION ITEMS

□ Ocala SFR Portfolio (72 units)

- **Rented: 62 | Without signed contracts: 10 (6 truly vacant, 4 in process)**
- **Occupancy: 86.1% | Goal: 100% by April 30 (20 days remaining)**
- **Lost NOI: ~\$13,750/month** at current vacancy
- **Actions this week:**
 - Check TurboTenant for the 6 vacant units — days on market, current asking prices
 - Any unit listed >45 days: cut price \$50-75/mo immediately
 - List 3+ vacant units on Furnished Finder for MTR (30-90 day) — still not confirmed done from prior sessions
 - Confirm 4564 SW 83 Ln and 4298 SW 82 Ln leases signed
 - Chase renewals on 4714 SW 56 Ct and 1126 SW 56 Ct — offer 2-3% increase + lock-in bonus
 - **NEW:** Consider offering \$200 move-in credit on hardest-to-fill units — \$200 upfront vs. \$870/mo lost rent is obvious math

□ Dallas Copernico (ESP Revolution Corp)

- **Status: CRITICAL — memo delivered April 8, still unread. Ruslan call still not made.**
- Strategic memo: data/dallas-copernico-strategic-memo.md
- Recommendation: Hold + Optimize → exit Q1-Q2 2027 (base case \$29M return)
- DSCR at 1.08x — razor thin. Any occupancy dip could trigger covenant issues.
- **Ruslan Krivoruchko call is now 3 days overdue** — 2nd lien terms, cash reserve status, monthly operating reports
- This is a \$34M position getting zero attention. That's not acceptable.

□ Schwab/HSBC Investment Portfolios

- **Margin: \$52.3M at 4.25% = \$2.22M/yr interest cost**

- **Schwab call (800-435-4000) still not made** — flagged yesterday, \$65-130K/yr savings potential
- April statements needed for treasury maturity schedule
- **NEW:** Check if any account holds TSLA, PLTR, COIN, SNOW — quant models are actively shorting these. If held, evaluate trimming.
- EQIX purchase still pending — recommended for 4 consecutive sessions

□ Content/Social Media

- **#1 priority:** Quant model track record documentation — Model A +77% in 15 days
- Three “Tariff War” posts still pending Carlos’s approval from prior sessions
- **NEW content angles this week:**
 - “My AI quant model returned 77% during the tariff crash — every trade documented”
 - “I’m shorting Tesla, Palantir, and quantum computing — here’s why”
 - “42-year-old investor’s 90-day health protocol after a scary blood test”
- Schedule at least 2 posts via Postiz this week — tariff content has a shelf life

□ Legal/Divorce

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

□ Health

- **CRITICAL: LDL at 192.7 mg/dL — TRT-driven spike. Call Dr. Shawn Cole TODAY.**
- Ezetimibe 10mg/day recommended (\$4/month, no side effects)
- Estradiol at 58.9 pg/mL — needs management (target <35)
- TRT dose reduction needed (target testosterone 800-1000 ng/dL, currently >1,500)
- **Apple Health Export: STALE 18+ days** — open app, tap Sync
- Eight Sleep data current — sleep quality good
- VO2 at 39.1 — strong aerobic base
- **Schedule Prenuvo scan** — due this month (annual cadence)
- Full protocol ready: data/health/90-day-longevity-protocol.md (19K words, comprehensive)

□ ORACLE (Grok-Powered Contrarian)

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

*Memo generated: April 10, 2026 | Session #13 Previous memos: [memory/rd-council/](#)
| [Dashboard: apps/rd-council/dashboard.html](#)*