

InvestorPlace Forward Strategy

Concentrated Top-5 / Fresh-Discount Hybrid

May 5, 2026 | Goal: maximize returns | Capital: \$25,000

Hold 5 equal-weight positions (\$5,000 each). Each position ENTERS via the Buy Signal (Top-5 + below buy-below + grade A, ranked by % discount). Once held, a position is protected by a 30-day honeymoon, then exits only on explicit triggers (sell badge, grade D/F, cross-BB confirmed, -25% trailing from HWM, or -30% from cost if never profitable).

Daily rank rotation does NOT swap holdings -- winners run.

ENTRY RULES (1) Filter -- ALL must pass

- Top 5 designation in any of GI / AP / BT.
- Currently below buy-below (positive % diff). Past target = out.
- Stock Grader letter grade A. Drop B and below.
- Discount appeared in last ~3 weeks (avoid chronic discounts).
- If <5 names pass, hold cash. Don't lower the bar.

ENTRY (2) Rank & Select

- Sort qualifiers by % below buy-below, descending.
- Take top 5. Pure % diff ranking -- no service preference.
- No tie-break overrides: trust the signal we have data on.
- Skip names already in Holdings (no doubling up).

ENTRY (3) Sizing

- \$5,000 equal weight x 5 positions = \$25,000 deployed.
- Floor to whole shares; small cash residual is fine.
- Enter at-market the day a name passes filter.
- Fill open slots ONLY when cash from exits is available.

ENTRY (4) Cadence

- Daily 1:30 PM PT snapshot evaluates Buy Signal + Holdings.
- Buy Signal rotates daily by % diff -- this is INFORMATION, not action.
- New buys ONLY when an exit frees a slot (no rank-based swaps).

EXIT TRIGGERS (5) Priority order

1. Stock Grader downgrade to C / D / F (any time).
2. Sell badge = full exit; 1/3 or 2/3 Sell badge = trim.
3. Crossed buy-below (3-day confirmation; rescinded if BB raised).
4. Top-5 removed AND in profit = lock & rotate. (after honeymoon)
5. Trailing stop -25% from HWM (only if EVER profitable, after honeymoon).
6. Hard stop -30% from cost (only if NEVER profitable, after honeymoon).
7. +50% appreciation = trim half, trailing stop runs the rest.

HOLDINGS LOGIC (6) Path A v2

- 30-day honeymoon: NO price-based exits in first 30 days. Volatility != thesis breakdown.
- Sell badge / Stock Grader override the honeymoon (real exit signals).
- Trailing stop activates only after position has been profitable; tracks high-water mark.
- Re-entry: stopped-out tickers can re-enter after 30-day cooling if they re-qualify.
- Tax-aware: track ST/LT class; defer exits within 30 days of LT threshold if profitable.
- Wash-sale: losses re-bought within 30 days are deferred to new basis (not lost).

TAXES (7) Hawaii + Federal

- Short-term (<1 yr): 32% federal + 11% HI = 43% effective.
- Long-term (>=1 yr): 15% federal + 7.25% HI alt cap gains = 22.25% effective.
- After-tax return shown alongside pre-tax on dashboard.
- Wash-sale chain tracked across re-entries.

KPIs (8)

- Beat SPY by 10+ pp annualized (after-tax).
- Win rate >= 60%; STOP if 8-wk rate < 50%.
- Avg holding period 30-90 days.
- % capital deployed >= 95%.
- Strategy Review (weekly Mon 9 AM PT) flags rule changes.

Today's Buy Signal - May 5, 2026 - (these are buy candidates, NOT current holdings)

#	Ticker	Service (Top-5 in)	Buy Below	Current	% Diff	Shares	Allocation
#1	IDN	Accel. Profits · Top 5	\$10.00	\$8.08	+23.8%	618	\$4,993.44
#2	IDR	Accel. Profits · Top 5	\$52.00	\$43.91	+18.4%	113	\$4,961.83
#3	GEV	Growth Investor · Top 5	\$1,288.00	\$1,095.21	+17.6%	4	\$4,380.84
#4	COHR	Growth Investor · Top 5	\$381.00	\$335.73	+13.5%	14	\$4,700.22
#5	BE	Growth Investor · Top 5 in BT	\$312.00	\$295.25	+5.7%	16	\$4,724.00
5/5 slots	Total allocation: \$23,760.33 Cash residual: \$1,239.67 <i>Stock Grader A-only filter pending</i>						

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