

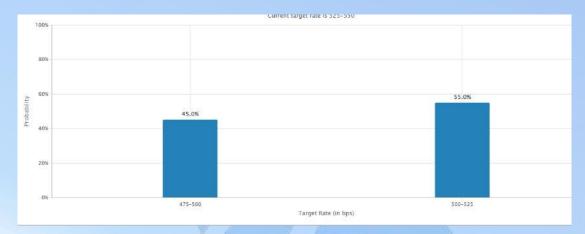
Morning Review

Good morning, dear students and partners! This is James Wilson, and it's Friday once again! This afternoon, Professor Clark will bring us the latest updates on securing the green channel, so be sure to stay tuned.

As the Federal Reserve's decision draws near, traders' expectations for a 50 basis point rate cut have resurfaced, driving U.S. Treasury yields higher and adding new uncertainty to next week's Fed meeting. Previously, the market almost ruled out the possibility of a large rate cut, but according to the latest market data, the swap market now predicts a 30% chance that the Fed will cut rates by 50 basis points at the September 18th meeting.

This shift in expectations is primarily influenced by a report on Thursday, revealing that the Fed is internally weighing whether to cut rates by 50 or 25 basis points. So, what impact does this have on the market? Let's dive into today's analysis.





Recently, Nick Timiraos, often referred to as the "Fed's mouthpiece" from The Wall Street Journal, released another key update, highlighting the heated debate within the Fed over a September rate cut. The article suggests that a 25 basis point cut is seen as the "path of least resistance," but if the Fed chooses to cut by 50 basis points, it could settle the debate about future rate cuts.

According to the CME's FedWatch tool, traders now see a 55% chance of a 25 basis point cut in September, while the probability of a 50 basis point cut has surged to 45%, up significantly from the previous day's 28%.



Traditionally, rate cuts inject more liquidity into the market, which is usually a bullish signal for stocks, driving them higher. However, the current market situation is different. The rate cut expectations have already been priced in, and traders have positioned accordingly. In other words, whether traders bet on a 25 or 50 basis point cut, they may find it difficult to profit from the outcome. The reason is simple—the Fed's rate decisions have gradually faded as a market driver. The core factor now steering the U.S. stock market is economic performance.

If the Federal Reserve decides to cut rates by 50 basis points, it would send a much stronger signal that the Fed is increasingly concerned about the economic slowdown, implying that a larger stimulus is needed to counteract it. This move could be interpreted by the market as a highly pessimistic view of the economic outlook. Investors may start believing that the economy has hit rock bottom, which could trigger panic and further market volatility, potentially causing a mass exodus and a stock market crash.



Based on the current analysis, we can draw two main conclusions:

- 1. Small Rate Cut (25 basis points): Since the market has already priced in the rate cut expectations, this is like an "apple" that has already been consumed. When the actual rate cut happens, the market's anticipation of the benefit is gone. As a result, when the news lands, the stock market might actually fall.
- 2. Large Rate Cut (50 basis points): A sudden, aggressive rate cut would break the Fed's typically cautious stance, which could unsettle the market. Investors may interpret this as a signal that an economic crisis is imminent, sparking greater panic and leading to deeper market declines.

We can see that, regardless of the rate cut size, the short-term impact on the market is likely to be negative. So, does this mean that rate cuts can't have a positive effect on the market?

Truth is, the positive impact of rate cuts on the stock market is

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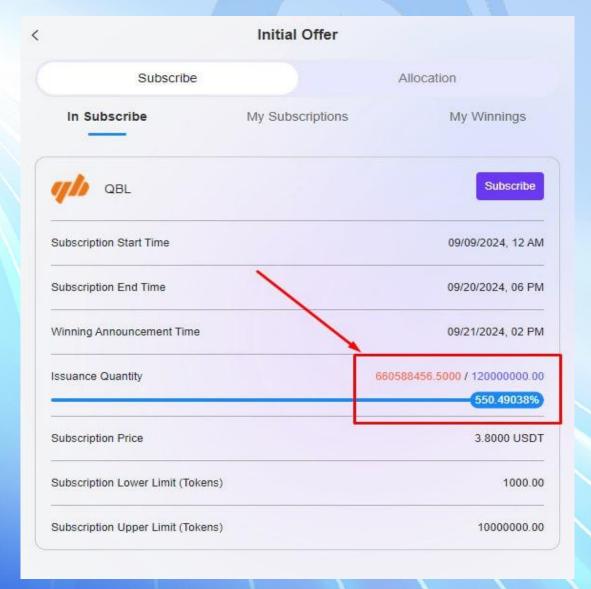
undeniable, but this effect rarely appears immediately. Rate cuts take time to flow through to the market, so in the short term, the stock market often experiences a correction as the good news has already been priced in. Only when rate cuts are combined with time can they lay a solid foundation for future market gains. And this upward window is unlikely to fully materialize until after the U.S. presidential election.

Historical data shows that the stock market often undergoes a short-term pullback whenever a new president takes office. That's why my trading strategy capitalizes on timing advantages and market cycles. Right now, our core focus is on seizing the exceptional opportunity presented by the QBL project—a project with a short cycle, no risk, and high returns. It's the best way for us to maximize our profits in the present.

Once we achieve significant wealth leap through the IDO project, we will return to the stock market when the conditions improve, making strategic moves with confidence. By then, you will have amassed enough wealth, with the fruits of victory firmly in your



grasp. Imagine holding a victory cigar in one hand, sipping a rich cup of coffee, calmly witnessing your assets grow steadily in the stock market. At that moment, you won't be simply chasing wealth anymore. You will re-enter the investment world as a victor, embracing a new mindset and a sense of calm, fully enjoying the journey.



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The QBL project's progress bar has surged past 550%! Friends, seeing this number, I believe you're as unsurprised as I am because this is exactly the kind of power QBL has shown us! Earlier, we discussed how the BCX project attracted a flood of capital, especially from those who missed out on IDO projects. Now, with the arrival of the QBL project, all that capital is eager to claim a share, leading to a rapid increase in the number of whale investors.

These whale investors know exactly how to maximize their returns through QBL! As a result, the project's growth won't slow down—in fact, it will gain even more momentum as more capital flows in, driving it upward at an even faster pace.

For us, this presents both a great challenge and an exceptional opportunity! The whales will undoubtedly take away most people's share of the cake, as they have the power of capital and keen insight into opportunities. Yet, it's precisely their large-scale investments that are propelling QBL's rapid rise to heights that will leave many speechless! This means that each one of us has



the chance to reap unimaginable returns during this surge! The key lies in how we respond.

Do you remember the "Other People's Money" (OPM) strategy I mentioned yesterday, by Buffett?—using other people's money to amplify your own profits. In reality, this is exactly how the whales operate. The funds you deposit in the bank are often borrowed by these savvy whales through loans, which they then pour into the market, chasing massive returns.

Behind this practice lies a harsh truth: the whales are borrowing the money you've stored in the bank and investing it in the QBL project, taking away the allocation shares that could have been yours. When the QBL project succeeds and goes public, the whales will only pay a small interest fee to the bank, returning the borrowed funds. Meanwhile, they've made enormous profits through QBL. And you? Your bank deposit remains virtually unchanged, and your allocation in the QBL project is reduced to a meager fraction.



It's as if the whales have harvested your wealth twice. The irony is, this phenomenon isn't just happening in the QBL project—it's a frequent occurrence in the U.S. stock market as well. The money you've placed in the bank is often used to short your stocks! Through these tactics, the whales are repeatedly extracting wealth from your investment journey.

Looking at all the current trends, once the QBL project goes public, it's expected to bring at least a 1500% gain. There should be no doubt about that. QBL is not only a historic opportunity but also a litmus test for how we respond to opportunities.

After QBL's launch, it will divide us all into three distinct groups:

First, those Who Achieve a Wealth Breakthrough and Become the New "Whales"

These individuals have a sharp sense of execution. When faced with an opportunity, they make decisions quickly and act decisively. They know how to extract the maximum return from the market, much like "Mr. Shark." When the QBL opportunity appeared, they didn't hesitate—they leveraged their most



valuable assets, locked in the chance like predators, and capitalized on it to generate massive wealth, becoming the new "whales" of the market.

Second, those Who Earn High Profits and Evolve Into "Baby Whales"

This group may not have abundant capital, but they have the courage to go all in. They skillfully use the "Other People's Money" (OPM) strategy to magnify their advantages, taking full advantage of the QBL opportunity. While they may start from modest means, through smart action and strategy, they elevate their wealth, advancing from ordinary investors to becoming "baby whales" in the market.

Third, those Who Remain Stagnant, Waiting to Be Prey for the Whales

These individuals are often late to recognize opportunities, only realizing their value after they have passed. They make excuses for their hesitation, always finding reasons to justify their inaction and failure. Their wealth will remain stagnant throughout their



lives, stuck at the level of a regular investor. Ultimately, they'll be repeatedly hunted by the whales, never able to break free from their circumstances, and destined to live out a life of mediocrity.

I often say: choice matters more than effort. A thousand attempts will never compare to making the right choice just once. While this may not always apply in life or work—where which company you join or the type of work you do often depends on your skills and circumstances—in the world of investing, choice is available to everyone, equally, for life. Nothing can prevent you from making that decision.

The most important thing in life isn't hard work or effort. While these are essential for success, they are not sufficient on their own. At life's pivotal moments and during major decisions, it's the right choice that determines your fate. For me, the risk-free, high-return, short-cycle nature of the QBL project makes my prior 20 consecutive wins seem insignificant—like a single grain of sand on a vast beach. To seize this opportunity, I'm willing to temporarily set everything else aside and throw myself fully into



QBL.

So, what kind of person you will become through this historic opportunity depends entirely on your choice. If you choose wisely and commit fully, you'll reap returns beyond your wildest expectations. At this moment, you need to reassess yourself. In the face of this once in a lifetime opportunity, what goal do you truly want to achieve? Do you long to break free from your current situation and stand on a higher ground, looking down on the world with a broader perspective?

I'm thrilled to see everyone charging full speed toward their goals! Right now, we are in our prime, and there is no doubt we will overcome all obstacles and achieve success. But what is success? Success means leveraging the advantage of our growing fund pool to secure the green channel, ensuring a 100% allocation rate, so that every coin we hold enjoys the 1500% surge when QBL goes public, leading to a massive leap in wealth! This is the success we are striving for, and the true meaning of teamwork—to honor the efforts and contributions of everyone involved.



At this critical moment, I urge everyone to go all in and seize the opportunities presented by the QBL project. This is our best path to mutual success. We must stay alert and not let our guard down. You'll notice that both time and capital advantages are well understood, not just by us, but by the whales too. The truth is, whales aren't to be feared; the real danger is that they might be more dedicated, more focused on the opportunity, and know exactly how to go all in.

So, the time ahead is crucial. We must make the most of this precious window, further expand our advantages, and push forward with full force to ensure that success is ultimately in our hands!

We must go all out right now to reduce the negotiation pressure on Professor Clark, leveraging every resource available to expand our capital pool and help him secure the green channel for us. I'm not sure how each of you feels, but for me, Professor Clark is more than just a mentor on my investment journey—he's a sage in life itself. He's not only an extraordinary investor, educator, and FB Finance Institute - 15th Session



philanthropist but also the guiding light on our path to success.

When the QBL project began its subscription phase, facing the whales and their massive capital advantage, Professor Clark immediately stepped up. With a bold move, he invested heavily, showing courage and determination in action. But he didn't stop there—he immediately dedicated himself fully to negotiating the green channel with the trading center and the issuer. The truth is, he didn't have to personally take on this negotiation. The process is exhausting, and as his "final act" before retirement, he could have chosen to step back, allowing me and Mr. B to handle it, enjoying the comfort and honor he's earned, free from the burdens of the front lines.

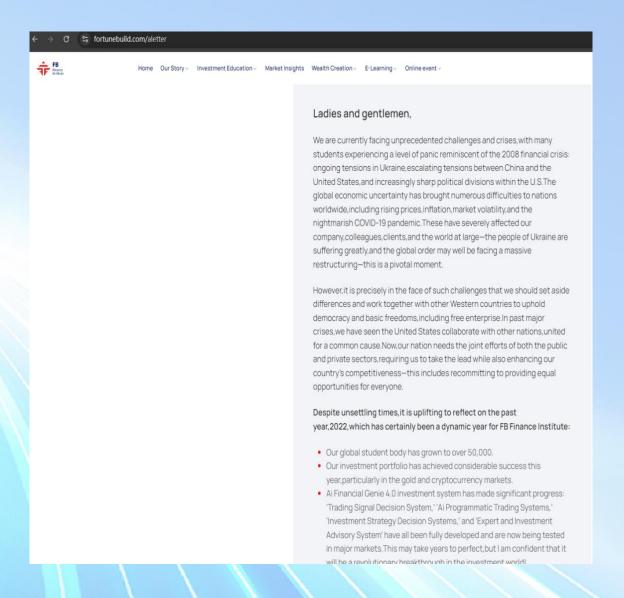
Yet, for the sake of our collective success, the future of the Institute, and the well-being of each one of us, Professor Clark still chose to stand at the forefront. His actions have embodied the true spirit and strength of the Institute. This selfless dedication is why he has earned the deep respect and gratitude of us all as our Chief Instructor.



To ensure we do not let Professor Clark's efforts go in vain, and for my personal growth and benefit, I will continue to increase my investment and give it everything I've got. This afternoon, Professor Clark will update us on the latest progress regarding the green channel—stay sharp, and make sure you're ready to witness his leadership in action!



Closing Commentary



Dear friends, family, and esteemed future investment masters,

Good afternoon! I hope your spirits are as bright as the sunshine!



Mark Twain once said, "Do the right thing. It will gratify some people and astonish the rest."

Today, I aim not only to astonish you but also to bring you an extraordinary announcement—the most rewarding investment opportunity in the history of our academy: how to gain access to the Green VIP Channel!

The heart that truly loves never forgets. The beauty of memories lies in the process of creating them.

Looking back on the journey we have taken together, the challenges and breakthroughs are still fresh in our minds. From the turbulence of the pandemic to the uncertainties of war, we have faced countless tests together. These moments have only strengthened our belief that pain and struggle are the necessary pathways to soaring success. And today, as we stand on the cusp of the Federal Reserve's impending rate cuts, we are at a pivotal moment that signals both new opportunities and challenges.

In my 2022 letter, I shared our collective investment philosophy.

Guided by a diversified investment approach, supported by the

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unity and winning spirit of our community, and powered by the Ai4.0 investment system, we have steadily moved forward. We've upheld the values of "students first" and "practice is the best teacher."

Every breakthrough you've made is a testament to our shared efforts; every bit of growth is the finest reward that time bestows upon those who persevere.

For those who live seriously and invest joyfully, even if you're not one of our long-standing students, you can still feel the depth of these extraordinary experiences. And now, we find ourselves at a new beginning, where we firmly take hold of the wheel of destiny once more.

Since we launched the Strategic Partner Plan, supported by the powerful protection of the Ai4.0 system, we've entered a new "hunting mode." During this time, the launch of high-quality IDO projects by the trading center has felt like wings propelling us into space.



Do you remember those nights we stayed up late to participate in the subscription process? With your wisdom and determination, you swiftly seized the advantage using the "time priority" and "volume priority" strategies. Most of you successfully entered the market under the guidance of the correct mindset and strategies! Although we faced some challenges with the QBL project, we never backed down, and we fought hard to secure the "Super VIP Green Channel" ticket.

Today, I am filled with excitement and pride to announce that, through our collective efforts, our institute has successfully secured the "Green VIP Group Channel!"

This remarkable achievement stems from our early investor advantage, our deep strategic partnership with the trading center, and, most importantly, your relentless hard work and perseverance. None of this would have been possible without your dedication and determination!

Dear friends, family members, and esteemed future investment

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masters,

At this moment, my heart is filled with immense gratitude and excitement! I want to extend my deepest thanks to our trading center partners. It is through their unwavering support and resource coordination that we have been able to stand out in a fiercely competitive market and reach this pivotal leadership position!

At the same time, I want to sincerely thank every single member of our dear family—this incredible community. It is your trust, support, and our shared efforts that have enabled us to build such a powerful fund pool. This pool not only represents our collective strength but also serves as the foundation upon which we can negotiate confidently with the trading center.

Because of this, today I can proudly stand here and announce that this special privilege, this extraordinary benefit, was not won by chance! It is the result of all our hard work, the symbol of our unity and relentless determination. Dear family members, we FB Finance Institute - 15th Session



now have more than just an opportunity to stand on a new starting line for this super IDO with QBL—we have the opportunity to "go straight to the finish line!"

So, how can you be part of this? Please pay close attention to every detail I am about to share!

Important Information:

1. Major Breaking News: Our institute has successfully secured the Green VIP Channel!

This means that all friends who ultimately join will receive 100% allocation in QBL's IDO!

In other words, however much you invest, you will receive the corresponding amount of QBL tokens, with no discount—100% full allocation!

2. After careful consideration and a meeting decision from the institute's senior management, the total allocation reserved for all members is \$100 million!



3. Important Reminder: This allocation is limited and will be given on a first-come, first-served basis. Once it's gone, it's gone!

This is your golden moment to act—opportunity waits for no one.

Seize it now before it slips away!

4. Take action immediately!

Send us a private message to reserve your allocation and receive your Security Key Code—your exclusive pass to enter the Green VIP Channel.

Once you have your security key, you are officially part of the Green VIP Family, enjoying 100% allocation rights in this investment opportunity!

5. Exclusive Green VIP Benefits: Members who have already secured their Green VIP Channel will have any previous investments from the regular allocation phase automatically transferred into the Green Channel and will also receive 100% allocation privileges.



The key steps ahead are as follows:

- Act immediately: Message us to reserve the allocation amount you want to secure.
- Receive your Security Key Code and confirm your membership in the Green VIP Channel.
- By next Friday at 6 p.m., complete your reserved allocation to guarantee your full allocation in QBL's IDO.
- Finally, stand at the finish line and enjoy your 100% QBL original token allocation!

Dear Friends, Family Members, and Future Investment Masters,

You must fully grasp the profound significance of this transformation!

Our position now has shifted from being ordinary participants in the market to becoming market makers. By joining the Green VIP Channel, we are no longer passive investors waiting for a piece of the pie. Instead, we are the ones holding the knife, deciding how FB Finance Institute - 15th Session



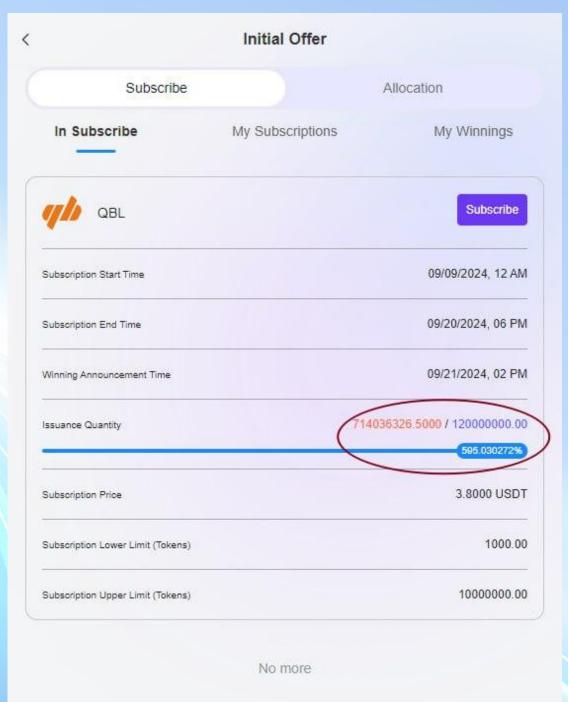
the entire pie is divided!

This is not just a money making opportunity; it is a pivotal moment that will define our future investment careers! This shift in identity grants us unprecedented control and decision-making power. It's an extraordinary transformation that not only changes our role in the market but also redefines the trajectory of our future investments.

Remember, this is not just a chance for a one-time return—it is a turning point that can shape and influence our investment future for the long haul. When we negotiate with the trading center, we are no longer just ordinary investors; we are participants who have the power to influence the rules. We have moved from the sidelines to the forefront, becoming the masters of the market and steering the direction of what's to come!

This is the power of the Green VIP Channel! It is an opportunity you cannot afford to miss. Now is the moment to choose and change your destiny!





It is crucial for everyone to understand that, as an ordinary investor, your capital directly limits your returns in the grand feast **FB Finance Institute - 15th Session**



of QBL's IDO.

We all know that the allocation logic of an IDO is unforgiving. As "Shark" revealed yesterday, the brutal reality of the "Range-Decreasing" rule and "winner-takes-all" dynamic means the higher the entry threshold and the more elite investors participate, the faster the allocation ratio for ordinary investors gets squeezed.

The reality is harsh. You may have already seen the data—the QBL IDO subscription has reached 600%. If this trend continues, the final allocation ratio for regular investors could fall below 5%, or even as low as 3%!

Imagine—the same project, but your profits are not just insignificant—they're outpaced by others' returns by dozens of times. That's something no one could accept, right?

But today, you are no longer fighting alone! We are a powerful team, armed with the privilege of the Green VIP Channel! This

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means we can break through the limitations of individual capital and enjoy the overall strength and benefits of our collective.

And most importantly, you will receive 100% allocation of QBL tokens for every dollar you invest! No discount, full allocation, all profits yours!

To secure this opportunity, I had to give everything I had. Honestly, the effort and struggles behind the scenes are unimaginable...

Luckily, I've finally won this precious opportunity and now, I hand it over to you.

At this moment, I feel a huge weight lifted off my shoulders, but the real question is: are you satisfied? Satisfaction shouldn't be mine alone—it should be felt by everyone who seizes this opportunity!

Seeing everyone's excitement and gratitude at this moment brings me immense satisfaction! Have you ever considered that

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our investment success isn't simply a stroke of luck? While luck may influence short-term returns, achieving transformative success relies on recognizing the right investment direction and business model.

This is one of the biggest lessons I've learned in my 14 years running this institute. For example, if I hadn't realized the disruptive value of artificial intelligence and instead stuck to traditional quantitative trading, I might have already been left behind by the market.

Today, I want to emphasize a key point: how can you leverage this QBL IDO green VIP channel opportunity to open the door to the elite club?

Dear friends, family, and respected future investment masters, as we delve deeper into this advanced business model together, have you ever wondered, who truly stands to gain the most?

Firstly, without a doubt, QBL's issuers are clear winners. Through this model, they've successfully raised capital, and the token's



value is skyrocketing daily by the billions.

Secondly, the trading center is also reaping great rewards. By introducing high-quality IDO projects and innovative business models, they have not only significantly boosted their trading volume but have also attracted more loyal users, further solidifying their position in the market.

Lastly, one of the biggest winners is undoubtedly us—the fortunate "green VIP channel" members! This privilege allows us to participate under the best conditions, securing 100% allocation and reaping extraordinary returns while staying clear of market volatility and fierce competition.

So, dear friends, we are no longer passive observers, but the ones holding the reins of opportunity! This is why this moment is so incredibly valuable—it is not merely a short-term profit window, but the stepping stone to becoming a true investment elite.

Imagine yourself standing at the edge of an immense stream of wealth, and you hold the key to controlling its flow! This is a

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genuine, life-changing opportunity, and now you have the power to seize it.

Returning to the original intention of our Strategic Partner
Investment Cooperation Plan, the reason we dared to set such
an ambitious plan in motion is because of our unwavering
confidence in the superior performance of the Ai4.0 system.
This plan serves several vital business models:

Institute Token Value Management Plan
 By boosting the market value of our institute token, we elevate
 the overall business valuation of the institute.

2. Promotion Plan

Utilizing the advantages of the Ai4.0 system, we continue to expand our global outreach, attracting more investors and students, driving growth and attention.

3. Global Agency Program

Empowering more students to achieve transformative profit

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growth, which in turn fuels the global rollout of the Ai4.0 system's agency plan.

4. Pre-sale Plan

Laying a solid foundation for the pre-sale of the Ai4.0 system's application ahead of its official launch, with the future value of the halving sales model beginning with the scale of the pre-sale.

5. Launch Plan

All of these efforts are aimed at ensuring that the Ai4.0 system application makes a monumental impact upon its market debut in January 2025.

Dear friends, family, and esteemed future investment masters,

Once we achieve these phase-based goals, I will launch an even more ambitious plan with renewed conviction: the establishment of the Institute's AI Foundation! This venture will not only offer us various benefits, such as charitable donations, tax deductions, family wealth inheritance, and management, but more



importantly, it will signify the formal creation of our Institute's elite club. It represents a monumental step in expanding our social influence.

Each member entering the elite club is not only distinguished but also a future leader in wealth. This is our shared goal—not only to create wealth but to change the future. Through our collective efforts, we are not only paving the way for personal success but driving societal progress, helping more people move toward a better future.

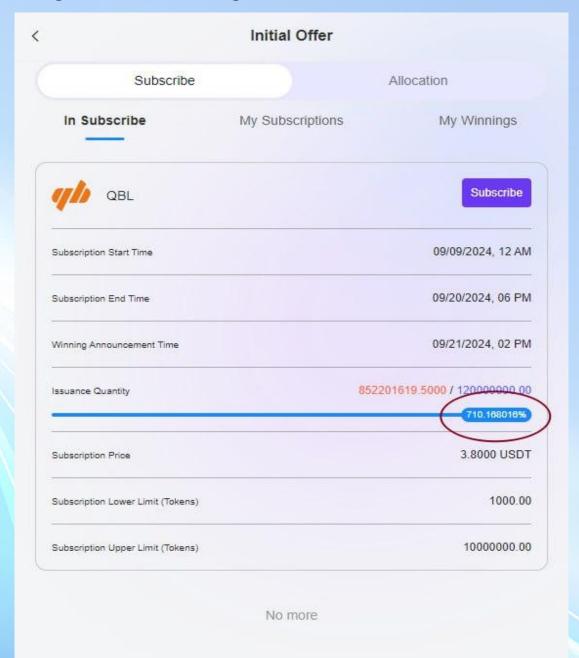
With greater resources and capabilities come greater responsibilities. We can use these resources to give back to society and positively impact more lives. Like the charitable donations we initiated after completing the second beta test of the Ai4.0 system, these acts of kindness and goodwill symbolize our journey toward the "city on the hill" and our pursuit of the "path of redemption."

Through our actions, we are not only transforming ourselves but also the world around us. Isn't that the deeper meaning success

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brings to life? Do we agree?



Please remember that all this success is rooted in the strength of our powerful team. Without our unity and joint efforts, such

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remarkable achievements would have been impossible through individual efforts alone. Our success is the result of collective wisdom and hard work. It is because of the support we give each other, marching forward together, that we have overcome countless challenges and now stand ready to embrace an even brighter future.

This is the core philosophy I upheld when founding the Institute: Students First! Together, we strive, grow, and reach the summit of success. And on this path to success, each one of you will witness the moment when your dreams come true—it is now within reach.

With the interest rate cut cycle approaching and the global economic uncertainties pushing funds out of stock-based investments, Wall Street is accelerating its capital flow into cryptocurrency spot ETFs. Next week, I will delve into this significant topic for all of you! For now, a new bull market is on the verge of eruption, injecting unimaginable capital into high-quality IDO projects. The progress bar has already surpassed FB Finance Institute - 15th Session



700%, which means, as members of the Green VIP channel, we are standing on the brink of extraordinary profit expectations!

Dear friends, let us continue forward with unwavering determination, embodying the spirit of collaboration, optimism, and pioneering courage passed down by those before us! We promote individual contribution—challenging ourselves to surpass our limits, for "with great power comes great responsibility." At the same time, we place even greater emphasis on the power of the team, pursuing collective growth, inclusiveness, shared values, and a sense of mission. This is the foundation of our dream realization!

"The secret of getting ahead is getting started." Friends, now is the time to act—the opportunity is right in front of us! Let's race toward success and etch our names deeply into the chapters of history! Let's turn dreams into reality and fulfill the dreams that belong to each and every one of us, realizing the American dream!