FOLIO5

BETA

The Field Guide

Give your AI's investment idea a place to live.

What Folio5 does, how it thinks, and how to use it — from pasting your first AI-built strategy to running a hands-off, self-rotating thesis with a public track record.

folio5.ai

July 2026 · Simulated paper money only · Not investment advice

01 · THE IDEA

What Folio5 is

You asked an AI about investing and it gave you a real idea. Folio5 is where that idea goes to live — and to be graded. It turns a conversation into a visual, editable strategy with a backtest against the S&P 500, then tracks it forward with simulated paper money from the day you commit to it.

Folio5 is **not a portfolio tracker**. It doesn't mirror your brokerage account, and there's no “add capital” button. A funded Portfolio here is a fixed, falsifiable, dated bet: *“I committed this much conviction to this thesis, on this date, at these weights.”* The product is the record — a testable answer to whether a piece of AI reasoning held up.

Four promises the product is built around

See it

Every thesis becomes a live chart against the S&P 500, computed from the actual tickers and weights — not a text blob in a chat scrollback.

Tweak it

Weights are sliders, layers are editable, and every change is yours to make before and after you commit. The AI proposes; you dispose.

Commit to it

Generating a Portfolio stamps a date on the thesis and executes it with paper money. From then on, performance is measured, logged, and attributable.

Hold it accountable

Rotation rules, glide paths, and weekly reviews all write to a readable activity log — every change says who made it and why. Reasoning you can audit, not just output.

Read this first. Nothing on folio5.ai is investment advice. Strategies are AI-generated experiments for research purposes only — past performance does not predict future results. Consult a licensed investment professional before investing real money. Folio5 is beta software: features may change, and workspaces, Models, and Portfolios may be modified, reset, or lost. Terms: folio5.ai/terms.html

02 · THE SHAPE OF THINGS

Four building blocks

Everything in Folio5 hangs off one hierarchy. Learn these four words and the whole app reads itself.

WORKSPACE	One investing identity — a thesis universe with its own Management Style (Compounder, Contrarian, Guardian…). Holds your Models and exactly one funded Portfolio. The workspace's composed logic is the single source of truth: “workspace logic is king.”
MODEL	A thesis expressed as weights — “what I believe, as an allocation.” Weights-only and unfunded: a Model never holds paper money itself. A workspace can stage several Models (Phase 1 now, Phase 2 later) and shift weight between them.
STRATEGY	A layer inside a Model — e.g. a growth sleeve plus a ballast sleeve. Each strategy carries its own tickers, weights, and written rationale, including the AI's provenance: which model wrote it, and why.
PORTFOLIO	The workspace's one performance record. Generated from the composed Model weights on a date you choose, funded with simulated cash, and auto-executed whenever the workspace's logic changes. You don't trade the Portfolio; you change the logic, and the Portfolio follows.

How they compose

Model weights say how much of the workspace each Model gets; strategy weights say how a Model splits internally. Folio5 multiplies these into one composed allocation — and that composition, not any individual list of trades, is what the Portfolio executes. Change a slider anywhere in the tree and the whole stance recomputes.

Rule of thumb: Models are for **believing**, Strategies are for **structuring**, the Portfolio is for **keeping score**. If you're ever unsure where something goes, ask which of those three you're doing.

03 · FIRST FIVE MINUTES

From chat to chart

Folio5 is prompt-first: the front door is a conversation with whatever AI you already use. You never start from a blank form.

1 **Ask your AI for a strategy**
In ChatGPT, Claude, Gemini — anywhere — say “I'd like to create a strategy with folio5.ai.” The site publishes a runbook that AI assistants can follow: it interviews you about your actual thesis (what you believe, offense or defense, time horizon, phases), then builds the allocation.

2 **Get a link, not homework**
The AI's deliverable is a single folio5.ai link encoding the strategy. Click it and the thesis is already alive: a real backtest vs the S&P 500 computed from the proposed tickers, with draggable weight sliders — all before you create an account.

3 **Reshape it, then sign up**
Drag the weights until the strategy is yours, not just the AI's. When you sign up, the strategy lands in a fresh workspace with the AI's rationale and provenance attached — you'll see the “Generated by Model” pill on it.

4 **Generate the Portfolio**
When you're ready to put the thesis on the record, generate the workspace's Portfolio with a simulated cash amount. That's the commitment date. You can also declare a standing contribution plan right here — a fixed amount every week, two weeks, or month, executed automatically from then on. The vs-S&P chart now tracks forward for real (paper) money, not just backtest.

No AI handy? You can also build by hand: create a workspace, add a Model and its strategies with the ticker search, and set weights with the sliders. The paste-a-strategy funnel is the fast lane, not the only lane.

04 · MAKING CHANGES

The Tool Kit

Reviewing is safe everywhere in Folio5 — charts, logs, and breakdowns never change anything. The tools that DO change things live together in one amber drawer in the sidebar: “Modify Models & Strategies.” It's collapsed by default; opening it is the “I mean to change something” gesture.

New Model
Add another thesis or a staged phase to the workspace — “own quality now, rotate to small caps later” starts as two Models.

New Strategy
Add a layer inside the current Model — a hedge sleeve, a satellite bet, a ballast allocation.

Rotate Models
Shift weight between Models — advance a staged thesis to its next phase, or dial one belief up and another down.

Rebalance
Reset strategy weights within a Model back to (or toward) their declared targets.

Glide Path
Schedule rotation over time: set waypoint dates and weights, and Folio5 walks the Model blend between them automatically. More in section 05.

Why the amber styling matters: once a workspace has a funded Portfolio, these tools don't just edit numbers — changing the composed logic **auto-executes the Portfolio** to the new weights, immediately, with every trade written to the activity log. That's by design (the Portfolio is the record of the logic as executed), but it means the drawer deserves respect: open it when you mean it.

Everything the drawer does is logged with an author stamp — you, a rule, or a named AI model — so six months later the question “why does the allocation look like this?” has a written answer.

05 · HANDS-OFF MODE

Rules, glide paths, and the weekly review

A thesis that needs you to remember it isn't a system. Switch a workspace's management style to path-dependent and Folio5 checks it on a schedule, acts when your written conditions are met, and logs a note either way — a no-op week still writes “checked, nothing fired, here's why.”

Rotation rules — event-driven

Time “After March 1st, activate Phase 2.” Fires once, activates the target Model, retires itself.	**Drift** “If any Model drifts more than 5pp from target, rebalance back.” Keeps a stance honest.
Performance “If the Model trails SPY by 10pp over 8 weeks, rotate.” Your exit criteria, pre-committed.	**Drawdown** “If the composed basket draws down 15%, act.” A stop-loss on the thesis, not a ticker.

Glide paths — schedule-driven

A glide path is the workspace's whole stance over time: waypoint dates, each with a full Model-weight blend, interpolated linearly (or stepped) between them. Each check computes today's scheduled blend and nudges the Models onto it if they've strayed more than half a point. Works even before a Portfolio exists — the weights glide “on paper” and any later Portfolio picks up from wherever the schedule has reached.

Scheduled contributions — the plan DCAs, you don't

A Portfolio can declare, at creation, a standing contribution plan: a fixed amount on a fixed cadence, deposited and invested into whatever the workspace's logic says at that moment — glide paths included. There's deliberately no “add capital” button; the schedule is part of the dated commitment, pausable but never a manual top-up. And the benchmark is kept honest: the **S&P comparison receives the identical cash flows on the identical dates**, so “would this plan have beaten the same drip into SPY?” stays a checkable question.

The weekly Review Packet

Once a week, Folio5 can brief an AI on your account with a fixed-size (~1,000-token) packet: positions, performance, scheduled-vs-actual glide state, and open questions. The design principle: **cheap models show up, expensive models decide** — a small model can read the packet weekly and flag “worth a real look,” and your main AI does the deep review only when flagged. Review notes are stamped with their author and carried forward as checkpoints.

06 · KEEPING SCORE

Sharing, lineage, and the activity log

The payoff for all this structure is a track record you can point at — and let other people audit.

Share links
Any funded Portfolio can mint a public, read-only share link: the thesis, the chart vs the S&P 500, and the log, visible to anyone without an account.

Featured dashboard
folio5.ai/dashboard.html shows curated public Portfolios — including live accounts run by named AI models (Claude Sonnet, Opus…), each building a real narrated thesis over time.

Strategy lineage
Revising a thesis doesn't overwrite it — new versions chain onto old ones, so a strategy's whole intellectual history stays inspectable: what changed, when, and why.

Invalidation conditions
A strategy can state, up front, what would prove it wrong. When that's on the record from day one, “was the AI right?” becomes a checkable question.

Activity log
Every execution, rotation check, review, and edit writes a human-readable entry with an author stamp. The log is the product: an annotation trail, not just a trade blotter.

Considered assets
Strategies can record what was evaluated but NOT bought — so the reasoning behind exclusions is as auditable as the picks themselves.

The habit that makes it work

Treat Folio5 like a lab notebook, not a scoreboard. Write the thesis as a claim someone could be wrong about. Commit on a date. Let the rules do the reacting. Review weekly, cheaply. And when you change your mind, revise the strategy so the record shows the mind changing — that's the whole point.

Quick reference
folio5.ai — the app · **folio5.ai/start.html** — instructions your AI can follow · **folio5.ai/dashboard.html** — featured public Portfolios · **folio5.ai/terms.html** — terms & privacy