LIFE UNLOCKED PARTNERS / NARRATED REVIEW R2

Schwab Marketplace

74.4 seconds · September 28, 2026

Revised lines use Mark’s authorized clone. The white-paper opening and FlightDeck introduction retain his real recording. Natural voice dynamics; no added voice compressor. Listening review remains pending.

0:00–0:06 / Significance

We test our edge against luck, every trading day, in public.

0:06–0:22 / Models

Alpha Convergence crosses independent models, one forward looking and one backward. Both must agree before we select a stock. Agreement is the starting point for an information edge.

0:22–0:34 / Portfolio

The portfolio spreads equal allocations across every major economic sector. Each selection has its own edge. Diversification helps manage company risk. Market risk remains.

0:34–0:48 / Flightdeck

FlightDeck tracks volatility, reads market conditions, and measures our market exposure. We keep watching as conditions change, with the evidence visible on screen.

0:48–0:51 / Validation

We publish our tests.

0:51–1:00 / Periods

and the record across every period. Evidence rather than emotion, applied behavioral finance for portfolio managers.

1:00–1:06 / Close

Start a pilot sleeve on Schwab, or book the Cockpit Tour.

The final eight seconds contain on-screen disclosures with music only. Figures remain on screen. This is a review copy; source-data reconciliation and release review remain pending.

White-paper companion

114.4 seconds · September 28, 2026

Revised lines use Mark’s authorized clone. The white-paper opening and FlightDeck introduction retain his real recording. Natural voice dynamics; no added voice compressor. Listening review remains pending.

0:00–0:12 / Opening

Finding an edge in the stock market is very hard. At best, you can build a temporary statistical advantage, or what we call an information edge. Over time, it fades.

0:12–0:28 / Models

Alpha Convergence crosses independent models, one forward looking and one backward. When they agree, we have found an information edge: evidence that a stock may outperform the average stock over the next holding period.

0:28–0:48 / Portfolio

We spread equal allocations across every major economic sector. Each stock is a separate selection with its own edge. A company-specific event affects that position. Diversification helps manage company risk, but cannot eliminate it. Market-wide losses remain possible.

0:48–1:04 / Flightdeck

FlightDeck is our own monitoring system. It tracks volatility and market conditions. It measures our market exposure. Evidence rather than emotion, applied behavioral finance for portfolio managers.

1:04–1:16 / Returns

Here is the live record since inception, net of fees first, measured over the same period as our equal-weight market benchmark. The record includes the initial firm-capital pilot.

1:16–1:27 / Validation

We also publish a daily statistical test against luck. It describes the historical evidence, not a forecast or a guarantee of future results.

1:27–1:39 / Periods

The period-by-period view shows the full sequence, including the current period. Results vary. Every reading carries its date, so you can examine the evidence in context.

1:39–1:46 / Close

This video covers the equity strategy. The paper also covers fixed-income sleeves for full-mandate clients.

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