Endogenius in Fintech

From static allocation to regime-adaptive investing — **Flagship Close + Conservative Open**. Sample 2 Jan 2008 → 28 Aug 2026 YTD. Stack id `V2026-09-21-flagship-causal-close-conservative-open`.

Asset managers and bank treasury desks license Endogenius to move from fixed allocation to **regime-adaptive** equity participation: causal weekend basket, Soft Macro controls, and a same-day near-close path (Opt3 15:30). Conservative Open is the morning-ingest twin (overnight Soft; not paper-traded).

ENDOGENIUS
INTELLIGENCE FROM WITHIN

Product definitions (Soft Macro)

Product	Engine	Clock
Flagship Close	causal Soft Macro · force_macro · bull_min 0.55 · bh_scale 1.0	15:30 ET near-close (paper)
Conservative Open	Same Soft Macro · overnight Soft (equity_lag=1)	Morning ingest (not paper-traded)

Evidence — full sample vs SPY

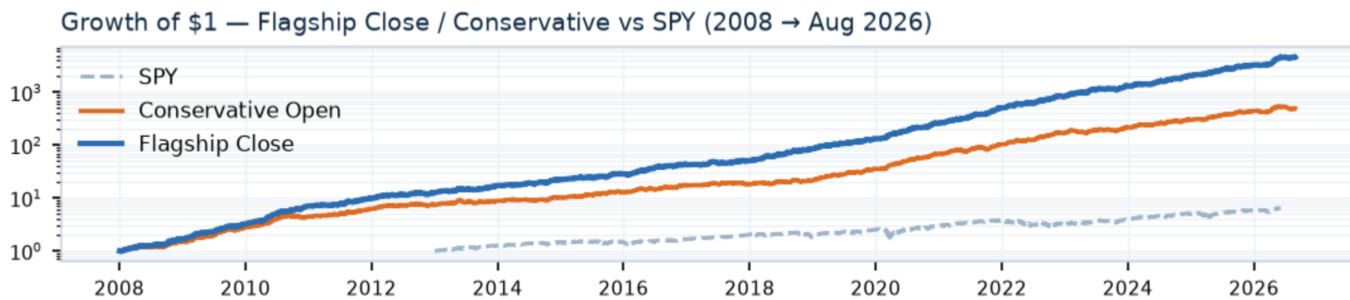
Metric	Flagship Close	Conservative	SPY
CAGR	~57.4%	~39.6%	~11.3%
≥2019 CAGR	~68.4%	~50.8%	~17.6%
Sharpe	~3.34	~2.46	~0.64
Max drawdown	~-9.4%	~-11.6%	~-52.5%
Growth of $1,000	$4.56M	$494,320	$6,510
Lose vs SPY years	2017	2013, 2017, 2026	—

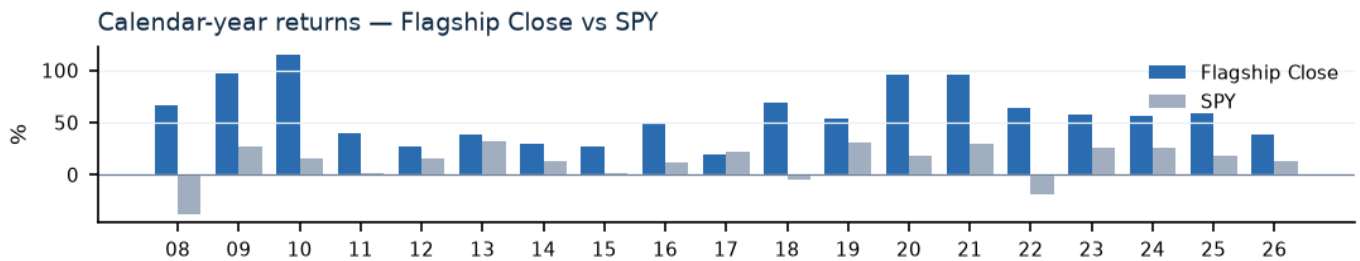
Calendar-year values (Flagship Close). 2026 is YTD, not annualised.

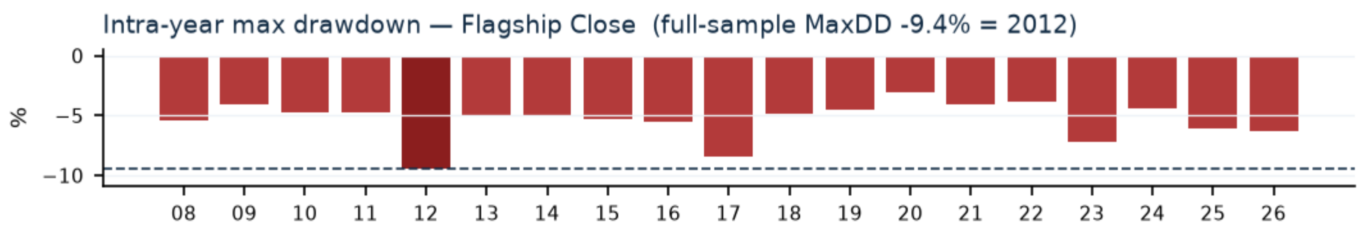
Year	Flag %	Sh	DD%	Cons %	SPY %
2008	66.17	3.20	-5.37	48.45	-37.68
2009	96.81	4.77	-4.10	87.79	27.58
2010	114.78	5.86	-4.72	59.37	15.03
2011	39.91	2.46	-4.73	39.86	1.89
2012	26.56	1.79	-9.45	16.23	15.99
2013	38.98	2.63	-5.10	22.92	31.68
2014	29.37	2.26	-5.00	15.60	13.46
2015	27.31	1.84	-5.31	25.59	1.23
2016	48.80	2.80	-5.54	33.28	12.00
2017	19.32	1.51	-8.39	5.26	21.71
2018	68.95	3.72	-4.82	19.03	-4.57
2019	54.29	3.42	-4.49	64.40	30.91
2020	96.41	4.91	-3.06	92.45	17.73
2021	96.14	5.05	-4.02	52.71	29.05
2022	63.60	3.71	-3.87	62.93	-18.18
2023	58.08	3.29	-7.23	27.73	26.18
2024	56.62	3.15	-4.39	38.74	25.34
2025	59.49	3.60	-6.03	47.33	18.60
2026*	38.94	3.46	-6.30	11.73	12.94

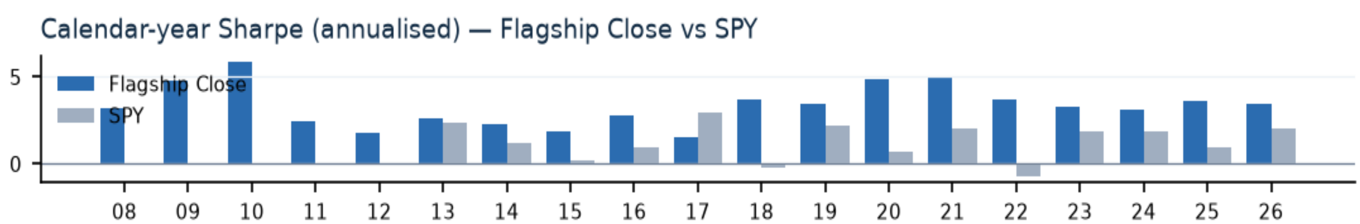
Endogenius in Fintech — performance charts

Growth of $1,000: Flagship Close $4,556,407 · Conservative Open $494,320 · SPY $6,510.









Flagship Close = paper Opt3 15:30. Conservative Open = research morning twin (overnight Soft); not paper-traded.
Basket = causal weekend 42 from ADV200∪VIP (not curated_42). Soft knobs frozen on 2008–18 IS select.