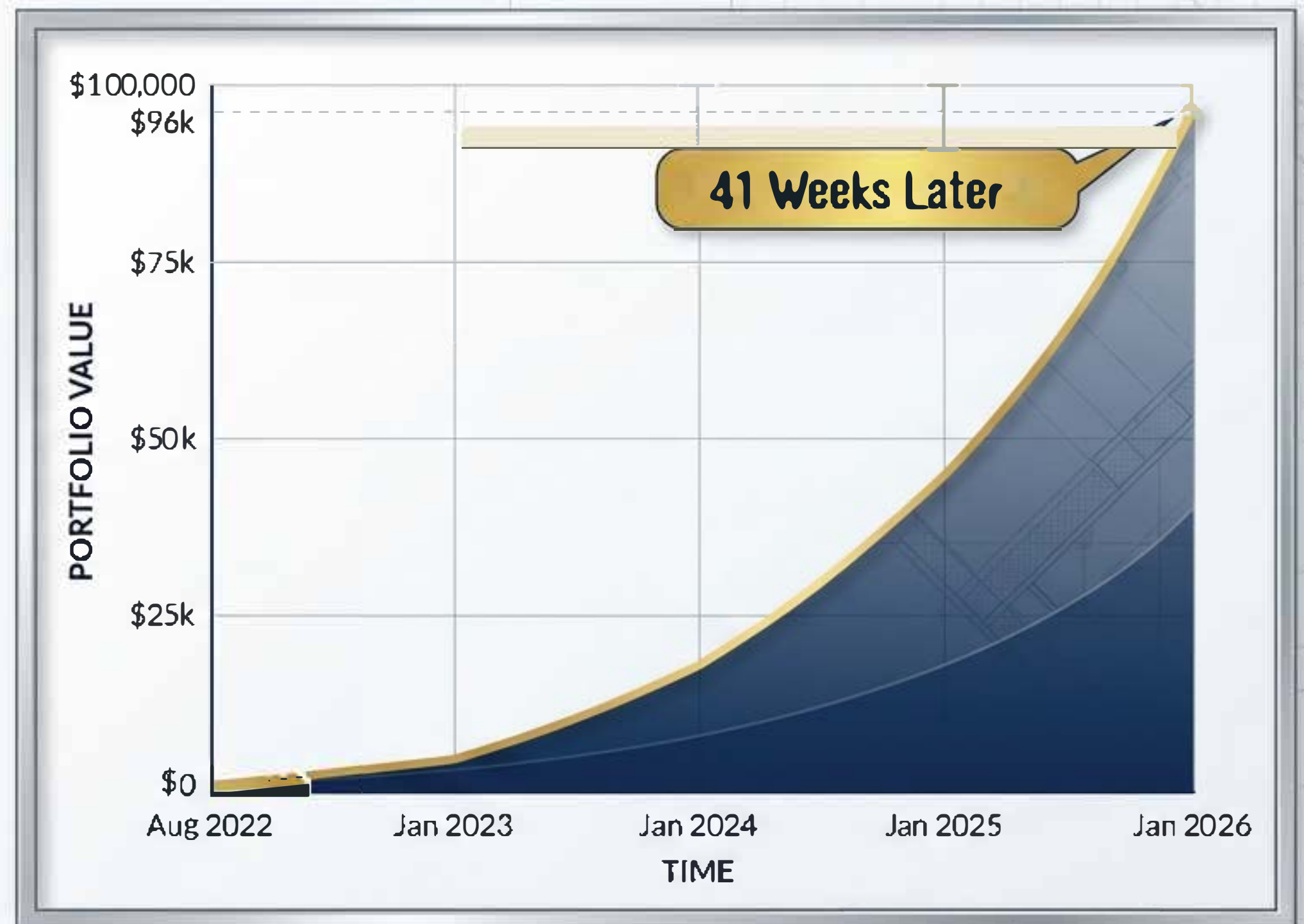


# THE \$700/MONTH PORTFOLIO: THE ROAD TO \$1 MILLION

A status report on the journey from \$700 to \$96,000—and the mathematical path to hitting our \$1M target by 2030.



# THE SCORECARD: JANUARY 2026 STATUS



*"We don't need the market to cooperate – we need it to exist."*

# STOP TRADING STOCKS. START TRADING TIME.

## THE OLD WAY (Gambling)

- Buy Stock
- Hope it goes up
- Panic if it drops
- Reliance: Luck & Direction

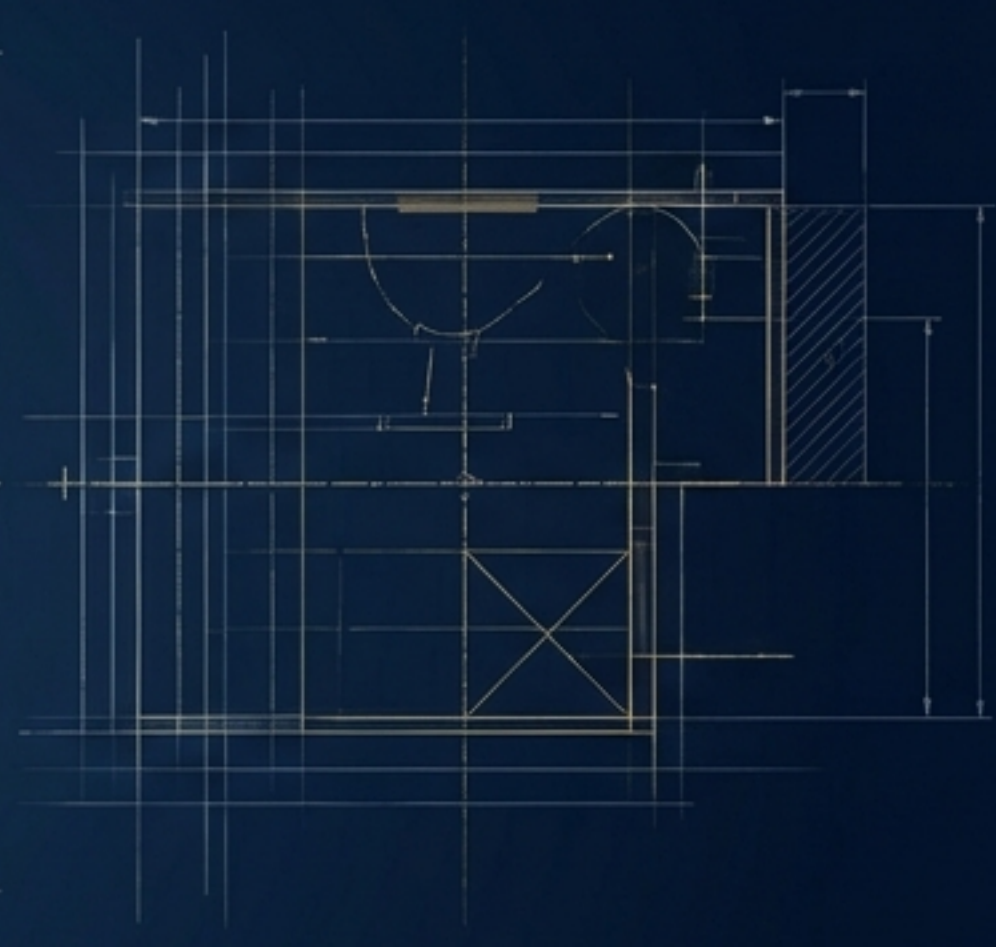
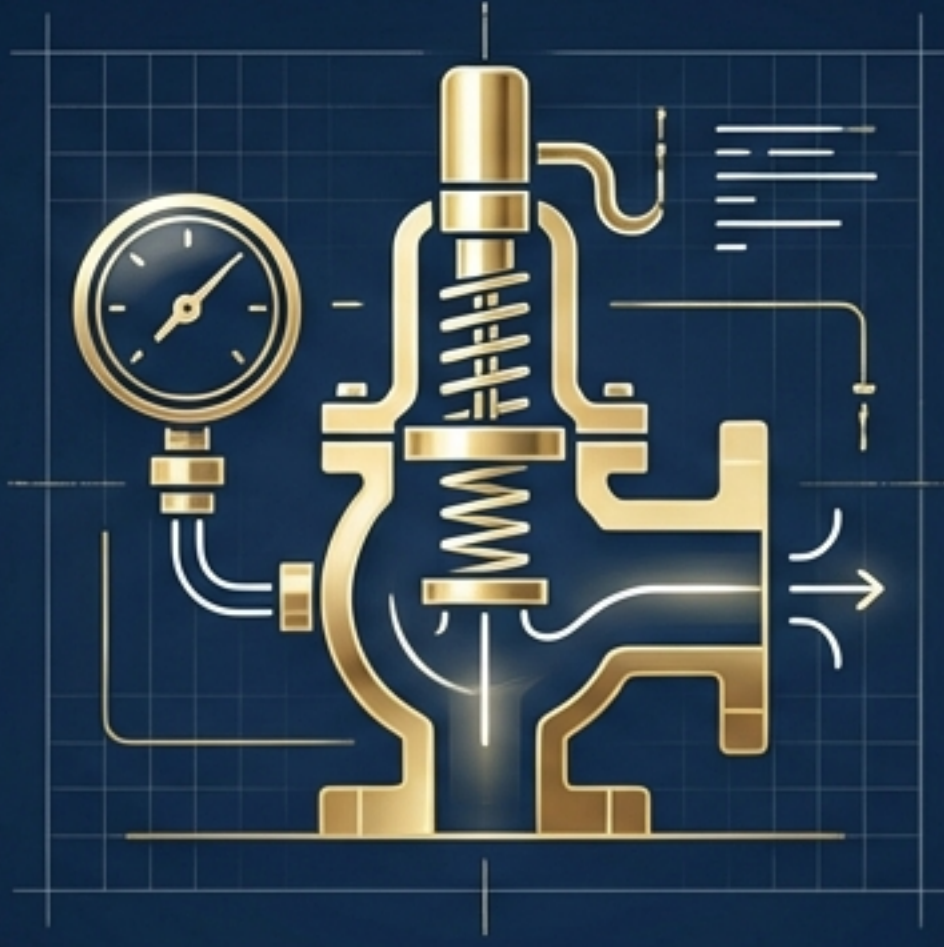
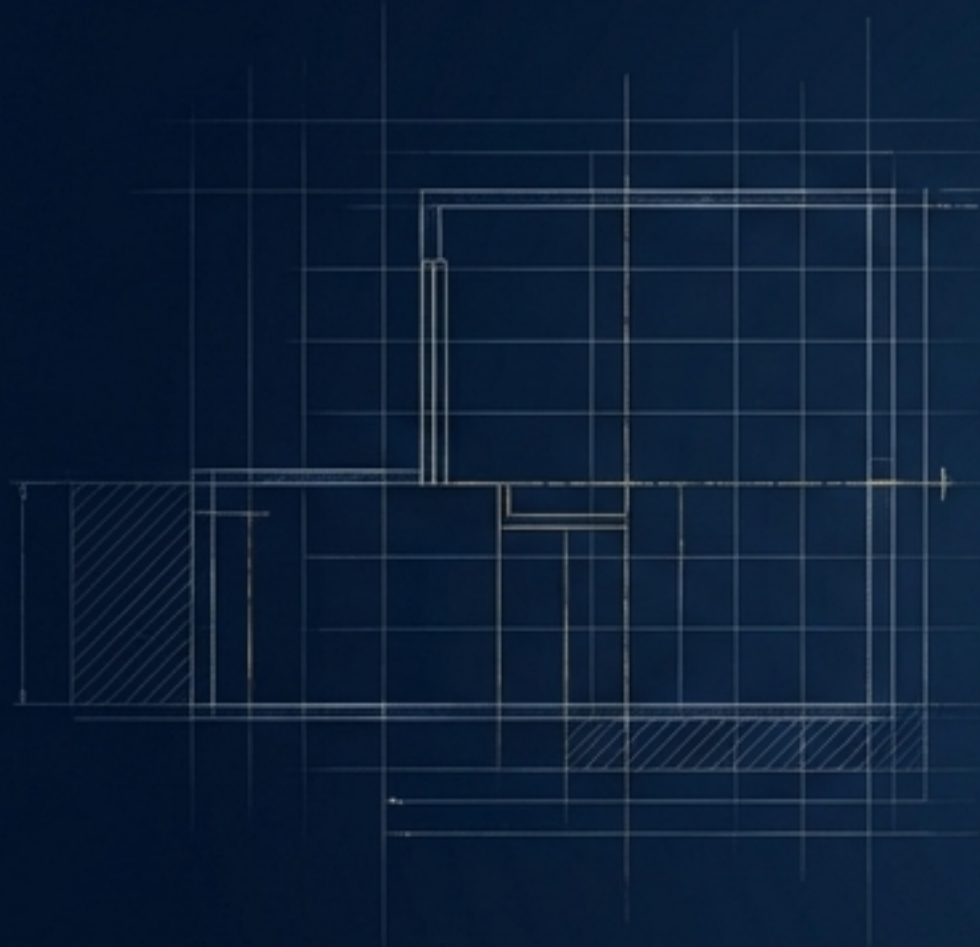
## THE ENGINE WAY (Business)

- Buy Time (Long Options)
- Sell Volatility (Short Options)
- Profit from “Boredom”
- Reliance: Math & Decay

**Key Insight:** We are trading time, volatility, and human impatience. Stocks are just the raw material.

# CONSTRAINTS ARE THE SUPERPOWER

Why small inputs (\$700/mo) and **NO MARGIN** create a superior system.



## NO NONLINEAR RISK

We strictly use zero margin. This eliminates "blow up" risk and forced liquidations. There is no "one bad week" that can wipe out the portfolio.

## FORCED QUALITY

Limited capital forces quality decisions. We cannot chase every shiny object. We only pick the highest probability setups.

## THE "SLEEP-AT-NIGHT" FACTOR

We trade defined-risk structures. We know the maximum loss on day one. No surprises.

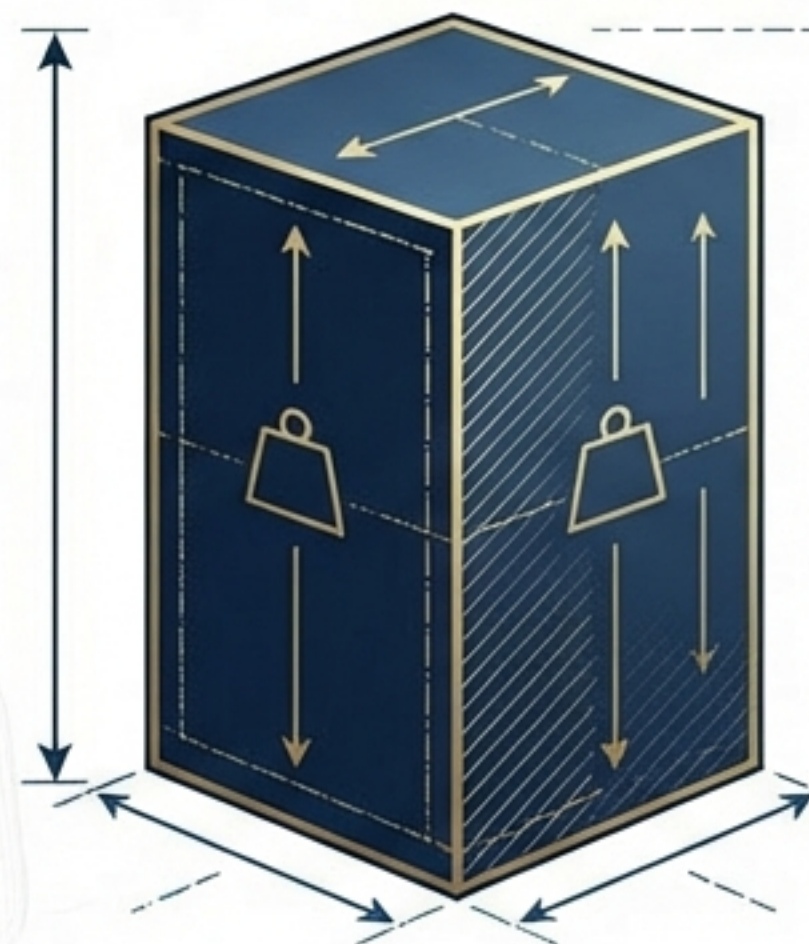
You don't need a fortune to build one. You need a **system**.

# ENGINE PART I: BUYING THE HOUSE

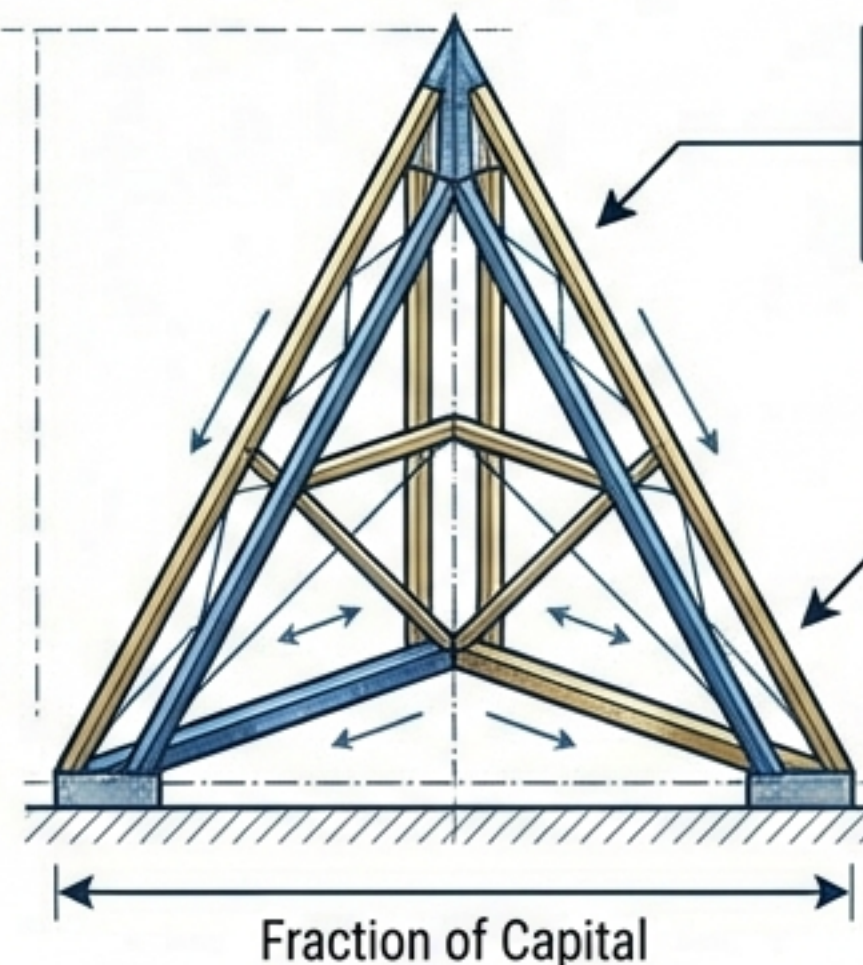
## The Mechanics of Valuation Bull Call Spreads



### STOCK OWNERSHIP



### VALUATION SPREAD



### THE HOUSE (LEAPS)

→ Deep-in-the-money long calls

### DOWN PAYMENT

Small fraction of cost vs stock price

### CAPPED RISK

Floor of the structure

### THE MECHANISM

We buy deep-in-the-money, long-term calls (LEAPS) instead of stock.

### THE ADVANTAGE

We control the same upside potential for a fraction of the cost. This is "Better Geometry."

### RISK MANAGEMENT

Our downside is capped strictly at the entry cost. If the stock collapses, we lose significantly less than the shareholder.

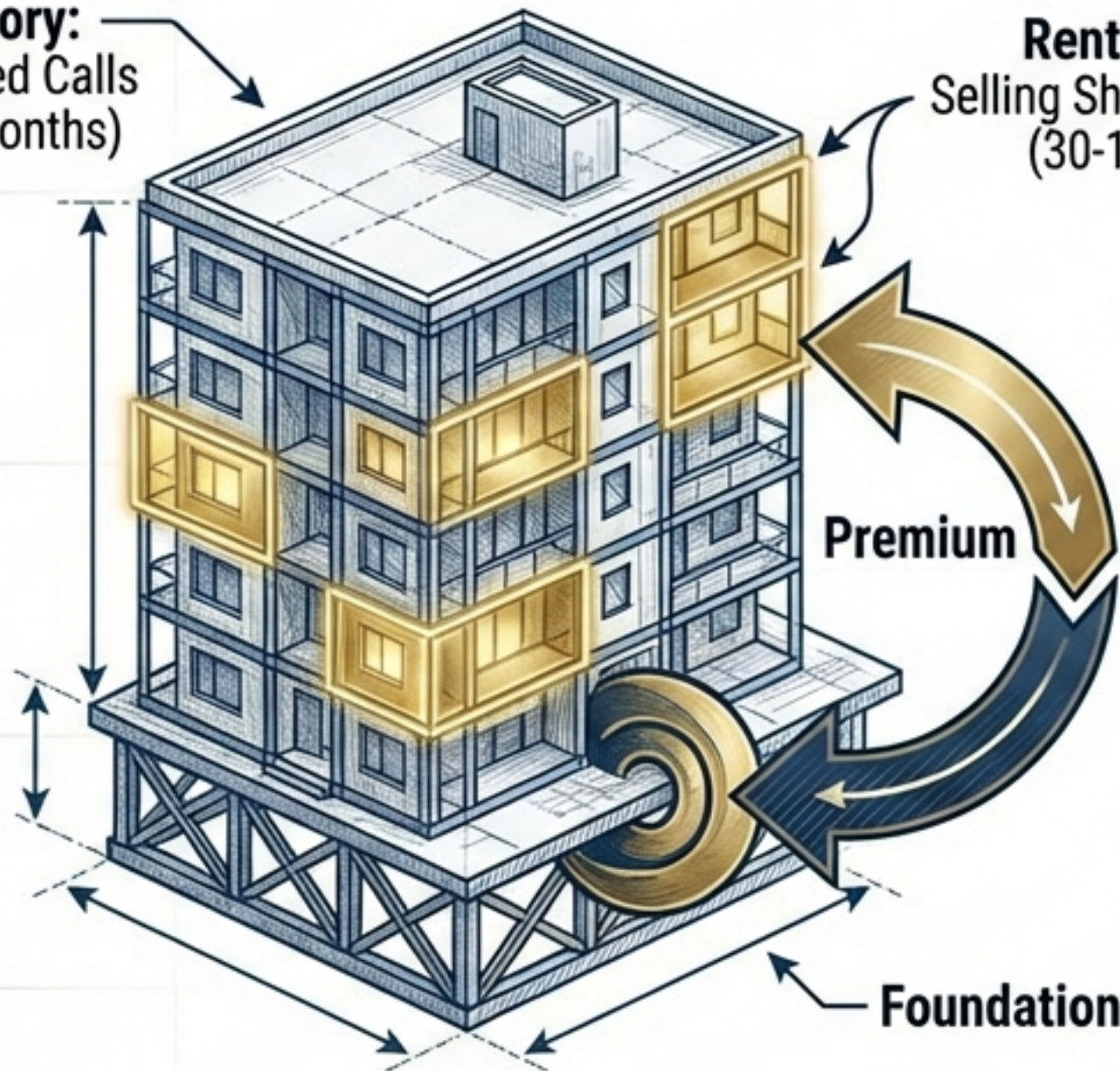
# ENGINE PART II: THE RENTAL BUSINESS

Monetizing Patience with Time-Layered Income Spreads (TLIS)



**Inventory:**  
Long-Dated Calls  
(18-36 Months)

**Rent Checks:**  
Selling Short-Term Calls  
(30-120 Days)



**Sell 2 Months  
of Premium × 6 Times = FREE  
(8% of Time) POSITION**

We hold **long-term assets** and **sell short-term rights** against them. We don't speculate on where the stock goes next week; we get paid to wait for it to move eventually.

“We don't speculate on direction short-term — we monetize patience.”

# PORTFOLIO ANATOMY: THE ROUTINE WINNERS

Even “maxed out” positions have a job: Harvesting Time

## Project Status Board

**TICKER: ET**  
(Energy Transfer)



**STATUS:** At Goal.



**REMAINING UPSIDE:** 33%

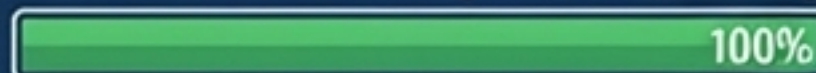
**ROLE:**  
Harvesting final  
time value.



**TICKER: ULCC**  
(Frontier Group)



**STATUS:** At Goal (\$2,500 Value).



**NET COST:** \$2,762  
(waiting on earnings).



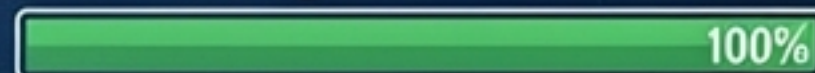
**ROLE:**  
Funding source  
for new trades.



**TICKER: PR**  
(Permian Resources)



**STATUS:** Optimized.



**METRIC:** Net \$170 cost  
on a \$2,500 spread.



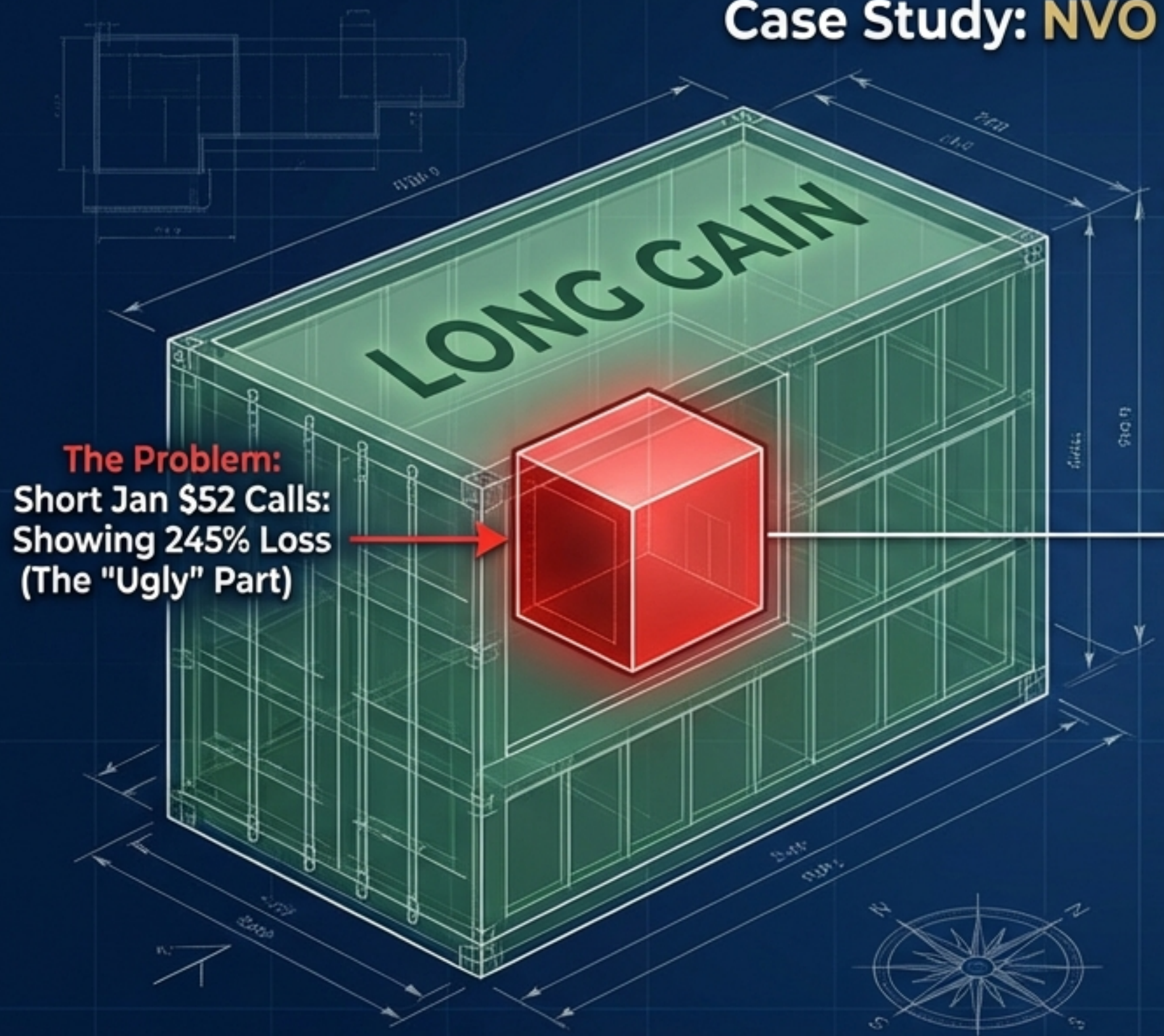
**ROLE:**  
High-yield  
waiting game.



Capital is constantly being reused, not replaced.  
A “done” trade is a bank for the next opportunity.

# WHY 'UGLY' POSITIONS ARE OFTEN THE BEST WINNERS

## Case Study: NVO (Novo Nordisk)



**The Problem:**  
Short Jan \$52 Calls:  
Showing 245% Loss  
(The "Ugly" Part)

**Action:**  
Roll to June \$60 Calls.  
Net cost \$240.

**The Reality:**  
Result: The Long Position  
gained substantially more  
than the Short Position lost.  
Basis rises  
slightly, but upside potential  
increases to **\$7,570 (101%)**.

"Short calls are rent checks. Sometimes the tenant trashes the room, but the building just doubled in value. Smooth portfolios are inactive; messy portfolios are making money."

# IT IS NOT TOO LATE: TARGETS PRIMED FOR ENTRY

Positions marked "Good for a New Trade" as of Jan 13, 2026.

## UUUU (Energy Fuels)

Upside Potential: **+45.9%**



**Condition:** If holding \$10.

## ARCC (Ares Capital)

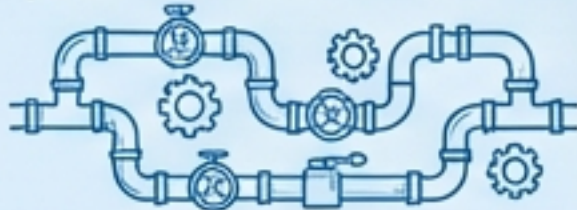
Upside Potential: **+281%**



**Structure:** \$5,000 spread with massive roll potential.

## EPD (Enterprise Products)

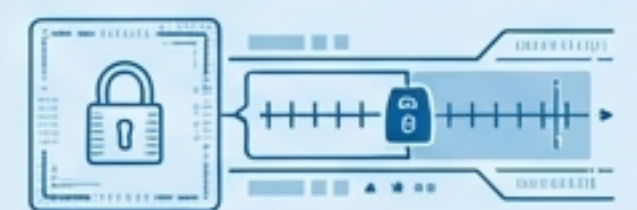
Upside Potential: **+192%**



**Mechanism:** Via income kickers/rolls.

## SOFI (SoFi Technologies)

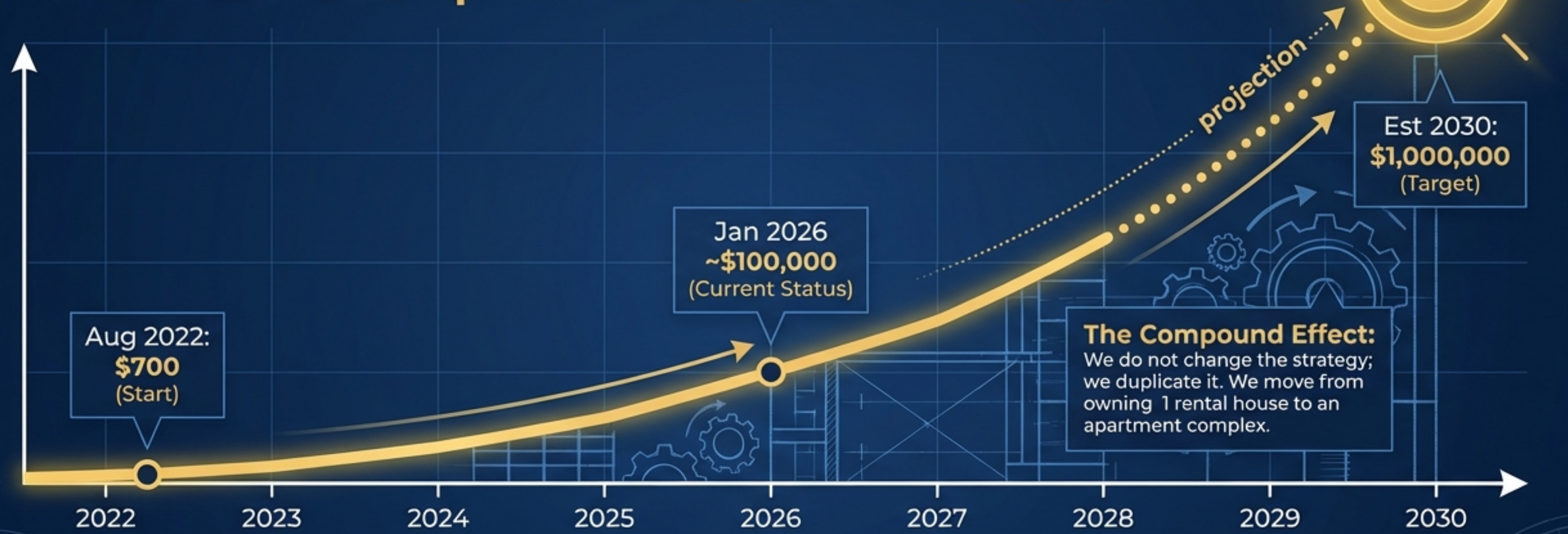
Upside Potential: **+44.5%**



**Condition:** If holding \$22.

**When you see NO MARGIN spreads capable of returning 45.9% to 281%—you should REALLY consider it.**

# THE HOCKEY STICK: TARGETING \$1 MILLION BY 2030



**The Compound Effect:**  
We do not change the strategy;  
we duplicate it. We move from  
owning 1 rental house to an  
apartment complex.

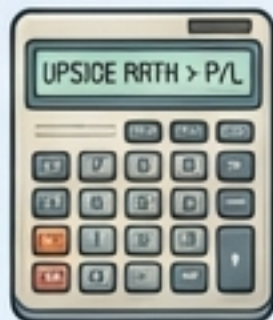
“Easy as pie... to 50 decimals.”

# PSYCHOLOGICAL MASTERY: RULES OF THE ROAD



## RULE 1: CASH IS FUEL, NOT SAFETY

Don't hoard cash; stage it  
for redeployment.



## RULE 3: UPSIDE MATH > P/L

Don't look at what you made;  
look at what's left to gain.



## RULE 2: SHORT CALL LOSSES != FAILURE

It means the thesis is working  
and volatility is paying us.



## RULE 4: NEVER PANIC-ROLL

If a roll feels urgent, you waited  
too long. Wait for the easy trade.

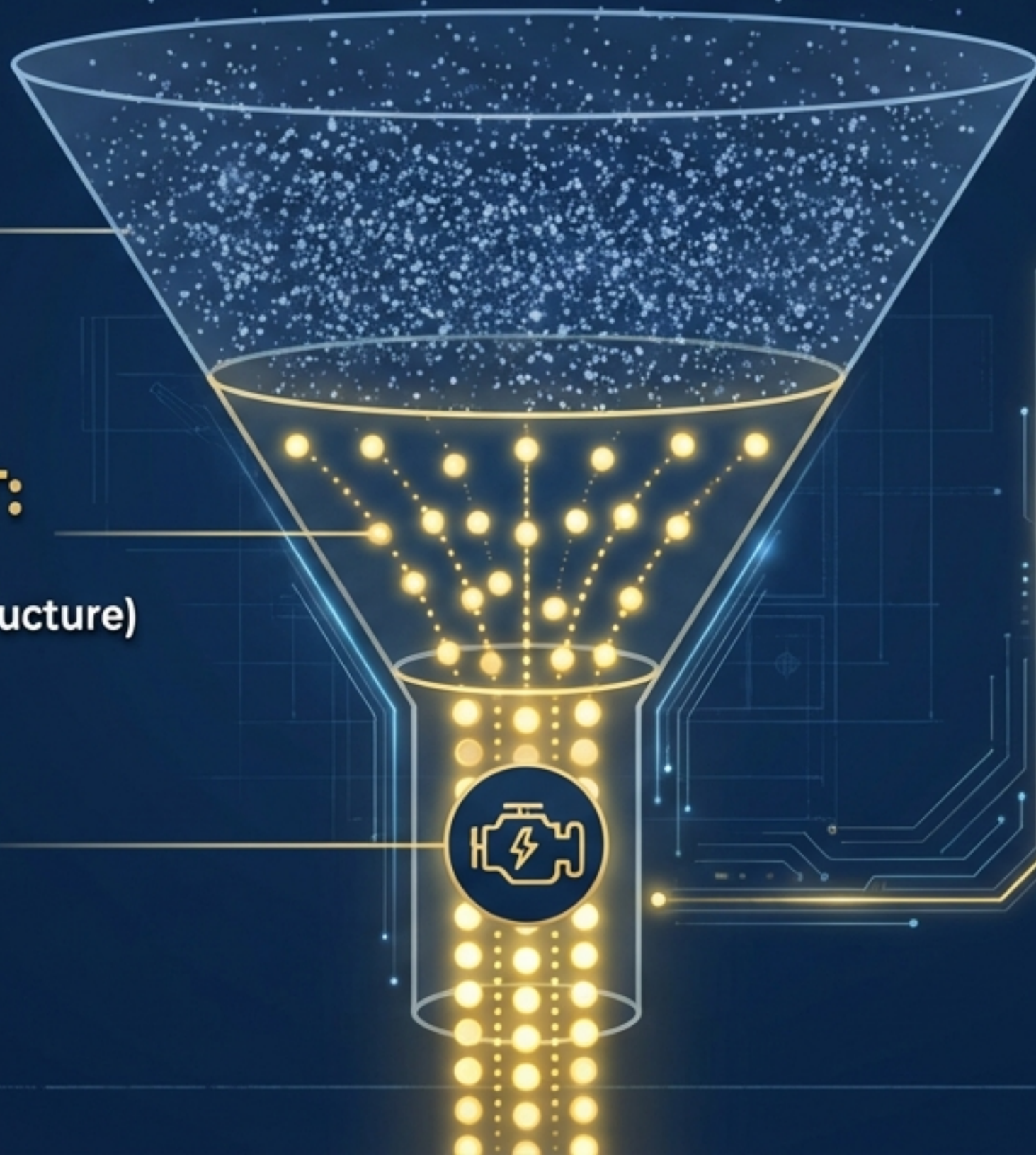
**GROWN-UP CAPITALISM, WEAPONIZED AGAINST ITSELF.**

# WHY "SMART MONEY" OPERATES THIS WAY

**THE NOISE:**  
6,000 Stocks

**THE WATCHLIST:**  
200 Candidates  
(Value + Catalysts + Options Structure)

**THE ENGINE:**  
The Final Portfolio



**THE HEDGE:**  
**SQQQ**

We use free insurance.  
Short calls pay for the  
hedge, turning  
downside protection  
into a profit center.

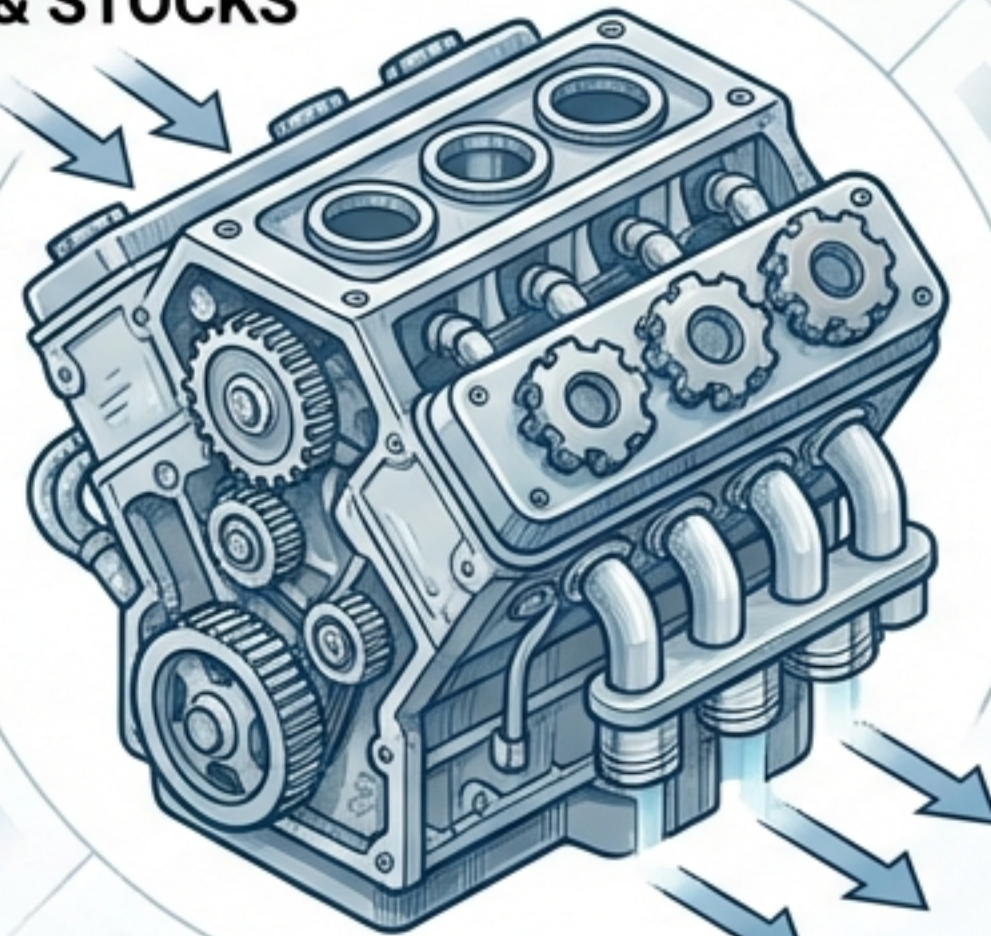
# THE 'ENGINE OF WEALTH' SUMMARY

✓ **SELF-FUNDING**  
Premium income refills cash.

✓ **ASYMMETRIC UPSIDE**  
Capped risk, uncapped potential.

✓ **NO MARGIN**  
Zero risk of forced liquidation.

CASH & STOCKS



WEALTH GENERATION

✓ **BEAR RESISTANT**  
Volatility increases our 'rent' checks.

✓ **FLAT MARKET PROFITABLE**  
Time decay works even when stocks stall.

# THE TRAIN TO \$1 MILLION IS LEAVING THE STATION

We are at **\$96,000**. The math to **\$1M** is set.  
You can watch from the platform, or you can **get on board**.

**JOIN THE JOURNEY:**  
**PhilStockWorld.com**

Sign up at: <https://www.philstockworld.com/amember/signup>

# IMPORTANT PRODUCER NOTES & DISCLAIMERS

**DATA DATE:** Source data reflects portfolio status as of Jan 13, 2026.

**RISK WARNING:** Options trading involves significant risk and is not suitable for all investors. The strategies described involves the use of derivatives which can behave differently than the underlying assets. Past performance (\$700 to \$96k) does not guarantee future results.

**NO MARGIN:** Results shown utilize zero margin leverage.

**EDUCATIONAL PURPOSE:** Content is for educational purposes only and does not constitute individual financial advice. Consult a financial professional before making investment decisions.