

FAST2FUTURE · FREE SAMPLE

Investing in the AI Era

*A Field Guide to Staying Calm, Owning
the Future, and Building Toward
Abundance*



Free sample — the Foreword and Part I (The Map). The full three-part guide is yours when you want it.

by **fast2future**

written in real time, with an AI · honest, no hype

Foreword — Why this guide exists

There's a particular kind of vertigo you feel in this decade when you look at the markets. AI writes a quarter's worth of code in an afternoon. Seven companies have grown so large they practically *are* the index. And someone in your group chat is either very rich or very ruined from a coin you'd never heard of last Tuesday.

In that noise, two voices get loudest — and both are selling you something. One says the old rules are repealed: prudence is for cowards, bet big or be left behind. The other says it's all a bubble, hide, trust nothing. This guide makes a quieter third case: **the AI era changed the tools and cranked up the noise. It did not change the fundamentals.** Cost still drags. Diversification still protects. Time still compounds. Your own behavior still decides most of the outcome.

What follows is three pieces that fit together as one argument, read in three distances:

- **Part I — The Map** makes the case that the timeless principles didn't die; the modern era amplified the need for them. The big idea: if you own a broad index, *you already own the AI bet* — with a seatbelt.
- **Part II — The Trail** turns that into something you can act on by Monday: a practical, step-by-step framework, the new risks and the reflexes that protect you, and how to use AI as a thinking-partner instead of an oracle. It ends in a start-here checklist.
- **Part III — The Horizon** asks the question almost no one asks honestly: *what does investing even mean if abundance is actually coming?* It's the deepest frame — money as stewardship, and what stays scarce when everything material gets cheap.

A promise about honesty, because it's the whole brand: nothing here is hype, and nothing is invented. The figures are real reporting as of mid-2026 — and they'll move. Where the thinking is certain, it says so. Where it's a guess, it tells you. This is one person thinking out loud, in public, with an AI — which is itself part of the point.

And the disclaimer that matters: **this is educational, not financial advice.** It's a guide to *thinking*, not a set of instructions to follow. No one here knows your numbers, your taxes, or your future. Before you move real money, talk to a licensed fiduciary who is legally obligated to put your interests first. Use your own judgment. That's rather the point of the whole thing.

The era is loud. The principles are quiet. Let's help the quiet win.

— *fast2future*

Investing in the Modern Era

Why the timeless principles didn't die — the modern era amplified the need for them.

There's a particular kind of vertigo you feel in 2026 when you look at the markets. On one screen, an AI model writes code that would have taken a team a quarter. On another, a handful of companies have grown so large they practically *are* the market. And somewhere in your group chat, someone is either very rich or very ruined from a coin you'd never heard of last Tuesday. It can feel like the old rules have been repealed — like prudence is a relic and the only sin left is not betting big enough.

I want to make the opposite case. The modern era didn't kill the timeless principles of investing. It amplified the need for them.

Educational, not financial advice. This essay is one person thinking out loud about ideas and history. It is not a recommendation to buy, sell, or hold anything. Your situation, time horizon, and risk tolerance are yours alone. Talk to a fiduciary who knows your numbers before you act.

Bogle was right, and 2026 proved it again

Start with the boring fact that keeps winning. In 2025, roughly **79% of active large-cap funds lost to the S&P 500** (per SPIVA). Stretch the window to twenty years and that figure climbs to about **92%**. These aren't amateurs — they're professionals with Bloomberg terminals, research teams, and every incentive to win. And the index quietly beat almost all of them. Passive funds now hold the *majority* of fund assets, which means the world has finally, slowly, voted with its money for what Jack Bogle argued his entire life: cost and discipline beat cleverness over time.

But here's the part that should rearrange how you think. The biggest enemy of your returns isn't the market, and it isn't the fund managers. **It's you.** DALBAR's research pegged the investor "behavior gap" — the difference between what the funds returned and what the average investor *actually earned* — at roughly **848 basis points in 2024**. Eight and a half percentage points, evaporated, not by bad assets but by bad timing: buying high on excitement, selling low on fear, chasing the thing that already ran. Behavior matters more than intelligence. The smartest person in the room who panics in March underperforms the disciplined person who simply *didn't touch it*.

This is the first principle and it is unglamorous: low cost, broad diversification, a long horizon, and the self-control not to flinch.

The exponential shift is real — and you might already own it

Now the other side, because this is where it gets genuinely interesting. We are living through what Ray Kurzweil and Peter Diamandis spent decades calling the exponential curve — the point where technology stops moving in straight lines and starts bending upward. In 2026 you can see it in the capex: hyperscaler AI spending **exceeded \$600 billion this year**, with credible forecasts of crossing **\$1 trillion by 2027**. That is not a marketing budget. That is a civilization re-tooling itself.

You can also see it in concentration. The "Magnificent 7" hit a record **~35% of the S&P 500** by early 2026 and drove roughly **42% of the index's entire 2025 return**. Seven companies, nearly half the gain.

Here's the synthesis most people miss, and it's the heart of this whole essay: **if you own a broad index fund, you already own the exponential AI bet**. You hold the Mag 7. You're participating in the upside of the most important technological shift of our lifetimes — *and* you're diversified across five hundred other companies that will catch the second-order benefits when AI makes them more productive too. You don't have to choose between "bet the farm on the future" and "hide in old-school caution." That's a false binary the loudest voices online want to sell you.

The grown-up answer is **core and satellite**. Let a low-cost, diversified index be your core — the disciplined, Bogle-shaped majority of your portfolio that captures the exponential bet *with* a seatbelt. Then, if your situation allows, let a small, deliberate satellite express conviction in specific opportunities. The core is built to be held for decades. The satellite is money you've decided, in advance and in cold blood, that you could afford to be wrong about. The structure itself protects you from your own enthusiasm.

The dark side is also real

Optimism that won't look at the downside isn't optimism — it's denial wearing a smile. So let's look.

Crypto in 2026 is a genuinely mixed picture, and honesty requires holding both halves. The real structural change is the **spot Bitcoin ETFs**, now holding roughly **\$100–120 billion** in assets. That's not hype; that's institutional plumbing being laid, and it matters. But Bitcoin itself was **down about 11% year-to-date as of late May 2026**, volatile and deeply sensitive to macro winds. It is an interesting, maturing asset — and it is *not* a settled one. Anyone telling you it only goes up is selling something.

And then there's the rot. In 2025, crypto scams took an estimated **\$11.37 billion** — up 22% from the year before. AI-driven deepfake fraud added roughly **\$4.6 billion** more, and it preyed hardest

on the elderly, on the trusting, on people who heard a familiar voice on the phone that wasn't real. Meanwhile a live debate rages over whether AI itself is a bubble — serious investors are shorting it, and some AI CEOs have openly conceded the market is "too excited." None of that means the technology is fake. It means greed and fear are ancient, and every new gold rush imports the old con men along with the gold.

The lesson isn't *stay out*. The lesson is *stay sober*. If something promises returns without risk, the risk is that you're the product. Slow down. Verify. The deal that won't survive a night's sleep was never a deal.

Money in service of purpose

Underneath the tactics there's a frame I can't separate from how I think about any of this, and it isn't a financial metric. **Investing is stewardship.** The money is not the point. The money is potential energy — the stored capacity to do something that matters, to provide for people you love, to be generous when generosity is hard, to build something that outlasts you.

That frame changes the questions. Greed asks *how much can I get, how fast?* Stewardship asks *what is this for, and over what horizon?* FOMO is the spiritual opposite of patience — it insists the train is leaving *right now* and you are a fool to be left behind. But abundance thinking, the real kind, says the future is not a fixed pie to be grabbed at; it's something compounding and being built, and the disciplined participant gets to share in it without selling their peace to chase it. There will always be another train. There is only one you, and your composure is worth more than any single trade.

The exponential optimists are right that the long arc bends toward more — more capability, more abundance, more solved problems. The Bogle realists are right that the way you actually capture that arc is unglamorous: own broadly, keep costs low, hold through the noise, and don't let either greed or fear make your decisions for you. These two truths are not in tension. They're the same truth seen from two distances.

So here is the whole thing in a breath. Own the future through a diversified, low-cost core, so the exponential lifts you whether or not you guessed the winners. Express conviction only with a small, pre-decided satellite you could afford to lose. Refuse the scams and the FOMO with equal firmness. Treat your money as something you steward, not something you serve. And keep the horizon long — long enough that this year's headlines, in either direction, stop being able to scare you.

The modern era is loud. The principles are quiet. Quiet wins.

KEEP READING

That was the Foreword and **Part I — The Map**: why the timeless principles didn't die, and why owning a broad index means you already own the AI bet — with a seatbelt.

The full guide continues with **Part II — The Trail** (the practical, step-by-step framework, the new risks and the reflexes that protect you, how to use AI as a thinking-partner, and a start-here checklist) and **Part III — The Horizon** (what investing even means if abundance is actually coming — money as stewardship, and what stays scarce when everything material gets cheap).

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