

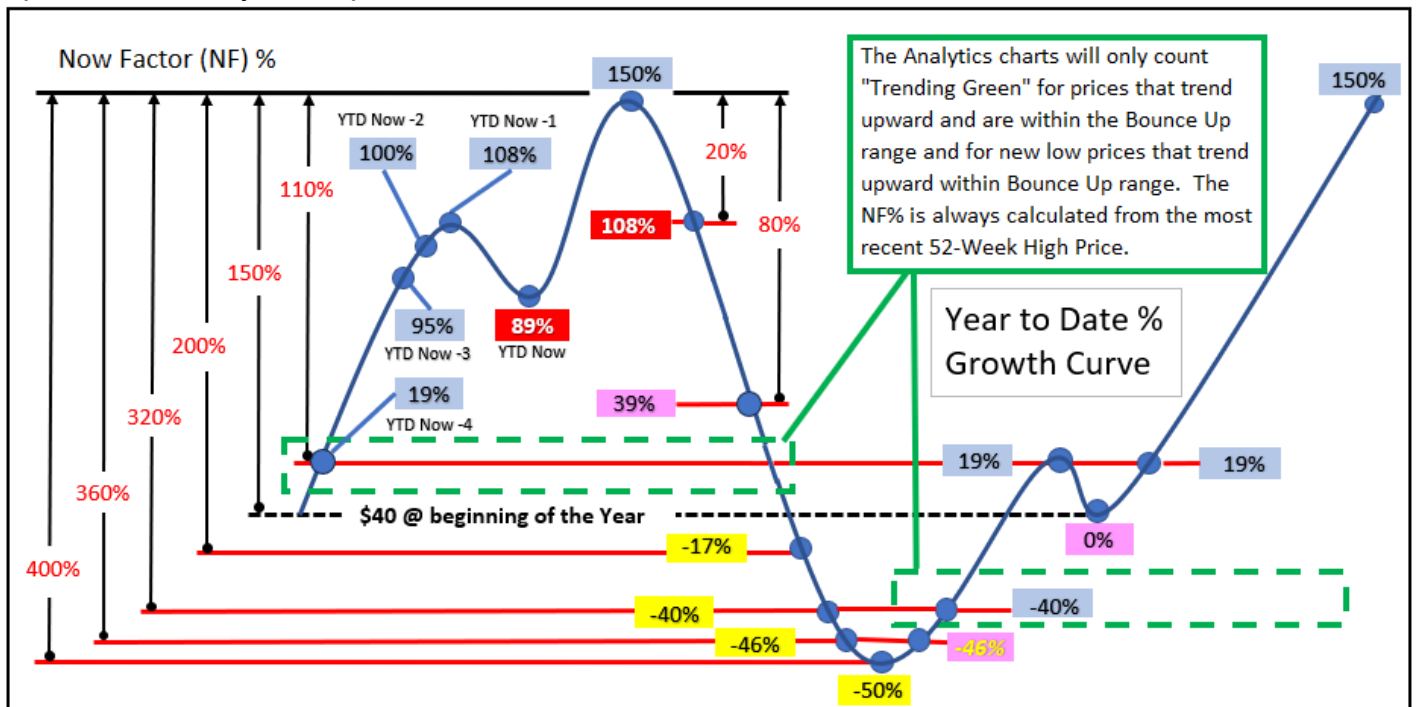
BIG BANK BOSS NEWSLETTER

Hyperdrive your Investments (Retirement Account) to Enjoy Earlier

This newsletter is supplied to provide you with technical data on movement for some notable Standard and Poor's S&P 500 stocks. I have added some stocks that are relevant for millennials and meme stocks. This newsletter focuses on Technical Analysis (is used more in the review of short-term investments decisions) and no Fundamental Analysis (is most often used when determining the quality of long-term investments).

It has always been said that you should never try to time the Stock Market, but I am here to say you can do it with some level of certainty. You can never achieve 100% certainty in any decision model, but I provide you with an algorithm model with color trends to help you make optimized manual buy and sell decisions. The main purpose of the charts: (1) direct you to make purchases near the Price Curve lows see Buy Range columns "Green" and (2) sell stocks after a triple digit Year to Date (YTD) run up at the presence of trending color change from "Blue" to "Pink".

Below is a typical price curve with the color trends and rebound percentages. This graphical picture should help you visualize the condensed material in the charts. The data generated for stock and mutual funds charts are captured from the closing price on Friday's and crypto currencies data is captured on Friday's at 7 pm.



The chart below is an informative combination of YTD stock movement, and color indicators to show how the price is trending. A stock will trend "Green" after reaching a threshold value for Rebound Factor (RF) % and may trend "Green" for weeks. To minimize purchasing too early in the trending "Green" it is suggested to be patient and wait for the stock to rebound above dip floor before purchased.

Weekly Newsletters	YTD Now-4	YTD Now-3	YTD Now-2	YTD Now-1	YTD Now	Now Price	Buy Low Price	Buy High Price	Trending Green (wks)	Dip Floor Price	Rebound Factor (RF) %	Now Factor (NF) %	Bounce Factor (BF) %
Week 1	19%	95%	100%	108%	89%	75.50	41.88	47.60	1	40.00	108%	10%	89%
Week 2	95%	100%	108%	89%	150%	100.00	41.88	47.60	1	40.00	150%	0%	150%
Week 3	100%	108%	89%	150%	108%	83.00	41.88	47.60	1	40.00	150%	20%	108%
Week 4	108%	89%	150%	108%	39%	55.50	41.88	47.60	1	40.00	150%	80%	39%
Week 5	89%	150%	108%	39%	-17%	33.33	34.90	40.13	1	33.33	200%	200%	ZERO
Week 6	150%	108%	39%	-17%	-40%	23.81	24.93	28.67	1	23.81	320%	320%	ZERO
Week 7	108%	39%	-17%	-40%	-46%	21.74	22.76	26.17	1	21.74	360%	360%	ZERO
Week 8	39%	-17%	-40%	-46%	-50%	20.00	20.94	24.08	1	20.00	400%	400%	ZERO
Week 9	-17%	-40%	-46%	-50%	-46%	21.74	22.76	26.17	1	21.74	360%	360%	ZERO
Week 10	-40%	-46%	-50%	-46%	-40%	23.81	22.76	26.17	2	21.74	360%	320%	10%
Week 11	-46%	-50%	-46%	-40%	19%	47.60	22.76	26.17	2	21.74	360%	110%	119%
Week 12	-50%	-46%	-40%	19%	0%	40.00	22.76	26.17	2	21.74	360%	150%	84%
Week 13	-46%	-40%	19%	0%	19%	47.60	22.76	26.17	2	21.74	360%	110%	119%
Week 14	-40%	19%	0%	19%	150%	100.00	22.76	26.17	2	21.74	360%	0%	360%

72% or 81% Dip Floor Indicator
 61% or 19% Wait or Hold Indicator
 90% Potential Sell Trigger
 72% or 81% 2nd Dip Floor Indicator

16.34 Now Price is within the Buy Now Price Range
 -13% Now Low-Price Indicator
 -13% 2nd Low-Price Indicator
 N/A No Suggested Buy In Price due to Max Potential < 44%
 XX% Rebound % back to recent high price

Notice that as the price gets closer to the bottom of the dip, the YTD N color repeats being “Yellow” until the bottom is reached, and a “White” font appears YTD N-1 to signify the Now Price is on an upswing. I do not tell you when to buy or sell, but I provide you a Potential Sell Trigger so you can make an informed choice amid an unknown future.

The Legion Chart on the previous page should be the most informative tool an active trader has ever had. The condensed format of taking stock curve price data and converting it into YTD Analysis should be a real breakthrough. This process suggests making stock market decisions before the stock market opens and removes the need to monitor the stock market during the day. Remember we are supposed to be working our 9 to 5 job while the stock market is doing its thing growing our investment dollars. Yes, I am providing this useful information tool for free. Below is the explanation of all the columns from left to right.

1. YTD N-2 - this is the Year-to-Date growth of a stock two weeks in the past.
2. YTD N-1 - this is the Year-to-Date growth of a stock one week in the past.
3. YTD N - this is the Year-to-Date growth of a stock right now the week of the published Newsletter.
4. Now Price - is the now price of the stock the week of the published Newsletter.
5. Buy Low Price - this is a fixed price above the Dip Floor Price to allow for price float and minimize false buy triggers. When the Stock Price is above the Buy Low Price and below the Buy High Price, both cells will be “Green” to signify it is a good time to consider making a purchase. You can enter either Low or High Price in your brokerage account as a limit order.
6. Buy High Price - this is a fixed price above the Dip Floor Price to allow for price float above the Buy Low Price. The float provided is a default for all stocks, but the float is increased for stocks that have a Spike Ratio of 2.0. When the Stock Price is above the Buy Low Price and below the Buy High Price. These cells will be “Green” to signify it is a good time to consider making a purchase. You can enter this cell value in your brokerage account for a limit order.
7. Trending Green (wks) - This provides you with the number of weeks a particular stock has been between the Buy Price ranges. The float provided is a default for all stocks, but the float is increased for stocks that have a Spike Ratio of 2.0. This small Buy Now range could be jumped over because of the data being measured is once every 7-days. Yes, the cell could have N/A in it and not catch anything. This active trader tool is suggestive and is not intended to be an absolute tool. For this reason, you should consider entering the Buy High or Low Price as a Limit Orders in your Brokerage Account.
8. Spike Ratio – this is an indicator of stocks with a hyperbolic gain that typically has an associate quick drop off. If you own a stock that grows to a Spike Ratio of 2, I suggest you sell near the high and take your quick gain. I would suggest that you not purchase the dip of a stock with a Spike Ratio of 2 because a repeat growth back to the previous high is not based on performance but popularity and speculation.
9. Dip Floor Price - the price provided will be one of two prices. One is the lowest price in the range of measured prices. The second is a dip price below the 52-Week High. The second dip price is typically something that can't be measured or suggested by traditional trading tools.
10. Rebound Factor (RF) % - this is exactly what you think it is. This is the ratio of maximum past (June of previous year) to present price divided by the measured range divided by the lowest past (December 31st of previous year) to present price which is called the RF. The RF is then converted to a percentage. This value is always positive.
11. Now Factor (NF) % - This is the positive replacement for the 52-Week Change%. Who cares how much the price has dropped from the high price. This is the wrong thing to measure. This is the ratio of maximum past (June of previous year) to present price divided by the Now Stock Price which is called the NF. The NF is then converted to a percentage. The real thing to measure is the growing Exponential Rebound as the price drops further and further. If a stock has a 52-Week Change% of -50% or -75%, the corresponding Now Potential Rebound 100% or 300%, respectively. You say to yourself, WOW. The Now Potential Rebound of 100% or 300% would be a multiple of 2 or 4, respectively. If you invested \$32,000 and achieved a multiple of 2 or 4 your investment dollars would be \$64,000 or 128,000, respectively. The growth of the security has a 1 to 1 relationship with total investment made in a company.
12. Bounce Factor (BF) % - the percentage provided can be “Zero” for two situations. One is when price is at the absolute lowest price for the price range. The second is when price sets lower or a new lower price. The default calculated percentage when not “Zero” is the ratio of the Now Stock Price divided by Dip Floor Price which is called the BF. The BF is then converted to a percentage.

Big Bank Boss Triple Point Reference Frame

The discrete measurements of 52-Week High Change % and 52-Week Low Change % are at best an apples and oranges comparison and not entirely useful. For this exact reason, I created the Big Bank Boss Triple equations. The Big Bank Boss Triple equations output are positive numbers. The ratios can easily be converted to percentages. Now you have an apple-to-apple comparison with real-time growth potential. The output results define the now stock price in a triple reference box of the Rebound Factor (RF), Now Factor (NF) and Bounce Factor (BF).

These formulas are very useful whenever the Stock Market goes thru a crisis or market correction. The Bounce Factor (BF) is identical to the 52-Week Low Change which represents the percentage above the Dip Floor Price. The Rebound Factor (RF) defines the maximum potential range for a stock based on past performance. The values of NF and BF in themselves do not provide a holistic picture. It is very important to add in the crucial component of trending upward or downward. If the trend of the price is downward the NF increases and the BF decreases.

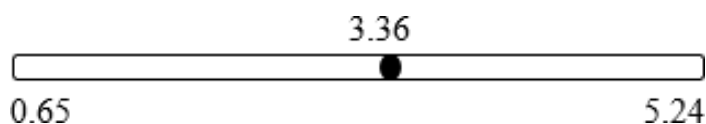
There is no way to predict when future stock prices will trend upward, but I provide a weekly Big Bank Boss Newsletter that shows the weekly price trend charts with a “Yellow” cell to indicate a new low indicator and a “White” font cell to indicate a trending up from the Dip Floor Price.

H 5.24 Figure 1. Big Bank Boss Triple Point for RIG as of Jan. 29, 2021



Big Bank Boss Triple Point Equations

These three equations are always positive and make it easy to convert to percentages. Also, a unique thing about these ratios is an equation can be formed to solve for one unknown. This equation can be the building block for a program to monitor stock price movement. The 52-Week Range for RIG is converted below.



$$\text{Rebound Factor (RF)} = (52 - \text{Week High}) / (52 - \text{Week Low})$$

$$= (5.24 / 0.65) = 8.06$$

$$(\text{RF}) \% = ((\text{RF}) - 1) \times 100$$

$$= ((8.06) - 1) \times 100 = 706\%$$

$$\text{Now Factor (NF)} = (52 - \text{Week High}) / (\text{Now Price})$$

$$= (5.24 / 3.36) = 1.56$$

$$(\text{NF}) \% = ((\text{NF}) - 1) \times 100$$

$$= ((1.56) - 1) \times 100 = 56\%$$

$$\text{Bounce Factor (BF)} = (\text{Now Price}) / (52 - \text{Week Low})$$

$$= (3.36 / 0.65) = 5.17$$

$$(\text{BF}) \% = ((\text{BF}) - 1) \times 100$$

$$= ((5.17) - 1) \times 100 = 417\%$$

The three Big Bank Boss Triple Point equations are linked in the single equation shown below. This equation only works for values are ratios, so you can't use this formula when the values are percentages.

$$NF = RF / BF$$

Substitution:

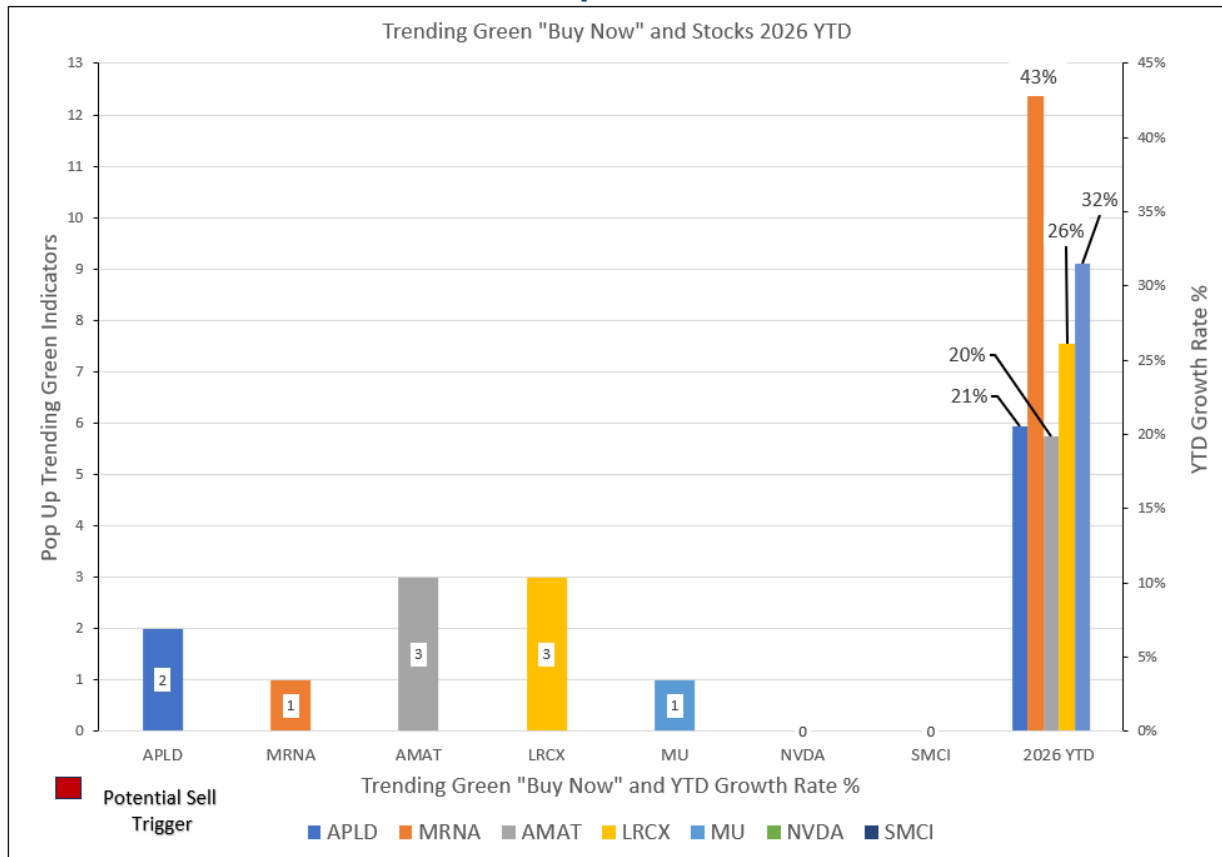
$$RF = 8.06 \text{ and } BF = 5.17$$

$$NF = 8.06 / 5.17 = 1.56$$

How to interpret the bar chart and the tables to build a knowledgeable purchasing decision:

1. This trending bar chart informs the investor of the Top 5 highest ranking from left to right growth securities each week. The names will change for the first couple of weeks, but the names should stabilize. No picks should be made with this bar chart alone.

Table 1. Actual Bubble Up Stock Trends after 5 weeks



2. The below table provides the benchmark securities with the highest average growth rate over several years. These are the stocks you should consider as security picks from the trending bar chart. This below table shows you the volatility of growth rates from year to year. This is provided to help shape your expectations of future growth rates. All active investors have to live with the up and down growth rates from year to year, but the sum of it all is a positive cumulative growth rate.

Table 2. Ranking Performances from 2025 – 2020 (as of 1/2/26) [Return](#)

Symbol	Growth Ranking 2025	YTD 2025	Growth Ranking 2024	YTD 2024	Growth Ranking 2023	YTD 2023	Growth Ranking 2022	YTD 2022	Growth Ranking 2021	YTD 2021	Growth Ranking 2020	YTD 2020	5-YR Multiplier	5-YR Annualized Rate	10-YR Multiplier
CLS	2	214%	2	271%	9	145%	9	3%	17	32%	64	-8%	36.22	105.0%	28.66
<i>NVDA</i>	18	31%	4	177%	5	239%	45	-51%	5	125%	15	122%	14.22	70.1%	255.20
VRT	17	35%	6	140%	3	252%	41	-45%	23	34%	22	70%	9.72	57.6%	0.00
SMCI	30	4%	47	12%	4	246%	1	87%	18	39%	42	32%	9.71	57.5%	14.07
<i>AVGO</i>	14	47%	10	117%	18	100%	22	-16%	11	52%	38	39%	7.80	50.8%	27.12
ANET	21	17%	12	92%	20	94%	23	-16%	70	-51%	33	43%	6.98	47.5%	31.07
PLTR	6	157%	1	321%	7	150%	60	-61%	62	80%	11	0%	6.66	46.1%	0.00
APLD	1	257%	46	12%	2	296%	54	-61%	51	0%	58	0%	5.88	42.5%	0.00
GME - meme	38	-27%	17	84%	57	-5%	48	-52%	2	688%	8	210%	4.67	36.1%	2.91
NBIS	5	193%	26	70%	53	0%	11	0%	47	0%	54	0%	4.60	35.7%	0.00
AXON	33	0%	9	133%	34	43%	8	18%	27	109%	30	41%	4.49	35.1%	34.61
MU	4	205%	51	4%	26	71%	42	-40%	30	24%	40	34%	4.07	32.4%	23.66
LRCX	7	138%	58	-6%	21	86%	39	-42%	12	52%	28	62%	3.69	29.8%	26.25
<i>GOOG</i>	11	62%	31	38%	31	59%	36	-39%	8	66%	43	31%	3.49	28.4%	8.83
HOOD	3	208%	3	237%	33	44%	50	-48%	67	0%	60	0%	3.28	26.8%	0.00
<i>ORCL</i>	23	16%	22	50%	40	20%	17	-2%	24	61%	45	13%	3.09	25.3%	5.65
AMAT	13	56%	52	3%	27	66%	34	-38%	6	82%	32	46%	2.81	23.0%	16.01
XOM	28	9%	50	7%	60	-8%	2	78%	15	48%	67	-41%	2.70	22.0%	1.64
TSM	15	43%	13	109%	37	28%	33	-37%	39	110%	19	61%	2.69	21.9%	15.36
<i>META</i>	26	10%	21	69%	6	194%	58	-64%	31	23%	41	33%	2.43	19.4%	6.68
AMD	9	77%	61	-15%	12	128%	51	-55%	10	57%	17	95%	2.36	18.8%	104.43
<i>MSFT</i>	22	16%	45	14%	32	57%	29	-29%	13	51%	35	41%	2.15	16.6%	9.04
<i>AAPL</i>	25	12%	33	33%	35	48%	28	-27%	22	34%	20	81%	2.05	15.5%	11.18
NOC	20	21%	53	1%	64	-14%	4	41%	28	27%	65	-13%	2.03	15.2%	3.15
CRVV	8	108%	54	0%	54	0%	12	0%	48	0%	55	0%	1.98	14.7%	0.00
ARM	35	-11%	16	110%	50	10%	10	0%	46	0%	53	0%	1.89	13.6%	0.00
<i>NFLX</i>	29	6%	14	86%	29	65%	46	-51%	38	11%	25	67%	1.78	12.3%	8.17
CVX	32	1%	57	2%	65	-15%	3	41%	19	7%	66	3%	1.71	11.3%	1.90
<i>TSLA</i>	19	27%	19	74%	16	102%	61	-66%	14	50%	1	743%	1.49	8.4%	31.14
EA	16	40%	49	8%	45	12%	18	-7%	56	-8%	39	35%	1.44	7.6%	3.24
<i>AMZN</i>	31	3%	27	47%	23	81%	44	-50%	40	4%	21	76%	1.42	7.3%	7.46
NOW	37	-26%	25	53%	22	82%	5	40%	33	18%	18	90%	1.39	6.8%	9.44
KOSS - meme	41	-42%	7	139%	67	-32%	49	-54%	3	210%	14	123%	1.33	5.8%	2.21
SHOP	12	58%	32	39%	13	102%	65	-68%	32	167%	10	187%	1.32	5.7%	63.13
HUBS	42	-44%	39	22%	17	101%	53	-56%	9	66%	12	140%	0.95	-1.0%	7.26
COIN	34	-5%	24	53%	1	391%	70	-86%	45	1%	52	0%	0.69	-7.1%	0.00
BABA	10	76%	48	10%	62	-12%	27	-26%	68	-49%	51	10%	0.66	-8.0%	2.20
SE	24	16%	5	168%	66	-19%	66	-78%	37	12%	5	395%	0.63	-9.0%	0.00
WRD	39	-37%	60	-23%	56	0%	14	0%	57	0%	57	0%	0.57	-10.7%	0.00
MRNA	36	-20%	70	-60%	69	-45%	26	-16%	4	143%	3	434%	0.27	-22.8%	0.00
ZM	27	10%	42	17%	48	9%	59	-64%	66	-45%	4	403%	0.24	-24.9%	0.00
FVRR	40	-38%	41	18%	58	-7%	64	-74%	65	-42%	2	743%	0.09	-38.8%	0.00
AMC - meme	43	-56%	65	-35%	70	-85%	69	-85%	1	1183%	70	-71%	0.08	-40.4%	0.01

Symbols in italics are the Titan Ten Stocks

3. Now that you have a wholistic basis for your securities pick, you can now purchase your security when the trending now indicator is "Green". The trending "Green" indicator is active at growth rates up to ~ 30% Growth Rate YTD, so if you want to purchase a security later in the growth curve that is entirely up to you. This Bubble Up Trending "Green" table is entire driven by the stock market saying, "Buy Low and Sell High." All of the charts are provided to give the active investor real-time indicators to make stock market potential decision.

Table 3. Highest Bubble Up Performing Stocks YTD (as of 1-30-26) [Return](#)

Index	Price 1/23/26	Price 1/30/26	Price 1/30/26	Buy Low Price	Buy High Price	Trending Green (wks)	Spike Ratio	Dip Floor Price	Rebound Factor (RF) %	Now Factor (NF) %	Bounce Factor (BF) %
Dow Jones	1%	1%	48,892.47	53,220.63	55,639.75	N/A	0	48,382.39	2%	1%	1%
NASDAQ	1%	1%	23,461.82	25,559.19	26,720.97	N/A	0	23,235.63	2%	1%	1%
S&P 500	1%	1%	6,939.03	7,544.32	7,887.24	N/A	0	6,858.47	2%	0%	1%
Symbol	Price 1/23/26	40	Price 1/30/26	11	11	Trending Green (wks)	Caution = 2	Dip Floor Price	Rebound Factor (RF) %	Now Factor (NF) %	Bounce Factor (BF) %
MRNA	58%	43%	44.07	35.49	38.58	1	0	30.86	58%	11%	43%
MU	27%	32%	414.88	362.73	394.28	1	2	315.42	32%	0%	32%
LRCX	18%	26%	233.46	212.82	231.33	3	2	185.06	26%	0%	26%
APLD	34%	21%	33.88	32.33	35.14	2	2	28.11	34%	11%	21%
AMAT	20%	20%	322.32	309.20	336.09	3	0	268.87	22%	1%	20%
NOC	15%	18%	692.26	673.51	732.08	1	0	585.66	18%	0%	18%
CRWV	17%	17%	93.19	91.22	99.15	3	0	79.32	119%	87%	17%
GME	11%	16%	23.88	23.71	25.78	1	0	20.62	60%	38%	16%
XOM	10%	15%	141.40	141.05	153.31	1	0	122.65	15%	0%	15%
RCL	1%	15%	324.65	317.41	345.01	1	0	276.01	32%	12%	18%
CVX	7%	13%	176.90	179.29	194.88	N/A	0	155.90	13%	0%	13%
ZM	3%	11%	92.10	93.10	101.20	N/A	0	80.96	14%	0%	14%
META	1%	10%	716.50	713.29	775.31	1	0	620.25	27%	10%	16%
BABA	11%	9%	169.56	173.60	188.70	N/A	0	150.96	25%	11%	12%
GOOG	4%	7%	338.53	362.62	394.15	N/A	0	315.32	7%	0%	7%
ANET	2%	6%	141.74	141.32	153.61	1	0	122.89	28%	11%	15%
VRT	4%	6%	186.18	188.12	204.48	N/A	0	163.58	18%	4%	14%
AMD	16%	6%	236.73	233.65	253.96	2	0	203.17	28%	10%	17%
AMZN	6%	6%	239.30	260.48	283.13	N/A	0	226.50	9%	3%	6%
TSM	5%	3%	330.56	367.55	399.51	N/A	0	319.61	7%	4%	3%
NVDA	-1%	1%	191.13	212.59	231.08	N/A	0	184.86	10%	6%	3%
KOSS	2%	0%	4.33	4.98	5.41	N/A	0	4.33	75%	75%	ZERO
EA	0%	0%	203.92	234.51	254.90	N/A	0	203.92	0%	0%	ZERO
HWM	2%	-2%	208.08	239.29	260.10	N/A	0	208.08	8%	8%	ZERO
TSLA	3%	-2%	430.41	494.97	538.01	N/A	0	430.41	12%	12%	ZERO
NKE	3%	-2%	61.81	71.08	77.26	N/A	0	61.81	29%	29%	ZERO
CRWD	0%	-3%	441.41	507.62	551.76	N/A	0	441.41	23%	23%	ZERO
UBER	-1%	-3%	80.05	92.06	100.06	N/A	0	80.05	23%	23%	ZERO
AAPL	-8%	-4%	259.48	285.25	310.05	N/A	0	248.04	12%	7%	5%
MA	-7%	-4%	538.79	603.45	655.93	N/A	0	524.74	14%	11%	3%
AVGO	-8%	-5%	331.30	368.06	400.06	N/A	0	320.05	26%	22%	4%
WFC	-9%	-5%	90.49	100.00	108.70	N/A	0	86.96	10%	6%	4%
NBIS	5%	-5%	85.19	97.97	106.49	1	2	85.19	54%	54%	ZERO
AXP	-3%	-6%	352.17	405.00	440.21	N/A	0	352.17	9%	9%	ZERO
SMCI	2%	-6%	29.11	33.48	36.39	N/A	0	29.11	95%	95%	ZERO
EXPE	-4%	-6%	264.84	304.57	331.05	N/A	0	264.84	12%	12%	ZERO
DASH	-6%	-7%	204.62	235.31	255.78	N/A	0	204.62	33%	33%	ZERO
CLS	0%	-7%	280.99	323.14	351.24	N/A	2	280.99	23%	23%	ZERO
V	-6%	-7%	321.83	370.10	402.29	N/A	0	321.83	15%	15%	ZERO
ARM	1%	-8%	105.36	121.16	131.70	N/A	0	105.36	62%	62%	ZERO
NFLX	-5%	-8%	83.49	96.01	104.36	N/A	0	83.49	58%	58%	ZERO
MSFT	-1%	-9%	430.29	494.83	537.86	N/A	0	430.29	22%	22%	ZERO
PYPL	-3%	-9%	52.69	60.59	65.86	N/A	0	52.69	74%	74%	ZERO
UAL	-5%	-9%	102.32	117.67	127.90	N/A	0	102.32	15%	15%	ZERO
SE	-5%	-11%	116.49	133.96	145.61	N/A	0	116.49	68%	68%	ZERO
ADSK	-6%	-12%	252.87	290.80	316.09	N/A	0	252.87	29%	29%	ZERO
ADBE	-10%	-12%	293.25	337.24	366.56	N/A	0	293.25	57%	57%	ZERO
ROKU	-2%	-12%	95.20	109.48	119.00	N/A	0	95.20	18%	18%	ZERO
PLTR	1%	-13%	146.59	168.58	183.24	N/A	2	146.59	37%	37%	ZERO
HOOD	-7%	-14%	99.48	114.40	124.35	N/A	2	99.48	49%	49%	ZERO
AMC	-3%	-14%	1.39	1.60	1.74	N/A	0	1.39	189%	189%	ZERO
AXON	9%	-14%	483.58	556.12	604.48	N/A	0	483.58	74%	74%	ZERO
LYFT	-10%	-15%	16.87	19.40	21.09	N/A	0	16.87	37%	37%	ZERO
SNAP	-6%	-15%	6.93	7.97	8.66	N/A	0	6.93	80%	80%	ZERO
FVRR	-18%	-15%	16.75	18.58	20.20	N/A	0	16.16	110%	103%	4%
ORCL	-9%	-16%	164.58	189.27	205.73	N/A	0	164.58	88%	88%	ZERO
SHOP	-12%	-17%	131.23	150.91	164.04	N/A	0	131.23	32%	32%	ZERO
COIN	-8%	-18%	194.74	223.95	243.43	N/A	0	194.74	116%	116%	ZERO
GEMI	-6%	-19%	8.34	9.59	10.43	N/A	0	8.34	284%	284%	ZERO
NOW	-10%	-21%	117.01	134.56	146.26	N/A	0	117.01	92%	92%	ZERO
APP	-15%	-23%	473.11	544.08	591.39	N/A	0	473.11	52%	52%	ZERO
HUM	1%	-26%	195.20	195.20	244.00	1	2	195.20	58%	58%	ZERO
HUBS	-16%	-27%	280.00	322.00	350.00	N/A	0	280.00	190%	190%	ZERO

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 N/A No Suggested Buy In Price due to Max Potential < 44%
 XX% Rebound % back to recent high price

Table 4. Stocks Year to Date (YTD) Growth Rates (as of 1-30-26) [Return](#)

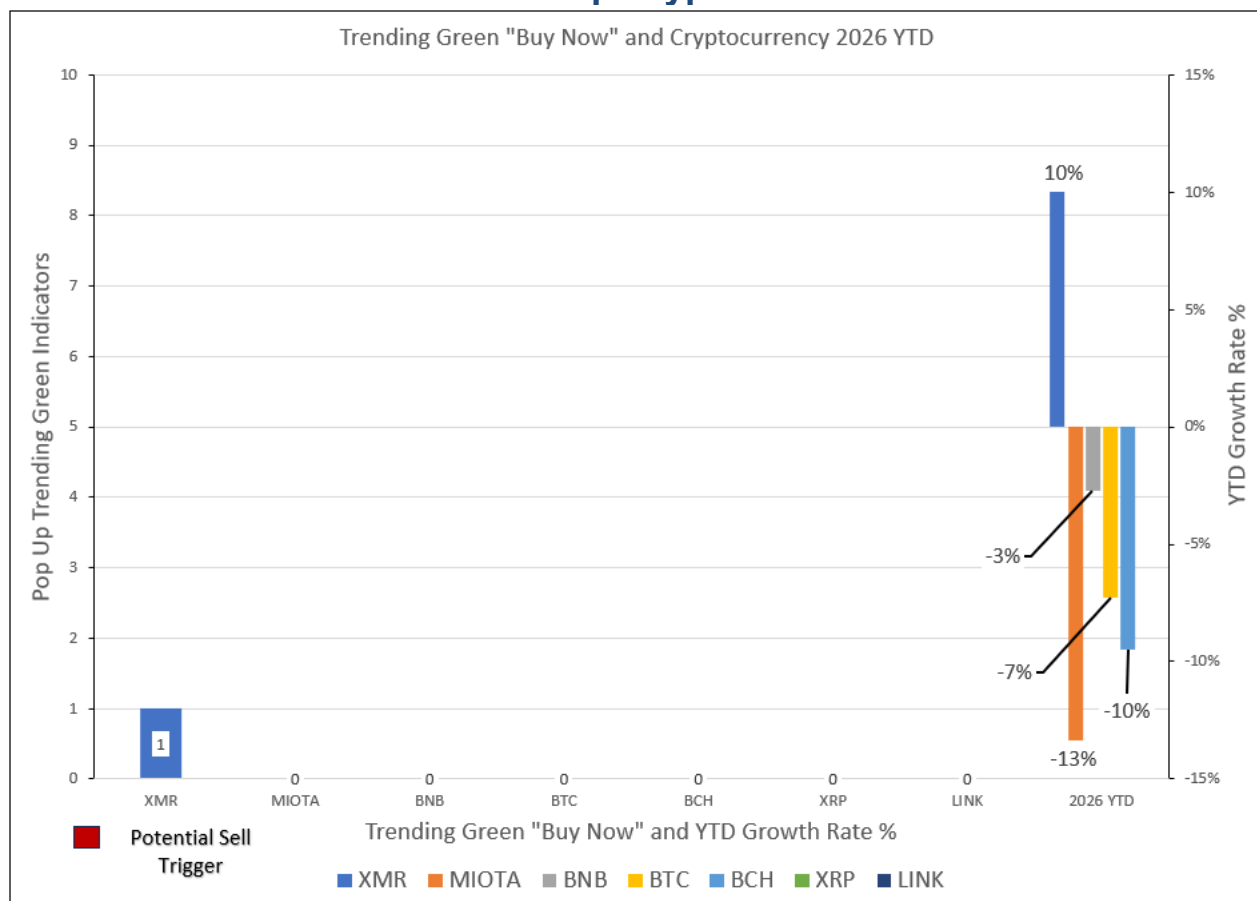
Index	Symbol	Price 1/30/26	Week 1/30/26	Month 1/30/26	Price 1/2/26	Price 1/9/26	Price 1/16/26	Price 1/23/26	Price 1/30/26
Dow Jones	^DJI	48,892.47	0%	0%	0%	2%	2%	1%	1%
NASDAQ	^IXIC	23,461.82	0%	-1%	0%	2%	1%	1%	1%
S&P 500	^GSPC	6,939.03	0%	0%	0%	2%	1%	1%	1%
Symbol	Company / Industry	Price 1/30/26	1/30/26 1/23/26	1/30/26 12/26/25	Price 1/2/26	Price 1/9/26	Price 1/16/26	Price 1/23/26	40
MRNA	(Moderna) - COVID-19 Drug	44.07	-10%	41%	0%	11%	36%	58%	43%
MU	(Micron) - Semiconductors	414.88	4%	46%	0%	9%	15%	27%	32%
LRCX	(Lam Research) - Semiconductor Materials (10:1'24)	233.46	7%	31%	0%	18%	20%	18%	26%
APLD	(Applied Digital) - Artificial Intelligence (1:6'22) - NVIDIA	33.88	-10%	41%	0%	34%	33%	34%	21%
AMAT	(Applied Materials) - Semiconductor	322.32	0%	23%	0%	12%	22%	20%	20%
NOC	(Northrop Grumman) - Aerospace & Defense	692.26	3%	20%	0%	6%	14%	15%	18%
CRWV	(CoreWeaver) - Cloud Platform (IPO 3/4/25) - NVIDIA	93.19	0%	22%	0%	1%	28%	17%	17%
GME	(GameStop) - Computer Game Retail (4:1'22)	23.88	4%	13%	0%	3%	2%	11%	16%
XOM	(Exxon Mobil) - Oil & Gas	141.40	5%	19%	0%	2%	6%	10%	15%
RCL	(Royal Caribbean Cruises) - Resorts & Cruise Lines	324.65	13%	14%	0%	10%	-3%	1%	15%
CVX	(Chevron) - Integrated Oil & Gas	176.90	6%	18%	0%	-4%	7%	7%	13%
ZM	(Zoom) - Virtual Meeting	92.10	7%	5%	0%	2%	-3%	3%	11%
META	(Meta Platforms) - formally Facebook	716.50	9%	8%	0%	0%	-5%	1%	10%
BABA	(Alibaba) - Internet Retail	169.56	-2%	11%	0%	-3%	6%	11%	9%
GOOG	(Alphabet) - Interactive Media & Services (20:1'22)	338.53	3%	7%	0%	4%	5%	4%	7%
ANET	(Arista Networks) - Computer Hardware (4:1'21), (4:1'24)	141.74	4%	8%	0%	-8%	-3%	2%	6%
VRT	(Vertiv) - Computer Hardware Racks	186.18	2%	11%	0%	-7%	1%	4%	6%
AMD	(Advanced Micro Devices) - Computer Chips	236.73	-9%	10%	0%	-9%	4%	16%	6%
AMZN	(Amazon) - Internet Retail (20:1'22)	239.30	0%	3%	0%	9%	6%	6%	6%
TSM	(Taiwan Semiconductor Manufacturing) - Chip Maker	330.56	-1%	9%	0%	1%	7%	5%	3%
NVDA	(Nvidia) - AI Chip 3x(2:1'00), (3:2'11), (4:1'21), (10:1'24)	191.13	2%	0%	0%	-2%	-1%	-1%	1%
KOSS	(Koss Inc.) - Electronic Retail	4.33	-2%	-4%	0%	1%	3%	2%	0%
EA	(Electronic Arts) - Interactive Home Retail	203.92	0%	0%	0%	0%	0%	0%	0%
HWM	(Howmet Aerospace) - Aerospace & Defense	208.08	-3%	-1%	0%	3%	6%	2%	-2%
TSLA	(Tesla) - Electric Auto Maker (5:1'20), (3:1'22)	430.41	-4%	-9%	0%	2%	0%	3%	-2%
NKE	(Nike) - Apparel, Accessories & Luxury Goods	61.81	-5%	1%	0%	4%	2%	3%	-2%
CRWD	(CrowdStrike) - Systems Software	441.41	-2%	-8%	0%	4%	0%	0%	-3%
UBER	(Uber) - Ride Share	80.05	-3%	-1%	0%	3%	2%	-1%	-3%
AAPL	(Apple) - Multimedia (4:1'20)	259.48	5%	-5%	0%	-4%	-6%	-8%	-4%
MA	(Mastercard) - Payment Processing Services	538.79	3%	-7%	0%	2%	-4%	-7%	-4%
AVGO	(Broadcom) - Semiconductors (10:1'24)	331.30	4%	-6%	0%	-1%	1%	-8%	-5%
WFC	(Wells Fargo) - Bank	90.49	4%	-5%	0%	1%	-7%	-9%	-5%
NBIS	(Nebius Group) - Cloud Platforms (IPO 10/21/24) - NVIDIA	85.19	-10%	-3%	0%	9%	21%	5%	-5%
AXP	(American Express) - Consumer Finance	352.17	-3%	-8%	0%	1%	-2%	-3%	-6%
SMCI	(Supermicro) - Hardware, Storage (10:1'24)	29.11	-8%	-5%	0%	-3%	5%	2%	-6%
EXPE	(Expedia) - Hotels, Resorts Booking	264.84	-2%	-8%	0%	5%	1%	-4%	-6%
DASH	(DoorDash) - Food Delivery	204.62	-1%	-13%	0%	-2%	-7%	-6%	-7%
CLS	(Celestica) - Hardware & Software - NVIDIA	280.99	-7%	-7%	0%	0%	4%	0%	-7%
V	(Visa) - Payment Processing	321.83	-1%	-9%	0%	1%	-5%	-6%	-7%
ARM	(Arm Holdings) - Physical IP - NVIDIA	105.36	-9%	-4%	0%	-3%	-8%	1%	-8%
NFLX	(Netflix) - Movies & Entertainment (10:1'25)	83.49	-3%	-12%	0%	-2%	-3%	-5%	-8%
MSFT	(Microsoft) - Systems Software	430.29	-8%	-12%	0%	1%	-3%	-1%	-9%
PYPL	(PayPal) - Payment Processing	52.69	-7%	-12%	0%	-1%	-2%	-3%	-9%
UAL	(United Airlines) - Passenger Airlines	102.32	-5%	-10%	0%	4%	0%	-5%	-9%
SE	(Sea Limited) - Internet Retail	116.49	-7%	-9%	0%	2%	-8%	-5%	-11%
ADSK	(Autodesk) - Application Software	252.87	-6%	-16%	0%	-4%	-7%	-6%	-12%
ADBE	(Adobe) - Software	293.25	-3%	-17%	0%	0%	-11%	-10%	-12%
ROKU	(Roku) - Entertainment	95.20	-10%	-15%	0%	2%	-5%	-2%	-12%
PLTR	(Palantir) - Internet Services and Defense	146.59	-14%	-22%	0%	6%	2%	1%	-13%
HOOD	(Robinhood) - Crypto Exchange	99.48	-7%	-16%	0%	0%	-6%	-7%	-14%
AMC	(AMC) - Movie Theater (1:10'23)	1.39	-11%	-18%	0%	2%	0%	-3%	-14%
AXON	(Axon Enterprise) - Aerospace & Defense	483.58	-21%	-17%	0%	12%	13%	9%	-14%
LYFT	(Lyft) - Ride Share	16.87	-6%	-14%	0%	-3%	-7%	-10%	-15%
SNAP	(Snapchat) - Communications	6.93	-9%	-12%	0%	1%	-7%	-6%	-15%
FVRR	(Fiverr) - Internet Retail	16.75	4%	-15%	0%	-8%	-10%	-18%	-15%
ORCL	(Oracle) - Application Software	164.58	-7%	-17%	0%	1%	-2%	-9%	-16%
SHOP	(Shopify) - Internet Retail (10:1'22)	131.23	-5%	-23%	0%	5%	-1%	-12%	-17%
COIN	(Coinbase) - Crypto Exchange	194.74	-10%	-18%	0%	2%	2%	-8%	-18%
GEMI	(Gemini Space Station) - Crypto Exchange (IPO 9/12/25)	8.34	-14%	-22%	0%	2%	6%	-6%	-19%
NOW	(ServiceNow) - Systems Software (5:1'25)	117.01	-12%	-24%	0%	-4%	-14%	-10%	-21%
APP	(AppLovin Corp.) - Software	473.11	-10%	-34%	0%	5%	-8%	-15%	-23%
HUM	(Humana) - Managed Health Care	195.20	-27%	-25%	0%	5%	3%	1%	-26%
HUBS	(HubSpot) - Online Software Sales	280.00	-13%	-30%	0%	-3%	-18%	-16%	-27%

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How to work the three data sets to build a knowledgeable purchasing decision:

1. This trending bar chart informs the investor of the Top 5 highest ranking from left to right growth securities each week. The names will change for the first couple of weeks, but the names should stabilize. No picks should be made with this bar chart alone.

Table 5. Actual Bubble Up Crypto Trends after 5 weeks



2. The below table provides the benchmark securities with the highest average growth rate over several years. These are the stocks you should consider as security picks from the trending bar chart. This below table shows you the volatility of growth rates from year to year. This is provided to help shape your expectations of future growth rates. All active investors have to live with the up and down growth rates from year to year, but the sum of it all is a positive cumulative growth rate.

Table 6. Ranking Performances from 2025 – 2020 (as of 1/2/26)

[Return](#)

Symbol	Growth Ranking 2025	YTD 2025	Growth Ranking 2024	YTD 2024	Growth Ranking 2023	YTD 2023	Growth Ranking 2022	YTD 2022	Growth Ranking 2021	YTD 2021	Growth Ranking 2020	YTD 2020	5-YR Multiplier	5-YR Annualized Rate	10-YR Multiplier
BNB	3	26%	4	121%	10	27%	2	-52%	2	1269%	8	172%	21.27	84.3%	0.0
LINK	8	-34%	8	39%	1	184%	8	-72%	8	74%	1	537%	0.81	-4.1%	0.0
DOGE	10	-56%	2	222%	9	33%	5	-60%	1	3528%	9	132%	14.00	69.5%	0.0
BTC	4	-3%	3	124%	3	154%	6	-64%	9	60%	4	303%	2.37	18.8%	202.7
ETH	6	-6%	6	45%	5	91%	7	-67%	4	399%	3	469%	2.47	19.8%	0.0
XMR	1	117%	10	16%	11	14%	1	-36%	10	46%	5	251%	3.02	24.7%	0.0
XRP	5	-3%	1	245%	7	82%	4	-58%	6	277%	12	16%	6.51	45.4%	0.0
MIOTA	12	-68%	11	1%	8	76%	12	-88%	5	357%	10	88%	0.62	-9.0%	0.0
DOT	11	-67%	14	-16%	6	91%	11	-84%	7	188%	6	220%	0.22	-26.0%	0.0
ADA	9	-54%	7	44%	4	144%	10	-81%	3	628%	2	500%	1.28	5.0%	0.0
LTC	7	-21%	9	37%	12	8%	3	-54%	12	17%	7	202%	0.46	-14.4%	22.2
BCH	2	41%	5	74%	2	163%	9	-78%	11	26%	11	68%	1.07	1.4%	0.0

3. Now that you have a wholistic basis for your securities pick, you can now purchase your security when the trending now indicator is "Green". The trending "Green" indicator is active at growth rates up to ~ 30% Growth Rate YTD, so if you want to purchase a security later in the growth curve that is entirely up to you. This Bubble Up Trending "Green" table is entire driven by the stock market saying, "Buy Low and Sell High." All of the charts are provided to give the active investor real-time indicators to make stock market potential decision.

Table 7. Highest Bubble Up Performing Cryptocurrencies (as of 1-30-26) [Return](#)

Index	Price 1/23/26	Price 1/30/26	Price 1/30/26	Buy Low Price	Buy High Price	Trending Green (wks)	Spike Ratio	Dip Floor Price	Rebound Factor (RF) %	Now Factor (NF) %	Bounce Factor (BF) %
Dow Jones	1%	1%	48,892.47	53,220.63	55,639.75	N/A	0	48,382.39	2%	1%	1%
NASDAQ	1%	1%	23,461.82	25,559.19	26,720.97	N/A	0	23,235.63	2%	1%	1%
S&P 500	1%	1%	6,939.03	7,544.32	7,887.24	N/A	0	6,858.47	2%	0%	1%
Symbol	Price 1/23/26	11	Price 1/30/26	0	0	Trending Green (wks)	Caution = 2	Dip Floor Price	Rebound Factor (RF) %	Now Factor (NF) %	Bounce Factor (BF) %
XMR	22%	10%	461.00	469.28	502.80	1	0	419.00	48%	34.9%	10%
BNB	1%	-3%	857.00	959.84	1,028.40	N/A	0	857.00	38%	38.2%	ZERO
BTC	-1%	-7%	83,844.00	93,905.28	100,612.80	N/A	0	83,844.00	46%	45.9%	ZERO
BCH	-3%	-10%	552.00	618.24	662.40	N/A	0	552.00	15%	14.9%	ZERO
MIOTA	6%	-13%	0.08	0.09	0.09	N/A	0	0.08	413%	412.8%	ZERO
ETH	-6%	-13%	2,703.00	3,027.36	3,243.60	N/A	0	2,703.00	78%	77.9%	ZERO
XRP	-4%	-14%	1.73	1.94	2.08	N/A	0	1.73	96%	96.0%	ZERO
DOGE	-14%	-14%	0.12	0.13	0.14	N/A	0	0.12	250%	250.0%	ZERO
ADA	-8%	-18%	0.32	0.36	0.38	N/A	0	0.32	253%	253.1%	ZERO
LINK	-8%	-19%	10.77	12.06	12.92	N/A	0	10.77	141%	141.4%	ZERO
LTC	-16%	-19%	65.40	73.25	78.48	N/A	0	65.40	109%	109.5%	ZERO
DOT	-2%	-22%	1.69	1.89	2.03	N/A	0	1.69	359%	358.6%	ZERO
USDC	0%	0%	1.00	N/A	N/A	N/A	0	1.00	0%	0.0%	0%
USDT	0%	0%	1.00	N/A	N/A	N/A	0	1.00	0%	0.0%	0%

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Table 8. Cryptocurrency (YTD) Growth Rates (as of 1-30-26) [Return](#)

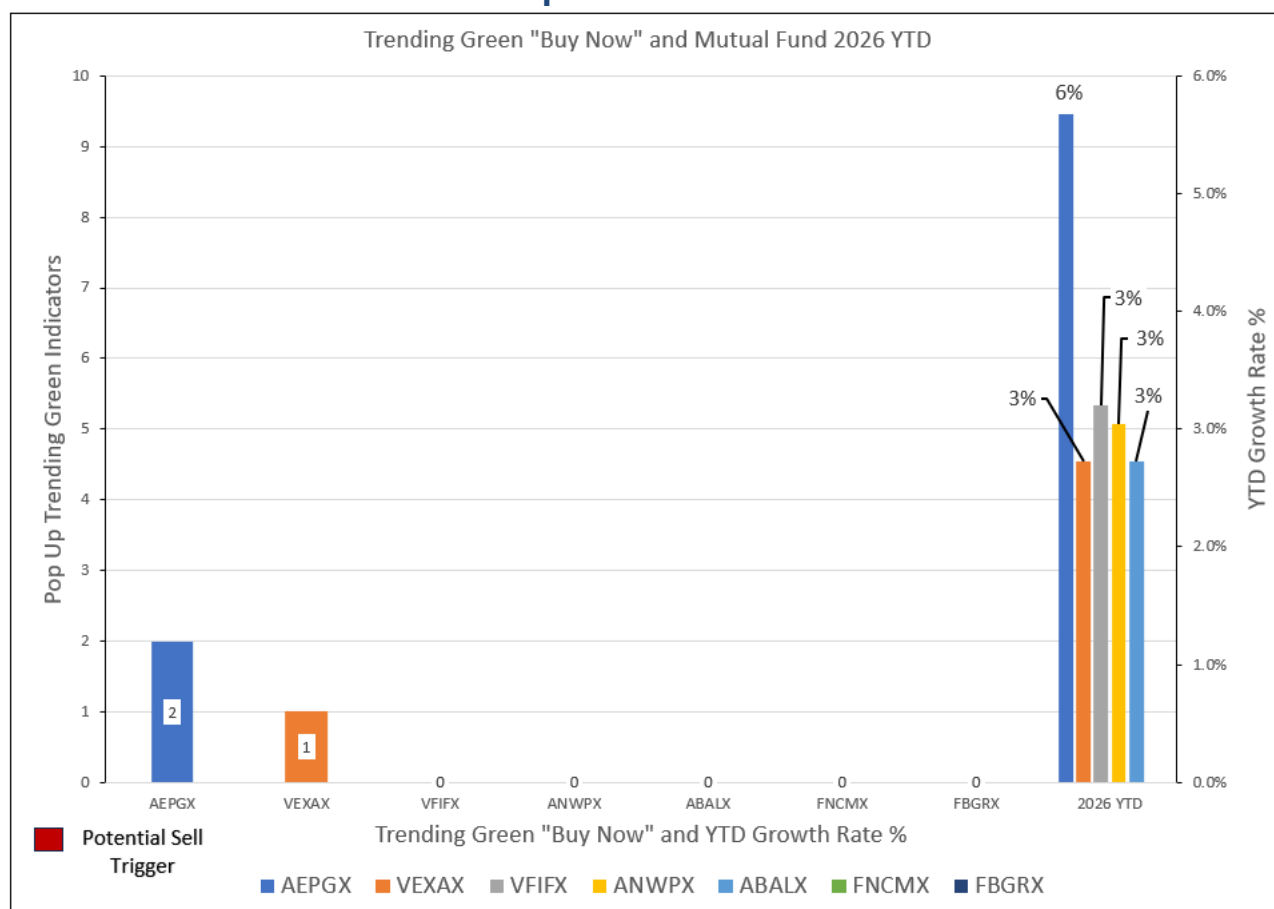
Index	Symbol	Price 1/30/26	Week 1/30/26	Month 1/30/26	Price 1/2/26	Price 1/9/26	Price 1/16/26	Price 1/23/26	Price 1/30/26
Dow Jones	^DJI	48,892.47	0%	0%	0%	2%	2%	1%	1%
NASDAQ	^IXIC	23,461.82	0%	-1%	0%	2%	1%	1%	1%
S&P 500	^GSPC	6,939.03	0%	0%	0%	2%	1%	1%	1%
Symbol	Security	Price 1/30/26	1/30/26 1/23/26	1/30/26 12/26/25	Price 1/2/26	Price 1/9/26	Price 1/16/26	Price 1/23/26	11
XMR	Monero	461.00	-10%	4%	0%	8%	48%	22%	10%
BNB	Binance Coin	857.00	-4%	3%	0%	2%	6%	1%	-3%
BTC	Bitcoin	83,844.00	-6%	-4%	0%	0%	6%	-1%	-7%
BCH	Bitcoin Cash	552.00	-7%	-7%	0%	4%	-2%	-3%	-10%
MIOTA	MIOTA	0.08	-18%	-7%	0%	11%	6%	6%	-13%
ETH	Ethereum	2,703.00	-8%	-8%	0%	-1%	5%	-6%	-13%
XRP	Ripple	1.73	-10%	-6%	0%	4%	3%	-4%	-14%
DOGE	Dogecoin	0.12	0%	0%	0%	0%	0%	-14%	-14%
ADA	Cardano	0.32	-11%	-9%	0%	0%	3%	-8%	-18%
LINK	Chainlink	10.77	-12%	-12%	0%	-1%	3%	-8%	-19%
LTC	Litecoin	65.40	-4%	-15%	0%	0%	-7%	-16%	-19%
DOT	Polkadot	1.69	-20%	-9%	0%	-4%	-2%	-2%	-22%
USDC	USD Coin	1.00	0%	0%	0%	0%	0%	0%	0%
USDT	Tether	1.00	0%	0%	0%	0%	0%	0%	0%

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Table 9. Actual Bubble Up Mutual Funds Trends after 5 weeks



2. The below table provides the benchmark securities with the highest average growth rate over several years. These are the stocks you should consider as security picks from the trending bar chart. This below table shows you the volatility of growth rates from year to year. This is provided to help shape your expectations of future growth rates. All active investors have to live with the up and down growth rates from year to year, but the sum of it all is a positive cumulative growth rate.

Table 10. Ranking Performances from 2025 – 2020 (as of 1/2/26) [Return](#)

Symbol	Growth Ranking 2025	YTD 2025	Growth Ranking 2024	YTD 2024	Growth Ranking 2023	YTD 2023	Growth Ranking 2022	YTD 2022	Growth Ranking 2021	YTD 2021	Growth Ranking 2020	YTD 2020	5-YR Multiplier	5-YR Annualized Rate	10-YR Multiplier
FNCMX	1	21%	2	31%	2	44%	18	-33%	4	22%	2	44%	1.81	12.6%	4.94
FBGRX	3	17%	1	34%	1	54%	20	-39%	6	13%	1	51%	1.61	10.0%	4.23
FXAIX	4	17%	4	25%	5	24%	10	-19%	1	27%	7	16%	1.82	12.8%	3.58
VINIX	5	16%	3	25%	6	22%	12	-21%	3	22%	11	14%	1.66	10.7%	3.20
VIMAX	8	11%	8	14%	11	15%	11	-20%	2	23%	8	16%	1.40	7.0%	2.66
VEXAX	7	11%	7	15%	4	25%	16	-27%	7	11%	4	30%	1.27	4.9%	2.81
VFIFX	2	20%	6	16%	8	18%	9	-19%	13	3%	10	14%	1.30	5.4%	2.25
ANWPX	6	15%	11	13%	7	18%	17	-29%	10	10%	5	28%	1.16	3.0%	2.16
AGTHX	10	8%	5	20%	3	28%	19	-33%	9	10%	3	32%	1.19	3.5%	2.15
AWSHX	11	7%	16	9%	17	10%	2	-14%	5	21%	19	4%	1.30	5.4%	1.84
ABALX	9	10%	17	8%	15	11%	1	-14%	8	11%	16	6%	1.26	4.7%	1.67
VBTLX	12	3%	10	-3%	20	3%	3	-15%	14	-4%	18	5%	0.85	-3.2%	0.91
NASDAQ	1	21%	1	31%	1	43%	3	-33%	2	21%	1	45%	1.79	12.4%	5.10
S&P 500	2	17%	2	25%	2	24%	2	-19%	1	27%	2	17%	1.82	12.7%	3.62
Dow Jones	3	14%	3	14%	3	14%	1	-9%	3	19%	3	8%	1.59	9.7%	3.03

3. Now that you have a wholistic basis for your securities pick, you can now purchase your security when the trending now indicator is "Green". The trending "Green" indicator is active at growth rates up to ~ 30% Growth Rate YTD, so if you want to purchase a security later in the growth curve that is entirely up to you. This Bubble Up Trending "Green" table is entire driven by the stock market saying, "Buy Low and Sell High." All of the charts are provided to give the active investor real-time indicators to make stock market potential decision.

Table 11. Highest Bubble Up Performing Mutual Fund (as of 1-30-26) [Return](#)

Index	Price 1/23/26	Price 1/30/26	Price 1/30/26	Buy Low Price	Buy High Price	Trending Green (wks)	Spike Ratio	Dip Floor Price	Rebound Factor (RF) %	Now Factor (NF) %	Bounce Factor (BF) %
Dow Jones	1%	1%	48,892.47	53,220.63	55,639.75	N/A	0	48,382.39	2%	1%	1%
NASDAQ	1%	1%	23,461.82	25,559.19	26,720.97	N/A	0	23,235.63	2%	1%	1%
S&P 500	1%	1%	6,939.03	7,544.32	7,887.24	N/A	0	6,858.47	2%	0%	1%
Symbol	Price 1/23/26	2	Price 1/30/26	1	1	Trending Green (wks)	Caution = 2	Dip Floor Price	Rebound Factor (RF) %	Now Factor (NF) %	Bounce Factor (BF) %
AEPGX	4%	6%	64.85	63.82	65.05	2	0	61.37	8%	2.1%	6%
VFIFX	2%	3%	61.57	62.05	63.24	N/A	0	59.66	3%	0.0%	3%
ANWPX	2%	3%	73.18	73.86	75.28	N/A	0	71.02	6%	2.4%	3%
VFORX	2%	3%	51.59	52.21	53.21	N/A	0	50.20	3%	0.0%	3%
ABALX	2%	3%	38.78	39.26	40.02	N/A	0	37.75	6%	3.1%	3%
VEXAX	4%	3%	164.98	167.02	170.24	1	0	160.60	5%	1.7%	3%
VTTHX	2%	3%	28.20	28.60	29.15	N/A	0	27.50	3%	0.0%	3%
VTTHX	2%	2%	43.46	44.19	45.04	N/A	0	42.49	3%	0.9%	2%
VIMAX	2%	2%	370.48	376.99	384.24	N/A	0	362.49	3%	0.4%	2%
VTTVX	1%	2%	20.40	20.81	21.21	N/A	0	20.01	7%	4.7%	2%
FNCMX	1%	2%	300.58	306.65	312.55	N/A	0	294.86	3%	0.6%	2%
FBALX	1%	2%	32.83	33.54	34.19	N/A	0	32.25	2%	0.2%	2%
VINIX	1%	2%	562.45	575.38	586.45	N/A	0	553.25	2%	0.0%	2%
FXAIX	1%	2%	242.19	247.76	252.52	N/A	0	238.23	2%	0.0%	2%
AWSHX	1%	2%	66.70	68.23	69.55	N/A	0	65.61	5%	3.2%	2%
VTWNX	1%	2%	27.92	28.60	29.15	N/A	0	27.50	8%	6.1%	2%
AGTHX	1%	1%	81.96	84.13	85.74	N/A	0	80.89	11%	9.8%	1%
VWELX	0%	1%	45.21	46.56	47.46	N/A	0	44.77	10%	8.7%	1%
FBGRX	0%	1%	270.00	278.12	283.47	N/A	0	267.42	1%	0.2%	1%
VBTLX	0%	0%	9.76	10.15	10.35	N/A	0	9.76	1%	1.0%	ZERO

72% or 81% Dip Floor Indicator
 61% or 19% Wait or Hold Indicator
 90% Potential Sell Trigger
 73% or 81% 2nd Dip Floor Indicator
16.34 Now Price is within the Buy Now Price Range
 -13% Now Low-Price Indicator
 -13% 2nd Low-Price Indicator
 N/A No Suggested Buy In Price due to Max Potential < 44%
 XX% Rebound % back to recent high price

Table 12. Mutual Fund (YTD) Growth Rates (as of 1-30-26) [Return](#)

Index	Symbol	Price 1/30/26	Week 1/30/26	Month 1/30/26	Price 1/2/26	Price 1/9/26	Price 1/16/26	Price 1/23/26	Price 1/30/26
Dow Jones	^DJI	48,892.47	0%	0%	0%	2%	2%	1%	1%
NASDAQ	^IXIC	23,461.82	0%	-1%	0%	2%	1%	1%	1%
S&P 500	^GSPC	6,939.03	0%	0%	0%	2%	1%	1%	1%
Symbol	Mutual Fund	Price 1/30/26	1/30/26 1/23/26	1/30/26 12/26/25	Price 1/2/26	Price 1/19/26	Price 1/16/23	Price 1/23/26	2
AEPGX	American Funds (EAFE)	64.85	1%	7%	0%	3%	3%	4%	6%
VFIFX	Vanguard (Retirement 2050)	61.57	1%	3%	0%	2%	2%	2%	3%
ANWPX	American Funds (World Equity)	73.18	1%	3%	0%	2%	2%	2%	3%
VFORX	Vanguard (Retirement 2040)	51.59	1%	3%	0%	1%	2%	2%	3%
ABALX	American Funds (Moderate)	38.78	1%	3%	0%	2%	2%	2%	3%
VEXAX	Vanguard (Mid-Grth)	164.98	-1%	2%	0%	3%	5%	4%	-1%
VTTHX	Vanguard (Retirement 2035)	28.20	1%	2%	0%	1%	2%	2%	3%
VTTHX	Vanguard (Retirement 2030)	43.46	1%	2%	0%	1%	1%	2%	2%
VIMAX	Vanguard (Mid-Cap)	370.48	0%	2%	0%	2%	3%	2%	2%
VTTVX	Vanguard (Retirement 2025)	20.40	1%	2%	0%	1%	1%	1%	2%
FNCMX	Fidelity (Mirrors the NASDAQ)	300.58	1%	0%	0%	2%	1%	1%	2%
FBALX	Fidelity Balanced (Moderate)	32.83	1%	1%	0%	1%	1%	1%	2%
VINIX	Vanguard (Lrg-Blend)	562.45	1%	1%	0%	2%	1%	1%	2%
FXAIX	Fidelity (Lrg-Blend)	242.19	1%	1%	0%	2%	1%	1%	2%
AWSHX	American Funds (Lrg-Blend)	66.70	1%	1%	0%	2%	2%	1%	2%
VTWNX	Vanguard (Retirement 2020)	27.92	1%	1%	0%	1%	1%	1%	2%
AGTHX	American Funds (Lrg-Grth)	81.96	1%	1%	0%	2%	1%	1%	1%
VWELX	Vanguard (Moderate)	45.21	1%	0%	0%	1%	0%	0%	1%
FBGRX	Fidelity Blue Chip (Lrg-Grth)	270.00	1%	0%	0%	1%	0%	0%	1%
VBTLX	Vanguard (Bonds)	9.76	0%	0%	0%	0%	0%	0%	0%

72% or 81% Dip Floor Indicator
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 -13% 2nd Low-Price Indicator
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 XX% Rebound % back to recent high price

The explanation provided in the previous section was redundant on purpose. Active traders may have preference of one security over another, so I provide the same introduction for all of the securities. The legend and the layout of the table are the same to make it easier for the reader.

Humana, UnitedHealth plunge 20% after Trump administration proposes keeping Medicare Advantage rates flat

Pia Singh and Annika Kim Constantino wrote this article for CNBC on Tuesday, January 27, 2026.

Key Points

- Shares of several big-name health-care companies plunged after the Trump administration proposed nearly flat rates for Medicare Advantage insurers.
- Humana, UnitedHealth, CVS, Elevance and Centene were among the stocks that tumbled following the news.
- The proposal entails a 0.09% net average payment increase for Medicare Advantage plans in 2027, which is significantly less than Wall Street analysts' expectations.

Shares of several big-name health-care companies plunged Tuesday after the Trump administration proposed nearly flat rates for Medicare Advantage insurers.

Medicare Advantage plan provider Humana dropped more than 20% in early trading, while CVS Health shed 13%. UnitedHealth Group lost more than 19% following the Medicare rate news and after it posted 2026 revenue guidance that was worse than expected. Elevance Health tumbled about 13%, while Centene dropped more than 10%.

The proposal entails a net average payment increase of 0.09% for Medicare Advantage plans in 2027, according to a release from the Centers for Medicare & Medicaid Services, or CMS, on Monday. That number is significantly less than Wall Street analysts' expectations that the agency would propose a rate increase of between 4% and 6% for next year.

CMS typically finalizes Medicare Advantage rates in early April. If the current proposal holds, the rate increase would result in more than \$700 million more in payments to Medicare Advantage plans in 2027, according to the agency's release.

The closely watched government payment rate determines how much insurers can charge for monthly premiums and plan benefits they offer, and ultimately, their profits. The Wall Street Journal first reported about the government's rate proposal on Monday.

Medicare Advantage is a privately run health insurance plan contracted by Medicare. More than half of Medicare beneficiaries are enrolled in such plans, enticed by lower monthly premiums and extra benefits not covered by traditional Medicare, according to health policy research firm KFF.

CMS said it is also looking to slash a moneymaking industry billing practice. Part of the proposal aims to improve payment accuracy and ensure Medicare insurers get adequately reimbursed, the Journal reported.

"These proposed payment policies are about making sure Medicare Advantage works better for the people it serves," said CMS Administrator Dr. Mehmet Oz in the release. "By strengthening payment accuracy and modernizing risk adjustment, CMS is helping ensure beneficiaries continue to have affordable plan choices and reliable benefits, while protecting taxpayers from unnecessary spending that is not oriented towards addressing real health needs."

Read the entire article in CNBC: <https://www.cnbc.com/2026/01/26/health-insurers-tumble-after-trump-proposes-keeping-medicare-rates-flat.html>

The count for trending "Green" for the securities were stocks (11 out of 63), cryptocurrencies (0 out of 14), and mutual funds (1 out of 20).

The Weekly Winners were Royal Caribbean Cruises – Resorts and Cruise Lines (RCL), Meta Platforms – formally Facebook (META), Zoom – Virtual meeting (ZM), Lam Research – Semiconductor Materials (LRCX), and Chevron – Integrated Oil and Gas (CVX) with gains of 13%, 9%, 7%, 7%, and 6%, respectively.

The Weekly Losers were Humana – Managed Healthcare (HUM), Axon Enterprise – Aerospace and Defense (AXON), Gemini Space Station – Crypto Exchange (GEMI), Palantir – Internet Services and Defense (PLTR), and HubSpot – Online Software Sales (HUBS) with losses of -27%, -21%, -14%, -14% and -13%, respectively.

I continue to recommend that you do not purchase stocks within days before the quarterly report is posted. It is best to let the market absorb the news good or bad news. If the price drops, you get to purchase the stock at a discount instead of getting hit with an instant -20% loss or greater that will take weeks or months or a year to get back to even.

Most Popular Stocks with Upcoming Quarterly Reports (+/- a week posting date) [Return](#)

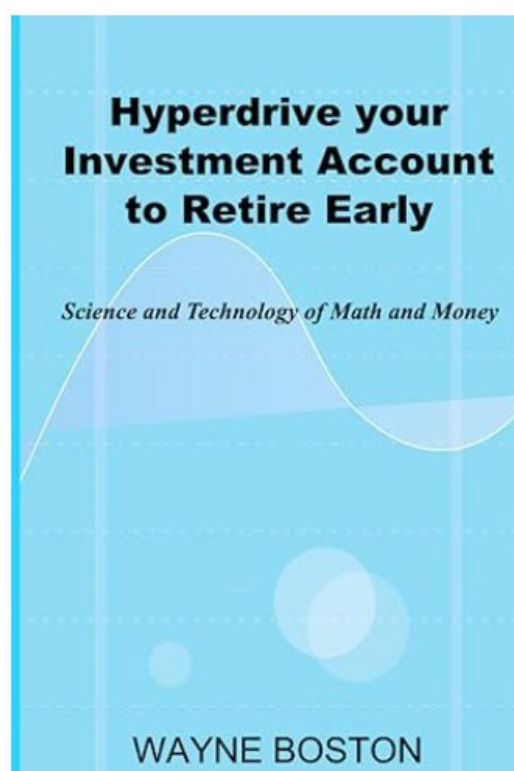
PLTR	(Palantir) - Internet Services and Defense	2/2/2026
AMD	(Advanced Micro Devices) - Computer Chips	2/3/2026
EA	(Electronic Arts) - Interactive Home Retail	2/3/2026
PYPL	(PayPal) - Payment Processing	2/3/2026
SMCI	(Supermicro) - Hardware, Storage (10:1'24)	2/3/2026
GOOG	(Alphabet) - Interactive Media & Services (20:1'22)	2/4/2026
SNAP	(Snapchat) - Communications	2/4/2026
UBER	(Uber) - Ride Share	2/4/2026
ARM	(Arm Holdings) - Physical IP - NVIDIA	2/4/2026
AMZN	(Amazon) - Internet Retail (20:1'22)	2/5/2026
LYFT	(Lyft) - Ride Share	2/10/2026
HOOD	(Robinhood) - Crypto Exchange	2/10/2026
SHOP	(Shopify) - Internet Retail (10:1'22)	2/11/2026
APP	(AppLovin Corp.) - Software	2/11/2026
HUM	(Humana) - Managed Health Care	2/11/2026
HUBS	(HubSpot) - Online Software Sales	2/11/2026
AMAT	(Applied Materials) - Semiconductor	2/12/2026
EXPE	(Expedia) - Hotels, Resorts Booking	2/12/2026
ROKU	(Roku) - Entertainment	2/12/2026
COIN	(Coinbase) - Crypto Exchange	2/12/2026
ANET	(Arista Networks) - Computer Hardware (4:1'21), (4:1'24)	2/12/2026
HWM	(Howmet Aerospace) - Aerospace & Defense	2/12/2026
MRNA	(Moderna) - COVID-19 Drug	2/13/2026
DASH	(DoorDash) - Food Delivery	2/18/2026
VRT	(Vertiv) - Computer Hardware Racks	2/18/2026
FVRR	(Fiverr) - Internet Retail	2/18/2026
BABA	(Alibaba) - Internet Retail	2/19/2026
KOSS	(Koss Inc.) - Electronic Retail	2/20/2026
AMC	(AMC) - Movie Theater (1:10'23)	2/24/2026
AXON	(Axon Enterprise) - Aerospace & Defense	2/24/2026
NVDA	(Nvidia) - AI Chip 3x(2:1'00), (3:2'11), (4:1'21), (10:1'24)	2/25/2026
ZM	(Zoom) - Virtual Meeting	2/25/2026
ADSK	(Autodesk) - Application Software	2/26/2026
NBIS	(Nebius Group) - Cloud Platforms (IPO 10/21/24) - NVIDIA	2/26/2026
SE	(Sea Limited) - Internet Retail	3/3/2026
AVGO	(Broadcom) - Semiconductors (10:1'24)	3/4/2026
ORCL	(Oracle) - Application Software	3/9/2026
CRWD	(CrowdStrike) - Systems Software	3/10/2026

Next weekly Newsletter will be posted Sunday, February 8, 2026

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