

# Subscriber FAQ

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## When do picks ship?

**Every Monday at 7am ET.** Picks are derived from Friday close data, locked Sunday evening after the calibration gate runs, and shipped Monday morning.

If you're east of GMT, that's between 12pm London and 8pm Tokyo on Monday. Subscribers in different time zones receive the same email at the same UTC moment.

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## What if I miss a Monday email?

Each week's picks email is archived in this Podia portal under "Past Weekly Reports." You can always reread any prior week.

Your inbox copy is also still there — search for "The Signal — Live" or filter by the `research@cybersafeid.com` sender address.

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## What happens if I subscribe mid-week?

You'll receive the next Monday's email. Subscriptions don't backfill — you don't get prior weeks' picks emailed retroactively, but you can read them all in the portal archive.

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## When does the calibration gate actually run?

Sunday evening, before any picks email is composed. If the gate passes, the runner builds the picks email and queues it for Monday 7am send. If the gate fails, the runner builds an Integrity Letter instead, which ships at the same time.

You're never in a situation where the email goes out before we know whether the methodology validated.

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## How are the 10 picks chosen?

Cross-sectional momentum + volatility ranking. Each Friday close, the model scores all 25 tickers in the canonical universe using 10 features (5-week and 20-week momentum, 5w and 20w realized volatility, 5w skewness, 20w kurtosis, plus cross-sectional z-scores of each). The top 10 by predicted probability of next-week positive return become the UP list.

The model is a HistGradientBoostingClassifier (sklearn) trained on 104 weeks rolling history with a 1-week embargo. The same model that produces the canonical 0.717 Sharpe on the 2019–2024 backtest produces this week's picks.

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## Why only 25 tickers? Most subscriptions cover more.

The 25-ticker universe is the canonical reference set the entire methodology has been validated against. It's intentionally narrow: large-cap, highly liquid U.S. equities that subscribers can actually trade with low friction. Expanding to a 100-ticker universe is on the v0.2 roadmap (post-launch), but requires re-calibrating the entire backtest framework first.

The current 25: AAPL, ABT, ADBE, AMD, AMZN, BAC, CMCSA, CRM, CSCO, DIS, GOOGL, HD, JNJ, JPM, KO, MA, MSFT, NVDA, PEP, PG, TMO, TSLA, UNH, V, WMT.

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## How equal-weight works

If the UP list has 10 picks, each gets a 10% notional weight if you choose to follow them as a portfolio. If next week 8 of 10 tickers return +X% and 2 return -Y%, your weekly return is the equal-weighted average. That's how the realized review block in your email is calculated.

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## Is this investment advice?

**No.** The Signal — Live is research and analytical commentary on the output of a quantitative model. It is not personalized investment advice, it is not a recommendation, and it does not consider your individual circumstances, risk tolerance, or financial goals.

The picks are the model's output. What you do with them is your decision, made with your own judgment (or that of your registered investment advisor).

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## Can I cancel?

Yes, anytime. As a Founders' Pilot subscriber, you can cancel at any point. You keep access through the end of your paid period and are not billed for the next renewal.

To cancel: reply to any Premium email and ask, or use the unsubscribe link.

Founders pricing of \$199/yr is locked for as long as your subscription stays continuously active. Cancel and resubscribe later means re-entering at Standard pricing (\$299/yr).

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## What if a week's picks lose money?

We publish the realized return regardless of direction. The system is calibrated to a Sharpe of 0.717 — meaning roughly 1.0%/week average return with 0.20%/week-ish standard deviation. About 35-40% of weeks will be negative. That's the actual distribution.

A bad week is not a system failure. A bad month would warrant attention. A bad quarter would prompt a public reassessment. We'll be transparent about all of it.

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## How does the editorial "This Week's Read" get written?

After the picks generate Sunday evening, the editorial commentary is drafted on three inputs: the picks themselves (what's in, what's out vs. last week), the most recent macro events (Fed actions, CPI prints, key earnings), and the regime read implied by the model's confidence distribution.

The draft is then reviewed for compliance (no advisory language, observational only), accuracy (does the read match what the data shows), and voice. The published version is the polished output.

This is the human-AI hybrid layer on top of the model.

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## Will you raise prices?

Founders' Pilot pricing (\$199/yr) is locked for life as long as you stay subscribed. Standard pricing (\$299/yr) may increase over time as the product matures.

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## What about taxes?

The Signal — Live is a research subscription. We are not tax advisors. Talk to your CPA about how subscription fees are treated.

If you trade based on the picks, the resulting capital gains/losses are taxable events. Your broker provides the appropriate documentation.

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## Do you provide an API?

Not yet. The current product is email + portal archive. An API for programmatic consumption of picks may come in v0.2 or v0.3 if there's subscriber demand.

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## How do I reach you?

Reply directly to any Premium email — I read every reply. For account / billing issues:

[support@cybersafeid.com](mailto:support@cybersafeid.com) For methodology / technical questions:

[research@cybersafeid.com](mailto:research@cybersafeid.com)