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TO BECOME NOTHING, ANYTHING, AND EVERYTHING

GLOSSARY

THE MULTIDISCIPLINARY HANDBOOK FOR YOUR
MENTAL, PHYSICAL, AND FINANCIAL
FREEDOM, HAPPINESS, AND HEALTH

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GLOSSARY

ABDOMINAL MUSCLES (ABS) — A group of core muscles located between the ribs and the pelvis.

ACCUMULATING ETF — An ETF that automatically reinvests all dividend income generated by its underlying assets back into the fund, instead of distributing cash payments to investors.

ACTIVELY MANAGED ETF/FUND — An ETF or a fund that is managed by a specific professional investment manager, rather than automatically tracking a market index.

ACUTE CONDITION — A medical condition that begins abruptly, intensifies rapidly, and lasts for a relatively short duration (from a few hours to several weeks). Unlike chronic conditions, acute illnesses or injuries either resolve after treatment or clear up on their own, though severe cases require immediate emergency care.

AMERICAN DEPOSITARY RECEIPT (ADR) — A certificate issued by a

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U.S. depository bank that represents a specific number of shares in a foreign company's stock. ADRs trade on U.S. stock exchanges just like domestic shares, allowing American investors to buy equities from European, Asian, or other global markets in U.S. dollars without dealing with foreign currency exchange or overseas brokers.

ALTERNATIVE ASSET CLASSES – Non-traditional asset classes such as real estate, private equity, venture capital, hedge funds, commodities, and collectibles, which fall outside the standard categories of equities, bonds, and cash. They typically come with lower liquidity and higher complexity.

ALTERNATIVE GARP (GROWTH AT A REASONABLE PACE) – The investment approach and philosophy in this book focusing on investing time into the market by reference to reasonable *pace*, instead of the more popular Wall Street GARP, which focuses on finding growth stocks at a reasonable *price*.

ALZHEIMER DISEASE – A progressive, irreversible neurological disorder characterised by the gradual destruction of brain cells, leading to severe memory loss, cognitive decline, and changes in behaviour. It is the most common cause of dementia in older adults.

ANAEMIA – A medical condition characterised by a deficiency in red blood cells or haemoglobin, which reduces the blood's ability to effectively carry oxygen to the body's tissues. Common symptoms include persistent fatigue, weakness, pale skin, and shortness of breath.

ANGINA – A type of temporary chest pain, pressure, or squeezing sensation caused by reduced blood flow and oxygen supply to the heart muscle. It is typically a symptom of underlying coronary artery disease and is often triggered

GLOSSARY

by physical exertion or emotional stress.

ANNUAL RETURN — The percentage change in the value of an investment over a full one-year period, including capital appreciation, dividends, and interest.

ANNUAL YIELD — The total income generated by an investment over one year, expressed as a percentage of the asset's current market price or initial cost. Unlike annual return, which includes price fluctuations, yield focuses strictly on the cash flow produced by dividends, interest, or distributions.

ANOREXIA — A medical term referring to a loss of appetite often used to refer to Anorexia nervosa, a serious psychological eating disorder characterised by an intense fear of gaining weight, severe self-imposed food restriction, and a distorted body image.

ANTERIOR CRUCIATE LIGAMENT — One of the four ligaments connecting thigh or upper leg bone (femur) with shin or lower leg bone in the knee joint. Anterior refers to the front and cruciate refers to the cross shape it forms along with posterior (back) cruciate ligament.

ANTIBIOTICS — Medicines used to treat or prevent bacterial infections by killing bacteria or inhibiting their growth.

ANTIDEPRESSANTS — Medications primarily prescribed to treat clinical depression and other mood disorders by balancing neurotransmitters in the brain.

ANTI-INFLAMMATORY — A substance, such as Curcumin or a medication, such as ibuprofen, used to reduce swelling, pain, and inflammation in the body.

ANTIOXIDANTS — Molecules that inhibit oxidation and protect cells from damage caused by harmful free radicals.

ANTIPSYCHOTICS — A class of psychiatric medications primarily used to manage psychosis, including delusions, hallucinations, or schizophrenia.

APPENDECTOMY — The surgical removal of the appendix, typically performed as an emergency procedure to treat acute appendicitis.

APPENDICITIS — A painful and potentially life-threatening inflammation of the appendix that requires immediate medical attention.

ARBITRAGE — The simultaneous purchase and sale of an asset in different markets to profit from a price discrepancy.

ARIPRAZOLE — An atypical antipsychotic medication used to treat mental health conditions such as schizophrenia, bipolar disorder, and major depressive disorder.

ARITHMETIC AVERAGE — The sum of a series of numbers divided by the total count of those numbers; also known as the mean.

ARTERIAL PLAQUE — A fatty, hardened deposit composed of cholesterol, calcium, and cellular waste that builds up inside the artery walls.

ARTERIES — Blood vessels that carry oxygen-rich blood away from the heart to the rest of the body.

ARTERIOSCLEROSIS — The thickening, hardening, and loss of elasticity of the walls of the arteries, which restricts blood flow to organs and tissues.

ASSET ALLOCATION — Allocating one's capital across asset classes including, cash, bonds, and equities based on one's investment objectives including financial goals, risk tolerance, and time horizon.

GLOSSARY

ASSET CLASS — A specific grouping of investment options such as equities, bonds, or real estate that exhibit comparable financial traits, react similarly to economic conditions, and operate under identical regulatory frameworks.

ASSET MANAGEMENT FIRM — An investment company that collects funds from individual and corporate clients to build diversified asset portfolios for specific investment strategies.

ASSET PRICE — The current market value or trading price of a financial asset, determined by the supply and demand dynamics of buyers and sellers in the marketplace.

ASSETS UNDER MANAGEMENT (AUM) — The total market value of all the financial assets that an investment firm or fund manager, or wealth advisor manages on behalf of clients.

ATHEROSCLEROSIS — A specific type of arteriosclerosis characterised by the buildup of fatty plaques, cholesterol, and cellular waste inside artery walls, which restricts blood flow.

AUTONOMOUSLY — Operating, functioning, or making decisions independently without direct control or outside intervention.

BACKTESTING — The process of testing a trading strategy or investment approach by applying it to historical market data to evaluate its potential viability and performance.

BACTERIA — Microscopic, single-celled organisms that exist in diverse environments, some of which are beneficial to human health while others cause infectious diseases.

BALANCE SHEET — A financial statement reporting a company's assets (what a company owns), liabilities (what a company owes), and remaining net worth (shareholder equity after deducting liabilities from assets) at a specific time.

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BANK/BASE RATE (UK) or DISCOUNT RATE (US) - Specific interest rate the central bank pays on commercial bank deposits or charges commercial banks for overnight lending.

BDCs (BUSINESS DEVELOPMENT COMPANIES) - Closed-end companies that invest in small/mid-sized private businesses.

BEARISHNESS – A pessimistic market sentiment expecting that asset prices, market, or an economy will decline.

BEAR MARKETS – A prolonged market period characterised by falling asset prices, typically defined by a decline of 20% or more from recent highs amid widespread investor pessimism.

BENCHMARK – A standard index or reference point, such as the S&P 500, used to measure and evaluate the performance of an investment portfolio or fund manager.

BETA – A measure of a security's or portfolio's volatility and systematic risk in relation to the broader market, where a beta of 1.0 matches the market's movement.

BIPOLAR DISORDER – A chronic mental health condition characterised by severe shifts in mood, energy, activity levels, and concentration, fluctuating between manic episodes and depressive lows.

BLACK SWAN EVENTS – Highly improbable, unpredictable, and rare occurrences that have massive, catastrophic impacts on financial markets, and are rationalised with hindsight.

BLACK SWAN THEORY – A metaphorical framework developed by Nassim Nicholas Taleb describing Black Swan events.

BLOOD SUGAR – The concentration of glucose present in the blood of a human or animal, which serves as the primary source of cellular energy for the body.

GLOSSARY

BMI (BODY MASS INDEX) – A measurement calculated from an individual's weight and height, used as a screening tool to estimate total body fat and categorise individuals into weight ranges like underweight, healthy, overweight, or obese.

BOND – A fixed-income debt instrument issued by corporations or governments to raise capital, where the issuer promises to pay back the principal with regular interest over time.

BOND DURATION – A measurement of a bond's price sensitivity to changes in interest rates, expressed in years; higher duration means the bond price will fluctuate more with rates.

BOND LADDER'S AVERAGE DURATION – The combined, weighted average duration of a structured portfolio of bonds with staggered maturity dates, used to manage interest rate risk and cash flow.

BOND RATING – A letter grade assigned by credit rating agencies to evaluate the creditworthiness of a bond issuer and the likelihood of them defaulting on debt payments.

BOND YIELD – The return an investor realises on a bond, calculated as the annual interest payment divided by the bond's current market price or purchase price.

BRONCHIECTASIS – A chronic respiratory condition with permanent widening and scarring of the lung airways, leading to a buildup of mucus and frequent infections.

BULIMIA – A serious, psychological eating disorder characterised by repeated episodes of binge eating followed by compensatory behaviors such as self-induced vomiting or excessive exercise.

BULLISHNESS — An optimistic market sentiment expecting that asset prices, market, or an economy will rise.

BULL MARKET — A sustained market period characterised by rising asset prices and strong investor confidence, typically marked by an increase of 20% or more from recent lows.

BUY-AND-HOLD APPROACH — A long-term investment strategy where an investor purchases financial assets and keeps them for an extended period, regardless of short-term market fluctuations.

CAD (CORONARY ARTERY DISEASE) — A progressive cardiovascular ailment where blood flow to the heart muscle is restricted due to the accumulation of cholesterol-rich plaque inside the main heart vessels.

CAGR (COMPOUND ANNUAL GROWTH RATE) — Smoothed geometric rate at which an investment grows over an extended timeline, assuming annual compounding.

CALL / CALLS — An options contract that grants the buyer the legal right, but not the obligation, to purchase a specific underlying asset at a predetermined price before a designated expiration date.

CAPITAL GAINS TAX — Government tax imposed on financial profits realised when a capital asset, such as real estate or corporate stock, is sold for more than its purchase price.

CAPITAL MARKETS — The institutional arenas, including stock and bond exchanges, where financial securities are bought and sold between investors and capital-seeking entities.

CARDIAC MUSCLE — The highly specialised, involuntary muscular tissue within the walls of the human heart that

GLOSSARY

rhythmically contracts to pump blood throughout the body.

CARDIOVASCULAR DISEASE (CVD) — An umbrella medical term encompassing numerous chronic conditions affecting the heart and blood vessels, including strokes, peripheral artery issues, and coronary blockages.

CARRY TRADE — A financial strategy where an investor borrows money in a currency with a low interest rate and uses it to invest in assets with a significantly higher yield.

CASH SECURED PUT — An options strategy where an investor sells a put option while simultaneously setting aside cash to purchase the underlying stock if it drops to the strike price.

CATATONIA — A severe psychiatric behavioural syndrome marked by abnormal movements, lack of speech, complete immobility, or random states of agitated, purposeless physical activity. The most recognisable form features complete immobility (stupor), muscle rigidity, mutism (lack of speech), and staring.

CENTENARIANS — Individuals who have successfully reached or surpassed the chronological age of one hundred years.

CHOLECYSTECTOMY — A standard surgical procedure performed to completely remove the gallbladder, typically required to resolve pain caused by gallstones or severe inflammation.

CHOLESTEROL — A structural, waxy lipid molecule found in cells synthesised by the liver for building cells, hormones and vitamin D; dangerous when accumulating in blood vessels.

CHRONIC CONDITION — A long-lasting health ailment or disease that persists for an extended duration, typically one year or more, requiring continuous medical management.

CHRONIC KIDNEY DISEASE (CKD) — A progressive, gradual decline in kidney function over months or years, diminishing its capacity to filter toxins and excess fluid from the blood.

CHRONIC OBSTRUCTIVE PULMONARY DISEASE — A group of progressive respiratory conditions, including emphysema and chronic bronchitis, characterised by restricted airflow and severe breathing difficulties.

CLOSED-END FUNDS — An investment vehicle that raises a fixed amount of capital via a single initial public offering, creating a set number of shares that trade on a stock exchange.

COMMODITIES — Basic raw materials or agricultural products, such as oil, wheat, gold, or coffee, that are standardised and traded interchangeably on global market exchanges.

COMMODITY FUTURES — Legal contracts obligating a buyer to purchase or a seller to deliver a specific volume of a raw material at a fixed price on a set future date.

COMPETITIVE ADVANTAGE (MOAT) — A distinct, sustainable attribute or operational structure that allows a corporation to outperform industry rivals and generate superior profit margins.

COMPOUND INTEREST — The financial process where interest is earned not only on the initial principal balance but also on the accumulated interest from previous payment periods.

COMPUTED TOMOGRAPHY (CT) SCAN — A diagnostic imaging method that merges a sequence of X-ray images captured from varying angles to construct detailed cross-sectional views of internal bodily structures.

CONDITIONING — A psychological or physiological process

GLOSSARY

through which a specific behavioural response is established or altered in reaction to repetitive environmental stimuli.

CONFEDERATE — An individual who secretly collaborates with researchers during an experiment, posing as a genuine participant while following a prearranged script.

CONSTIPATION — A gastrointestinal issue characterised by infrequent bowel movements, difficulty passing stool, or the passing of unusually hard and dry faecal matter.

CONSUMER PRICE INDEX (CPI) — A macroeconomic indicator tracking the average shift over time in retail prices paid by urban consumers for a standardised basket of goods and services.

CONTRARIAN INVESTING — An investment approach focused on buying undervalued assets that are currently disliked by the broader market and selling them when public sentiment turns positive.

CONVERTIBLE BONDS — Corporate debt securities that grant the investor the contractual option to exchange the bond for a predetermined number of the issuing company's common equity shares.

CORPORATE BOND — A debt security issued by a corporation to secure capital, committing the business to provide regular interest payments and return the principal at maturity.

CORPORATE BOND ETF — An ETF that pools investor capital to purchase a highly diversified basket of debt securities issued by various creditworthy corporations.

COUPON — The fixed, annual interest payment rate that a bond issuer contractually promises to pay the bondholder, normally calculated as a set percentage of the face value.

COVERED CALL — An options strategy where an investor writes a call option against shares of stock they already own, generating premium income while capping potential gains.

CREDIT RATING — A grade assigned to an individual, corporation, or sovereign government evaluating their overall financial creditworthiness and likelihood of debt default.

CREDIT RATING AGENCIES — Specialised corporate entities, such as Moody's or S&P, that perform thorough financial evaluations to publish credit ratings for debt issuers and specific securities.

CREDIT RISK OR DEFAULT — The financial probability that a borrower will fail to meet their legal obligations to make timely interest or principal repayments on a loan.

CREDIT SECURITIES — Financial instruments, including bonds and notes, that represent a structured debt obligation where an investor acts as a lender to a corporate or government borrower.

CRYPTO — A common, shortened term used to describe the digital asset ecosystem and cryptographic ledger networks that facilitate decentralised financial transactions.

CRYPTOCURRENCIES — Digital or virtual financial tokens that secure transactions and govern asset creation through advanced cryptography rather than relying on centralised banking networks.

CTAS (COMMODITY TRADING ADVISORS) — Professional asset managers or advisory firms specialising in regulated futures contracts and options markets.

GLOSSARY

CURCUMIN — The naturally occurring bioactive chemical compound found within turmeric root, widely studied for its natural antioxidant and anti-inflammatory properties.

CURRENCY-HEDGING — An investment strategy for minimising foreign exchange risk by utilising financial contracts to neutralise the impact of fluctuating currency valuations on overseas assets.

CURRENT NET WORTH — The calculation of an individual's or business's economic value, figured by subtracting total outstanding liabilities from total owned assets.

DESCRIPTIVE — Definitions and statements that describe reality as it objectively *is* (focusing on facts and observations).

DEFENSIVE STOCKS — Shares of established corporations that provide consistent earnings and stable dividends regardless of the overarching economic climate, usually belonging to sectors like utilities or consumer staples.

DEFINED BENEFIT PENSION PLANS — Employer-sponsored retirement systems that contractually guarantee a specific, predictable monthly payout to retired workers, calculated using a formula based on salary history and tenure.

DEFINED CONTRIBUTION — A retirement plan structure, such as a 401(k), where the employee and employer deposit specific monetary sums regularly, with the ultimate retirement payout dictated by investment performance.

DEMENTIA — An umbrella medical term describing a severe decline in cognitive function, memory, reasoning, and mental capacity that interferes with an individual's ability to perform daily activities.

DEPRESSION – A clinical mood disorder characterised by persistent feelings of sadness, low energy, and a loss of interest in activities, or an extended macroeconomic period of severe economic contraction.

DERIVATIVE INSTRUMENTS – Financial contracts whose trading value and structural payouts are tied to or derived from the price movements of an underlying asset, index, or rate.

DERIVATIVES – Complex financial contracts, including options and futures, that act as secondary investment vehicles used by investment professionals to hedge risks or speculate on directional market movements.

DIABETES – A chronic metabolic disease characterised by elevated blood glucose levels resulting from the body's inability to produce or effectively utilise the hormone insulin.

DIALYSIS – A life-sustaining medical treatment utilising special machinery to artificially filter toxins, waste products, and excess fluids from the blood when the kidneys fail.

DISCOUNT RATE – The interest rate utilised by financial analysts to calculate the present value of projected future cash flows, or the rate central banks charge commercial banks for short-term loans.

DISCRETIONARY EXPENSES – Non-essential lifestyle choices within a budget, such as entertainment, travel, and luxury items, that can be reduced or eliminated if income drops.

DISCRETIONARY SPENDING – The allocation of capital toward non-obligatory consumer goods and services that an individual or government chooses to purchase rather than what is required for basic survival.

GLOSSARY

DISTRIBUTING ETF — An ETF that systematically distributes generated interest or dividend income directly to investors as cash payouts rather than accumulating it internally.

DIVERSIFICATION APPROACH — A risk-mitigation investment strategy that spreads capital across asset classes, sectors, or regions to minimise the impact of any single asset's decline.

DIVIDEND — A portion of a corporation's earnings distributed periodically to its shareholders as a reward for their investment.

DIVIDEND ETFs — ETFs that specifically target and pool shares of corporations known for paying high, stable, or growing dividends to provide regular income streams for investors.

DIVIDEND GROWTH — An investment strategy focused on purchasing equities of corporations that possess a proven, multi-year track record of consistently increasing their annual dividend payouts.

DIVIDEND INCOME — The steady stream of cash payments received by an investor as a result of holding equity shares in profitable, distributing corporations.

DIVIDEND INVESTING — An investment approach involving assets that yield recurring cash payouts to achieve passive income or facilitate compounding through reinvestment.

DIVIDEND PAYMENT OR PAYOUT — The formal transfer of cash or additional corporate shares from a profitable business into the investment accounts of its eligible shareholders.

DIVIDEND YIELD — A measurement of income return on investment showing a stock's annual dividend payouts expressed as a percentage of its current market share price.

DOLLAR COST AVERAGING (DCA) – A disciplined investment approach injecting fixed cash sums into a specific asset on a strict schedule, regardless of shifting share prices.

DOMICILE – The specific legal jurisdiction or country where a financial asset, corporation, fund, or individual is officially registered and subjected to tax regulations.

DOVISH – A monetary policy sentiment characterised by a preference for low interest rates and monetary stimulus to encourage employment and economic growth.

DOW JONES INDUSTRIAL AVERAGE (DJIA) – A historic, price-weighted stock market index that tracks 30 large, publicly owned companies trading on major US exchanges.

DOWNSIDE RISK – An analytical estimation of the potential financial loss or structural price decline that an investment asset might experience under adverse market conditions.

DOWNSIDE VOLATILITY – A statistical variance metric assessing risk exposure that isolates and measures the negative price movements of an investment, ignoring upward price swings.

DRAWDOWNS – The peak-to-trough decline experienced by an investment portfolio or specific asset class during a specific distressed period before it recovers back to its previous high.

DUAL MOMENTUM INVESTING – An advanced asset-allocation framework combining absolute momentum, which measures an asset against its own past performance, and relative momentum, which compares assets against peers.

EARLY REPAYMENT CHARGE – A financial penalty or fee imposed by a lender on a borrower who pays off a debt obligation or mortgage before the contractually agreed maturity date.

GLOSSARY

ECHOIST – A psychological personality trait characterised by a deep fear of appearing narcissistic, leading the individuals to suppress their own desires and perpetually defer to others.

ECONOMICS – The social science focused on analysing the production, distribution, consumption, and structural management of goods and services.

EFFICIENCY – The optimisation of operations or systems to produce maximum output, return, or performance with the least possible expenditure of capital, time, or physical effort.

EGO – The psychological concept representing an individual's conscious sense of self-identity or self-worth.

EMERGENCY EXPENSES – Unforeseen, urgent financial costs, such as medical crises or critical home repairs, demanding immediate expenditure outside a standard monthly budget.

EMOTIONAL REGULATION – The psychological capability of an individual to consciously monitor, manage, and modulate emotional responses to stressors and triggers.

EMPATHY – The psychological capacity to comprehend, perceive, and authentically share the feelings, perspectives, and internal states experienced by another person.

ENLIGHTENMENT – A philosophical state of understanding, mental clarity, and spiritual or intellectual awareness characterised by shedding of illusions and rigid rules.

ENTROPY – A scientific law of thermodynamics describing the inevitable, progressive tendency of any closed, organised system to decline into a state of random disorder and chaos.

EPICUREAN PHILOSOPHY – An ancient system of thought teaching that the ultimate human good is the pursuit of

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modest, sustainable pleasures, mental tranquility, and freedom from fear through knowledge.

EQUAL WEIGHTED INDEXES – Stock market benchmarks that allocate identical mathematical percentage weight to every component stock within the index, regardless of the company's total market capitalisation.

EQUITIES – Financial instruments representing actual fractional ownership shares in a public or private corporation, entitling the holder to potential dividends and residual asset claims.

EQUITY INDEX – A standardised statistical benchmark, such as the S&P 500 or FTSE 100, designed to track and reflect the collective market price performance of a group of stocks.

EQUITY MARKET NEUTRAL – An institutional hedge fund strategy designed to exploit price discrepancies between related stocks by holding matching long and short positions to eliminate broad market risk.

EQUITY RISK PREMIUM (ERP) – The excess financial return that investors demand or expect to receive for choosing to hold volatile stocks over completely risk-free government bonds.

ESSENTIAL INVESTMENT PORTFOLIO – A core structure of foundational financial assets assembled deliberately to secure an individual's primary long-term financial security and retirement objectives.

ETF ISSUER – A financial institution or asset management firm responsible for creating, administering, structures, and managing an ETF for public investors.

ETF PROVIDER – An investment management company that designs, markets, and maintains an array of ETF products

GLOSSARY

within the public financial marketplace.

ETHICS — The structured system of moral principles and values that govern human conduct, defining what actions are right, fair, or responsible.

EVENT-DRIVEN — An institutional investment strategy focused on capitalising on temporary stock mispricings triggered by events like corporate mergers, acquisitions, or restructuring.

EXCHANGE TRADED COMMODITY (ETC) — A financial security that allows investors to gain direct exposure to raw material price movements without purchasing the physical goods.

EXCHANGE TRADED FUNDS (ETFs) — Pooled investment vehicles that combine the diversification benefits of mutual funds with the intra-day liquidity of stocks by trading on public stock exchanges.

EXCHANGE TRADED PRODUCT (ETP) — A comprehensive, overarching classification for financial instruments that trade throughout the day on a regulated exchange, encompassing ETFs, ETNs, and ETCs.

EXIT FEE (TRANSFER OUT) — A redemption penalty or administrative charge levied by certain mutual funds or investment firms when an investor withdraws their capital from the vehicle or platform.

EXPENSE RATIOS — The annual fee charged by an investment fund to cover its internal operational, management, and administrative expenses, calculated as a percentage of assets under management.

FACTOR INVESTING — An investment strategy that uses specific quantifiable characteristics, such as value, momentum, or low volatility, to drive stock selection and returns.

FAECOLITH – A hardened mass of accumulated faecal matter that forms inside the intestines, which can block the intestinal tract or opening of the appendix and lead to severe localised inflammation.

FALSE-BELIEF – A psychological concept and developmental milestone tracking an individual's ability to recognise that others can hold beliefs, perceptions, or conclusions about the world that differ from objective reality.

FEAR INDEX – A popular term for the CBOE Volatility Index (VIX), which measures the market's expectation of near-term price volatility based on stock index options pricing.

FED (FEDERAL RESERVE) – Central banking authority responsible for implementing monetary policy in the US.

FEDERAL DEPOSIT INSURANCE CORPORATION – An independent US government agency protecting depositors by insuring bank accounts against loss in the event of a member bank failure.

FEDERAL FUNDS RATE – The target interest rate determined by the Federal Reserve at which commercial banks lend their excess reserve balances to one another overnight.

FELLOWSHIP OF ROYAL COLLEGE OF SURGEONS – A professional qualification and title awarded to senior surgeons in the UK and Ireland who pass rigorous surgical examinations.

FERMENTED FOODS – Edible items that promote gut microbial health and are transformed through controlled microbial growth and enzymatic conversion, which break down carbohydrates into organic acids or alcohol.

FIBRE – An indigestible structural carbohydrate derived from plant foods that promotes digestive health, regulates bowel

GLOSSARY

movements, and aids in the absorption of nutrients.

FINANCIAL INDUSTRY REGULATORY AUTHORITY (FINRA) — A non-governmental, self-regulatory body empowered to oversee broker-dealers and protect investors by ensuring compliance with ethical financial practices in the US.

FINANCIAL INSTRUMENT — Any tradeable asset, contract, or document that holds monetary value and establishes a legal claim or financial relationship between distinct parties.

FISCAL POLICY — The strategic use of government taxation and public spending allocations designed by legislative authorities to influence a nation's economic conditions and growth trajectory.

FLASH CRASH — An incredibly rapid and big drop in asset prices within an exceptionally short timeframe, often triggered by automated algorithmic trading systems before stabilising swiftly.

FOUR NOBLE TRUTHS — The foundational framework of Buddhist philosophy comprising human suffering, its primary cause in desire, its potential cessation, and the path leading to liberation.

FTSE — A financial index series provider, most notably tracking the largest publicly traded corporations listed on the London Stock Exchange to assess British market performance.

FUND MANAGER — An investment professional or institution responsible for managing a pooled investment vehicle's asset mix and executing daily buying or selling strategies.

FUTURES — Financial contracts obligating parties to transact a specific underlying asset, asset class, or commodity at a fixed

price on a predetermined future calendar date.

FUTURES CONTRACTS – Standardised financial agreements traded on public exchanges that require the buyer to purchase and the seller to deliver an underlying asset at a set price at maturity.

FUTURES TRADING – The active marketplace practice of buying and selling derivative futures agreements to hedge operational price risks or speculate on the directional movements of commodities, equity indices, interest rates, or currencies.

GALLBLADDER – A small, pear-shaped digestive organ situated beneath the liver that stores and concentrates bile fluid required for the breakdown of dietary fats.

GALLSTONE – A hardened deposit formed inside the gallbladder from excess cholesterol or bilirubin fluid, which can cause severe blockages and intense abdominal pain.

GASTRIC – A medical term relating to the human stomach and its biological digestive functions.

GDP (GROSS DOMESTIC PRODUCT) – The aggregate monetary value of all finished goods and services produced within a nation over a specific timeframe.

GENERATIVE AI – An advanced subset of artificial intelligence networks capable of producing original content, including text, images, videos, or programming code, by identifying patterns in massive training datasets.

GEOMETRIC AVERAGE OR MEAN – A mathematical calculation used to calculate the average rate of return by taking the product of a series of numbers rather than their sum, capturing the compounding effect of asset growth.

GLOSSARY

GICS (GLOBAL INDUSTRY CLASSIFICATION STANDARD) — An industry taxonomy framework used to systematically categorise public companies into distinct sectors and industries.

GOLDEN MEAN — A philosophical principle from Aristotle advocating for moral virtue and balanced living by deliberately avoiding behavioral extremes of deficiency or excess.

GONE FISHING PORTFOLIO — A passive, set-and-forget asset allocation strategy involving infrequent balancing of diversified funds, so an investor can build wealth over time without constant active monitoring.

GOOGLE GEMINI — A multimodal artificial intelligence model developed by Google designed to process, synthesise, and generate information including text, code, and images.

GOOGLE SCHOLAR — A freely accessible web search index that aggregates peer-reviewed papers, academic literature, theses, book abstracts, and court opinions for research purposes.

GRAY MATTER — Gray matter is the brain and spinal cord tissue responsible for processing information, directing thoughts, controlling movements, and managing emotions.

HAWKISH — A monetary policy sentiment favoring higher interest rates and tighter credit controls to combat rising inflation, even at the expense of slower economic growth.

HBOT (HYPERBARIC OXYGEN THERAPY) — A clinical treatment involving the inhalation of pure oxygen inside a pressurised chamber to accelerate bodily healing.

HDL (HIGH-DENSITY LIPOPROTEIN OR GOOD) CHOLESTEROL — A high-density lipoprotein molecule that actively clears excess

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cholesterol from the bloodstream and returns it to the liver, helping reduce the risk of heart disease.

HEALTH SCREENINGS — Diagnostic medical tests or physical examinations conducted proactively on asymptomatic individuals to identify early signs of health conditions.

HEALTH SPAN — The total duration of an individual's life spent in optimal physical and mental health, free from the limitations of debilitating chronic illness or disability.

HEART ATTACK (MYOCARDIAL INFARCTION) — A critical emergency occurring when blood flow to a segment of the heart muscle becomes severely obstructed, causing localised tissue damage or cellular death.

HEDGE FUND — A private, pooled investment vehicle utilising advanced strategies, including short-selling, leverage, and derivatives, to generate positive returns across market conditions.

HEDGE FUND MANAGER — A professional asset manager or firm responsible for orchestrating the sophisticated, high-risk trading activities and investments of a private hedge fund.

HERNIA — A medical condition occurring when an internal organ or fatty tissue protrudes through a weakened area or tear in the surrounding muscular wall.

HIGH BLOOD PRESSURE (HYPERTENSION) — A chronic cardiovascular condition, where the continuous force of blood against the arterial walls remains persistently elevated.

HIGH BLOOD SUGAR (HYPERGLYCEMIA) — A metabolic state with excessive levels of glucose circulating within the blood plasma, often linked to diabetes.

GLOSSARY

HIGH CHOLESTEROL (HYPERCHOLESTEROLEMIA) — A condition marked by elevated concentrations of fatty lipids in the bloodstream, which increases the likelihood of arterial blockages and cardiovascular events.

HIGH-NET-WORTH — Individuals who maintain a substantial amount of liquid investable wealth, typically defined as one million US dollars or more.

HIGH YIELD — Fixed-income assets or dividend paying securities that offer a substantially higher rate of financial return relative to standard market benchmarks.

HIGH YIELD BOND — A debt security issued by a corporation with a lower credit rating, offering elevated interest payments to compensate investors for an increased risk of default.

HOARDING — A psychological behavioural condition marked by the persistent difficulty discarding possessions, leading to unsafe accumulations that clutter living spaces.

HOMEOSTASIS — The self-regulating biological mechanism through which a living organism maintains internal structural stability and balance despite fluctuating external environmental conditions.

HYPONATRAEMIA — A dangerous medical condition characterised by an abnormally low concentration of sodium in the blood, caused by excess fluid retention or severe overhydration or severe fluid loss.

IMMUNE SYSTEM — The intricate physiological network of cells, tissues, and organs that acts as the body's primary defense mechanism against harmful pathogens, viruses, and cellular mutations.

IMPULSE CONTROL — The psychological capacity of an individual to consciously restrain or modulate immediate urges or instinctual behaviours in favor of long-term goals or social standards.

INDEX — A statistical benchmark that tracks and measures the performance of a specific group of financial assets, representing a particular segment of the broader market.

INDEX ETF OR INDEX FUND — An ETF or fund structured to mirror the holdings and match the absolute price returns of a specific market index.

INDEX INVESTING — An investment strategy investing in low-cost, passive funds to mirror broad market benchmarks, capturing general economic growth while avoiding the risks of individual stock picking.

INFLATION RATE — The percentage shift measuring how quickly the average prices of a standardised basket of consumer goods and services climb over a specific twelve-month period.

INFLATION RISK — The probability that the real purchasing power of cash flows generated by an investment will be diminished or neutralised because living costs rise faster than the asset's nominal return.

INHERITANCE TAX — A tax assessed on the individual financial value of property and monetary assets that a beneficiary legally receives from the estate of a deceased person.

INHIBITORY — A physiological or neurological mechanism that acts to suppress, slow down, or completely prevent a specific biological response, neural transmission, or behavioural.

INSTITUTIONAL INVESTOR — A large entity, such as a pension

GLOSSARY

fund, insurance firm, or endowment, that pools massive amounts of capital to execute large-scale market transactions.

INSULIN RESISTANCE — A metabolic malfunction where the body's tissues fail to respond efficiently to the hormone insulin, forcing the pancreas to produce excess amounts to manage blood glucose levels.

INTEREST (COUPON) INCOME — Recurring, predictable payments earned by an investor for holding fixed-income instruments, calculated as a percentage of the asset's face value.

INTEREST ON RESERVE BALANCES (IORB) — The interest rate that a central bank pays to commercial banking institutions on the funds they hold on deposit within the central reserve system.

INTEREST RATE — The percentage charged by a lender to a borrower for the use of principal capital, or the rate of return earned on fixed-income investments, over a set timeline.

INTEREST RATE FUTURES — Regulated derivative contracts that oblige the transacting parties to buy or sell a financial instrument at a fixed price on a future date to speculate on or hedge against shifting interest rates.

INTEREST RISK OR INTEREST RATE RISK — The financial probability that fluctuations in macroeconomic borrowing rates will negatively impact the market price of outstanding fixed-income assets, particularly long-term bonds.

INVERSE ETFS — ETFs designed to generate returns that correspond directly to the opposite performance of a target index or asset class, to profit from falling prices.

INVESTMENT BROKER — A licensed financial professional or corporate intermediary that facilitates the buying and selling of securities on behalf of retail or institutional clients.

INVESTMENT (BROKER'S) PLATFORM — The digital infrastructure or software application provided by a brokerage firm that enables individual investors to independently execute trades and manage asset accounts.

INVESTMENT FIRM — A regulated financial company dedicated to pooling client capital to construct, manage, and optimise diversified portfolios across multiple asset classes.

INVESTMENT GRADE — The credit rating of a corporate or sovereign debt issuer possesses a low relative risk of default and a high capacity to meet financial obligations.

INVESTMENT GRADE BONDS — Fixed-income debt securities evaluated by credit agencies as high-quality instruments, with ratings of BBB- or higher from S&P's and Fitch, or Baa3 or higher from Moody's.

INVESTMENT GRADE CORPORATE BOND — A debt instrument issued by a financially stable corporation offering reliable interest payments and carrying a low default risk on its obligations.

INVESTMENT HOLDINGS — The collective array of individual financial assets, stocks, bonds, funds, or real properties currently held within an investor's portfolio.

INVESTMENT MANAGEMENT FIRM — An asset management company hired to oversee, build, and rebalance investment strategies for retail clients or institutional investors.

INVESTMENT PORTFOLIO — The combined assembly of financial investments owned by an individual or institution.

INVESTMENT TRUST — A publicly listed closed-end public company structured to pool investor capital to purchase and manage a diversified portfolio of shares in other companies.

GLOSSARY

ISCHEMIC HEART DISEASE – A cardiovascular condition involving chronic lack of sufficient oxygen delivery to the heart muscle, typically caused by narrowed coronary arteries.

JUNK BOND – A high-yield, speculative-grade debt security that carries a low credit rating and a heightened risk of defaulting on its interest or principal payments.

LARGE-CAP STOCKS – Shares of well-established, prominent public corporations that command a total market capitalisation value typically exceeding ten billion US dollars.

LBO (LEVERAGED BUYOUT) – The acquisition of a company financed primarily with borrowed funds.

LDL (LOW-DENSITY LIPOPROTEIN OR BAD) CHOLESTEROL – A type of lipid transport molecule that can deposit cholesterol inside artery walls, accelerating plaque formation and increasing risk of heart disease and stroke.

LEVERAGE – The strategic deployment of borrowed capital or debt instruments to amplify potential financial returns, or losses, of an investment strategy or corporate operation.

LIABILITIES – List of legal financial obligations, debts, loans, or mortgages that an individual or business entity is contractually required to pay back over time.

LIFE EVENT – A significant, transformative milestone or occurrence, such as marriage, retirement, a career change, or a medical crisis, that alters an individual's financial needs or personal path.

LIGAMENT - Flexible band of fibrous connective tissue that connects two or more bones.

LIQUID INVESTMENTS – Financial assets, cash equivalents, or

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securities that can be rapidly converted into spendable currency with minimal delay and negligible loss of value.

LIQUIDITY – The ease and velocity with which an investment asset can be bought or sold in the open market without causing a substantial disruption to its current price.

LONG – An investment strategy or position designed to profit from a directional drop in the market price of a security.

LONGEVITY – The capacity to survive for an extended duration, or the study of biological interventions aimed at extending the healthy duration of human life.

LONGEVITY RISK – The financial probability that an individual will outlive their accumulated retirement savings and investment assets due to a longer-than-expected lifespan.

LONGITUDINAL – An observational research methodology tracking and gathering data from the exact same group of subjects repeatedly over an extended multi-year timeframe.

MACRO – Relating to macroeconomic factors affecting an entire regional, national, or global economy.

MACRO ETFs – ETFs structured to trade or hedge broad economic themes, such as commodities, currency pairs, or national stock indices.

MAGNETIC RESONANCE IMAGING (MRI) – A non-invasive imaging technology that uses magnetic fields and radio waves to generate detailed high resolution views of internal anatomy.

MAINTENANCE FEE (COSTS) – The administrative or service charge assessed periodically by financial platforms (called **Platform Fee**), funds, or properties to cover management and operational costs.

GLOSSARY

MANAGED ETFs OR FUNDS – Actively managed ETFs or funds where human portfolio managers or algorithmic models adjust the underlying assets rather than passively tracking a fixed index.

MANAGED FUTURES – An institutional investment strategy where professionals utilise regulated futures contracts and derivatives to build diversified, multi-strategy portfolios.

MARGIN – The practice of borrowing funds from a brokerage firm to purchase financial assets, using the investor's current portfolio holdings as collateral for the loan.

MARKERS – Quantifiable biological, physiological, or chemical indicators identified through clinical testing that signal the presence of a specific condition, health trend, or biological age.

MARKET CAPITALISATION – The total market value of a public company's shares calculated by multiplying its current share price by the total number of outstanding shares.

MARKET INDEX – A standardised basket of assets such as stocks, bonds, or commodities designed to measure and reflect its price performance over time.

MARKET TIMERS – Investors or active traders who attempt to maximise profits by switching capital in or out of assets based on anticipated peaks and troughs.

MARKET TRADERS – Individuals or institutional market participants who engage in frequent, short-term transactions to capitalise on asset price fluctuations rather than holding for long-term growth.

MARKET VOLATILITY – A statistical measure tracking the

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frequency and absolute magnitude of price fluctuations that a security or market index experiences over a time period.

MEAN-REVERSION — The financial theory suggesting that asset prices, volatility levels, or economic returns eventually revert towards their long-term historical average or baseline mean.

MENISCUS — A specialised, C-shaped piece of tough fibrocartilage situated inside the knee joint that acts as a vital shock absorber between the femur and tibia bones.

MENISCUS REPAIR — A surgical intervention performed to suture or stabilise a torn meniscus cartilage inside the knee to restore joint mechanics and prevent early arthritis.

METABOLIC SYNDROME — A cluster of co-occurring medical conditions, including abdominal obesity, high blood pressure, elevated blood sugar, and abnormal cholesterol, that significantly increase the risk of heart disease.

MICRO CAP COMPANIES — Small public companies that feature a very limited total market capitalisation value, conventionally between 50 and 300 million US dollars.

MIDDLE WAY — A central philosophical concept in Buddhism advocating for a path of moderation, balance, and conscious awareness by deliberately avoiding behavioural extremes.

MIND-BODY PROBLEM — A philosophical dilemma exploring the exact nature of the relationship, interaction, and boundaries between the conscious human mind and the physical body.

MIRROR NEURONS — Specific brain cells that fire both when an individual executes a specific physical action and when they observe another person performing the exact same action.

MOMENTUM — The financial phenomenon where assets that

GLOSSARY

have recently performed well tend to continue rising in price, while poorly performing assets tend to continue declining.

MOMENTUM INVESTING — A trading strategy of buying (short-selling) assets that show strong upward (downward) price trends and exiting positions before the trend reverses.

MONETARY POLICY — The strategic actions undertaken by a nation's central bank to govern the money supply, alter interest rates, and manage credit conditions to achieve economic stability.

MONEY MARKET FUNDS — Low-risk, highly liquid mutual funds that invest in short-term debt instruments, such as Treasury bills, to preserve capital while providing modest yield.

MONEY SUPPLY — The absolute total volume of liquid monetary assets, cash, coins, and bank deposits circulating within a national economy at any given point in time.

MOOD DISORDERS — Psychological health conditions, including depression and bipolar disorder, where an individual's internal emotional state is significantly disrupted or inconsistent with circumstances.

MORTGAGE — A long-term loan secured by real estate property, where the lender retains a legal claim on the asset until the borrower completely repays the principal and interest.

MSCI (MORGAN STANLEY CAPITAL INTERNATIONAL) — Global provider of stock market indices, portfolio risk analysis tools, and governance data widely used by institutional investors to benchmark fund performance.

MTB (MYCOBACTERIUM TUBERCULOSIS) — The pathogenic bacterium responsible for causing tuberculosis infections in humans.

MUCUS — A slippery, viscous fluid secreted by mucous membranes to moisten, lubricate, and protect bodily tracts. When produced excessively in the lungs during illness, it is called phlegm, which becomes sputum once it is coughed up out of the mouth.

MULTI-LEVEL-MARKETING — A marketing strategy where independent distributors earn revenue through direct product sales and by recruiting a hierarchical network of downstream sales representatives.

MUTUAL FUND — A pooled investment vehicle that collects capital from retail investors to purchase a diversified portfolio of stocks, bonds, or other securities managed by an investment firm.

NANOMEDICINE — An advanced branch of medical science utilising molecular-scale materials and nanotechnology engineering to diagnose, treat, and monitor complex human diseases at a cellular level.

NANOTECHNOLOGY — The scientific engineering, manipulation, and structural control of matter, dealing with materials measuring between one and one hundred nanometers.

NARCISSISM — A psychological personality trait with an inflated sense of self-importance, a deep need for excessive external admiration, and significant lack of empathy.

NASDAQ — A major, automated electronic stock exchange in the US, globally renowned for listing prominent technology, communications, and fast-growing innovative corporations.

NASDAQ-100 — A market capitalisation-weighted index tracking one hundred of the largest, non-financial domestic and international public companies listed on the Nasdaq.

GLOSSARY

NET ASSETS — The absolute financial value calculated by subtracting a company's or investment fund's total liabilities from its total aggregate asset base.

NOBLE EIGHTFOLD PATH — The practical guide within Buddhist philosophy detailing the eight ethical and mental practices required to eradicate human suffering and achieve liberation.

NON-HEDGED (UNHEDGED) ETF — An ETF that allows its international asset values to fluctuate freely with shifting foreign exchange rates, exposing investors to currency risk.

NON-SMALL-CELL LUNG CANCER — The most prevalent lung cancer, encompassing several distinct cell types that grow and spread more slowly than small-cell variations.

NORMALISATION — A socio-psychological process through which harmful, abusive, or highly dysfunctional behaviours become so familiar through repeated exposure that individuals accept them as ordinary, acceptable standards.

NORMATIVE — Definitions and statements that prescribe how things *ought* or *should* be, focusing on value judgements, moral standards, and ideal outcomes rather than facts.

OBSESSIVE-COMPULSIVE DISORDER — A chronic mental health disorder marked by uncontrollable, recurring thoughts (obsessions) that drive an individual to perform repetitive ritualistic behaviors (compulsions).

OLANZAPINE — An atypical antipsychotic medication used to treat mental health conditions such as schizophrenia and acute manic episodes of bipolar disorder.

OPEN-ENDED FUNDS — Pooled investment vehicles, such as mutual funds, that do not feature a fixed number of shares,

adjusting their size dynamically as capital enters or exits.

OPEN MARKET OPERATIONS — The monetary policy tool where a central bank buys or sells government securities in the open banking system to regulate liquidity and interest rates.

OPTIONS — Derivative financial contracts granting the holder the legal right, but not the obligation, to buy or sell an asset at a fixed price within a specified timeline.

OSTEOARTHRITIS — A chronic, degenerative joint disease with progressive breakdown and erosion of the protective cartilage surrounding bone ends, leading to pain and stiffness.

OUTPERFORM — The capacity of an individual security, fund manager, or portfolio strategy to generate superior financial returns relative to a targeted market benchmark index.

OWNER-OPERATORS — Business founders, executives, or entrepreneurs who maintain a substantial ownership stake in the corporation they actively manage on a daily basis.

P/E RATIO (Price-to-Earnings) — A financial metric calculated by dividing a company's share price by its earnings per share to evaluate market valuation.

PANIC ATTACK — A sudden, intense episode of overwhelming fear or psychological distress that triggers severe physical reactions, such as rapid heartbeat and shortness of breath.

PARANOID PSYCHOSIS — A severe psychiatric state with fixed, ungrounded delusions of persecution, extreme distrust, and an impaired capacity to accurately evaluate reality.

PARAPLEGIC — A medical condition with permanent motor or sensory impairment and paralysis affecting the lower half of the body, typically caused by a spinal cord injury.

GLOSSARY

PASSIVE INVESTING — A long-term investment strategy tracking broad market indices, minimising management costs, and avoiding active trading or individual asset selection.

PATHOLOGY — The branch of medical science dedicated to the essential study, diagnosis, and structural analysis of diseases through lab examination of organs, tissues, and bodily fluids.

PENSION — A structured retirement plan designed to provide an individual with regular, predictable cash payments during their post-employment years.

PENSION — The entity or professional responsible for managing the operational execution, compliance, asset allocations, and payouts of a pension.

PENSION PROVIDER OR ADMINISTRATOR— A regulated financial institution or insurance company that creates, manages, and holds the assets of a retirement scheme on behalf of individuals or employer-sponsored plans.

PERMANENT PORTFOLIO — A passive investment asset-allocation strategy to survive all economic cycles by distributing capital equally across equities, bonds, cash, and gold.

PILES (HEMORRHOIDS) — Swollen, inflamed veins around the lower rectum or anus that cause discomfort and bleeding.

PORTFOLIO INSURANCE — A systematic risk-management technique utilising derivatives, put options, or automated stop-loss thresholds to protect an investment portfolio from severe market drops.

PORTFOLIO REBALANCING — The systematic process of buying or selling within a portfolio to bring the individual asset classes back into alignment with the original target percentages.

POSITIVE PSYCHOLOGY — A branch of psychology studying human strengths, resilience, optimal functioning, and factors that foster authentic personal happiness and fulfillment.

POTT'S DISEASE — A severe form of extra-pulmonary tuberculosis occurring when the pathogenic bacterial infection infiltrates and destroys parts of the human spine and vertebrae.

PREFRONTAL CORTEX — The anterior region of the brain's frontal lobe responsible for complex cognitive functions, executive decision-making, planning, logic, social behavior, and impulse control.

PRICE APPRECIATION — The upward shift in the nominal market value of a financial asset over time, driven by buyer demand or improved fundamentals.

PRICE DEPRECIATION — The contraction or decline in the market value of a financial asset over time.

PRICE TIME SERIES — A continuous sequence of historical data points tracking the specific market price movements of an investment asset at uniform time intervals.

PRICE-WEIGHTED INDEX — A stock market benchmark, such as DJIA, where member companies are weighted based solely on their share price instead of their market capitalisation.

PRIMARY EMOTIONS — The foundational, biologically hardwired psychological responses, such as fear, anger, joy, and sadness, that are universally experienced by humans across all cultures.

PRIVATE CREDIT — Debt financing, corporate loans, or funding solutions provided by non-bank institutional lenders to

GLOSSARY

privately held corporations outside the public bond markets.

PRIVATE DEBT – A non-publicly traded loan or credit obligation issued by private investment firms to businesses or real estate projects.

PRIVATE EQUITY – An alternative investment class consisting of capital deployed directly into private corporations, or used to acquire public entities to delist them from open stock exchanges.

PRIVATE INVESTORS – Non-institutional individuals who deploy their personal capital into financial markets, real estate, or business ventures to generate financial returns.

PROBIOTICS – Living microorganisms, usually beneficial bacteria or yeasts, consumed through fermented foods or supplements to support and improve human digestive health.

PROSTATE – A small, walnut-sized gland in the male reproductive system that surrounds the bladder neck and secretes fluid to nourish and transport sperm cells.

PSYCHOPATHY – A severe personality disorder characterised by persistent antisocial behavior, impaired empathy, diminished remorse, and bold, egotistical, or manipulative traits.

PSYCHOTHERAPY – The clinical treatment of psychological disorders, emotional distress, or mental health issues through structured dialogue and psychological methods with a trained professional.

PSYCHOTIC EPISODE – A distinct psychiatric period where an individual experiences a severe break from objective reality, often manifesting as hallucinations, delusions, or disorganised thinking.

PUBLIC MARKETS — Highly regulated financial platforms and open exchanges where institutional and retail investors freely trade standardised securities like shares and public bonds.

PULMONARY TUBERCULOSIS — A contagious, chronic bacterial infection primarily affecting the lungs, caused by *Mycobacterium tuberculosis*, which triggers severe coughing, chest pain, and fatigue.

PUT / PUTS — An options contract giving the owner the legal right, but not the commitment, to sell a designated asset at a fixed strike price before expiration.

QUALITATIVE — An analytical approach focused on assessing non-numerical traits, subjective values, business management quality, and descriptive characteristics rather than statistical data.

QUANTITATIVE — An analytical methodology relying strictly on mathematical models, numerical data measurements, statistical computations, and hard computational analysis.

QUANTS — Mathematical experts and data specialists who engineer complex algorithmic models to identify profitable trading opportunities and manage risks in investment firms.

QUANTUM — The smallest discrete, indivisible unit of any physical entity or energy described within subatomic physics and quantum mechanics.

RAR (RISK-ADJUSTED RETURN) — A metric tracking the profitability of an investment relative to the risk incurred to achieve it.

REITS (REAL ESTATE INVESTMENT TRUSTS) — Corporations that own, operate, or finance income-generating real estate,

GLOSSARY

allowing individuals to invest in property portfolios.

RESISTANCE BANDS – Elastic, flexible workout loops or straps utilised in physical training to supply progressive tension against muscles to improve strength and core stability.

REWARD-RISK PROFILE – The quantitative and qualitative evaluation of an investment that weighs its potential return against its inherent level of risk.

S&P (Standard & Poor's) – A major global financial services corporation publishing highly utilised stock market indices and conducting corporate credit rating evaluations.

S&P 500 – A market-capitalisation-weighted stock index tracking the market performance of 500 of the largest publicly traded corporations listed on US exchanges.

SATURATED FAT – A dietary fat typically solid at room temperature, sourced from animals or tropical plants, characterised by carbon chains bonded with hydrogen atoms.

SATURATED OIL – Highly stable lipid compounds or processed fats that have reached chemical saturation, maximising their resistance to oxidation while altering their nutritional impact on human LDL cholesterol levels.

SCHIZOPHRENIA – A severe, chronic psychiatric disorder characterised by altered perceptions of reality, structural cognitive impairments, emotional flatness, delusions, and auditory or visual hallucinations.

SCLEROSIS – A pathological medical condition with abnormal hardening of bodily tissues, blood vessels, or neurological pathways following chronic inflammation or scarring.

SCREENERS – Digital filtering applications used by investors to

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scan the market and isolate specific securities based on targeted financial, technical, or fundamental metrics.

SD (STANDARD DEVIATION) — The mathematical measure used in finance to track the absolute historical volatility and dispersion of an asset's returns.

SEC (The Securities and Exchange Commission) — The primary independent federal agency tasked with regulating securities markets and protecting public investors in the US.

SECTIONING — The formal, involuntary admission and legal detention of an individual in a psychiatric facility under mental health laws for urgent assessment or treatment.

SECTOR — A broad segment of the economy or stock market encompassing public companies that share comparable business models, activities, or products, such as technology.

SECURITIES — Tradable financial assets or instruments holding monetary value, categorised broadly into equity shares, fixed-income debt, and derivative contracts.

SECURITISATION — The financial process of pooling various illiquid debts, such as mortgages or auto loans, and restructuring them into marketable, interest-bearing securities for investors.

SENTIMENT INDICATOR — A psychological market metric designed to gauge the overarching mood, bullishness, or bearishness of investors regarding future price movements.

SEPSIS — A life-threatening medical emergency caused by the body's overwhelming, systemic inflammatory response to an infection, leading to rapid organ failure.

SEQUENCING RISK — The financial risk where the timing of

GLOSSARY

market downturns during withdrawals severely diminishes the long-term longevity of an investment portfolio.

SERUM — The clear, fluid component of blood plasma remaining after coagulation factors and blood cells are fully removed during medical laboratory processing.

SHAREHOLDERS — Individuals, corporations, or institutional entities that legally own fractional shares of equity in a public or private company.

SHARES — Individual units of corporate ownership that entitle the holder to proportional voting rights and a direct claim on any distributed residual profits.

SHARPE RATIO — A financial metric tracking investment efficiency by dividing an asset's excess returns above the risk-free rate by its annualised standard deviation.

SHORT — An investment strategy or position designed to profit from a directional drop in the market price of a security.

SHORT DURATION — A characteristic of fixed-income assets meaning they possess minimal price sensitivity to interest rate movements due to their near-term maturity timelines.

SHORT DURATION CORPORATE BOND — A corporate debt security with a maturity date typically under three years, providing steady yields with low interest rate sensitivity.

SHORTING — The transactional practice of borrowing a security from a broker to sell it openly, intending to repurchase it later at a cheaper price.

SHORT POSITION — A market standing where an investor has net sold borrowed assets, incurring financial profits if valuations fall and losses if the market rises.

SMALL, MID, LARGE CAP – Classifications of public corporations based on their absolute market capitalisation value, sorting them into small, medium, or large enterprise scales.

SMART BETA – A rules-based investment strategy that deviates from classic market-cap weighting by utilising quantitative factors like volatility, value, or momentum to build indices.

SORTINO RATIO – A financial risk-metric that evaluates an asset's returns relative only to its downside volatility, ignoring positive upward price variations to refine risk assessments.

SPDR (STANDARD & POOR'S DEPOSITARY RECEIPTS) – A prominent brand of ETFs managed by State Street Global Advisors that track varied market benchmarks.

SPECULATIVE GRADE BONDS – High-yield debt instruments issued by entities with low credit creditworthiness, with an elevated risk of default alongside premium interest payouts.

STATIN – A class of prescription medications for lowering blood cholesterol levels by blocking the specific hepatic enzyme responsible for lipid production.

STATUTORY RETIREMENT AGE – The legally mandated age set by national governments where citizens become officially entitled to claim full state pension benefits.

STEM CELL RESEARCH – The scientific investigation of undifferentiated biological cells to explore their capacities to transform into specialised tissues for medical therapeutics.

STEM CELL – Primitive, unspecialised human cells capable of continuous self-renewal and differentiation into diverse functional cell types, such as muscle or neural tissue.

STEM CELL THERAPY – An advanced regenerative medicine

GLOSSARY

treatment deploying undifferentiated cells to repair, restore, or replace diseased, damaged, or failing bodily tissues.

STENT — A tiny, expandable mesh tube surgically inserted into a narrowed artery or biological duct to keep the pathway open and maintain fluid flow.

STOCK EXCHANGE — A structured, centralised marketplace where buyers and sellers execute trades of publicly listed corporate equities and other financial instruments.

STOCK MARKET — The decentralised network of exchanges and over-the-counter platforms where equity shares of publicly owned enterprises are issued, bought, and sold.

STOCK PICKING — An active investment approach focused on analysing and choosing specific corporate equities to outperform broad market index benchmarks.

STOIC — Relating to Stoicism, a school of philosophy asserting that true wisdom and peace of mind are achieved by mastering one's emotions and focusing only on what is within one's control.

STOICISM — An ancient Hellenistic philosophy emphasising the development of virtue, emotional resilience, and self-mastery by focusing only on what is within one's control.

STOP-LOSSES — Automated risk management trade orders placed with a brokerage platform to automatically liquidate an asset if its market valuation drops to a specified floor price.

STRIKE PRICE — The contractually locked price at which an options owner can legally buy or sell the underlying financial instrument prior to contract expiration.

STROKE — A medical emergency triggered when the blood

supply to a region of the brain is suddenly interrupted by a blocked artery or a ruptured blood vessel, depriving brain tissue of oxygen and nutrients.

SUB-INVESTMENT GRADE BONDS – Fixed-income securities, commonly called high-yield or junk bonds, rated below investment grade due to higher default risk, offering elevated interest rates to attract risk-tolerant capital.

SUBSTANCE ABUSE – A problematic behavioral pattern involving the harmful misuse of psychoactive compounds, medications, or alcohol, leading to clinical impairment.

SUPPLEMENT – An orally consumed product added to an individual's diet, containing concentrated nutrients, vitamins, minerals, or herbs to improve nutritional intake.

SURVIVOUR'S OR SURVIVOURSHIP BIAS – A cognitive flaw or logical error where conclusions are drawn based solely on successful outcomes or survivors of a selection process, overlooking the failures that are no longer visible.

SWAPS – Derivative agreements where two institutional parties contractually agree to exchange financial cash flows, such as swapping floating interest rates for fixed rates.

SYNAPTIC PRUNING – A natural neurological process where the brain systematically eliminates weak, unused neural pathways to optimise neural networks.

TAIL RISK – The probability of experiencing an extreme, catastrophic investment loss that falls far outside standard statistical predictions on a normal distribution curve.

TANGIBLE ASSETS – Physical, concrete properties holding clear economic value, including real estate, machinery, precious metals, equipment, and raw material inventories.

GLOSSARY

TAX WRAPPER — A legally defined financial structure, such as an ISA or 401(k), designed to shield an individual's investment growth and dividends from government taxation.

TECHNICAL ANALYSIS — An asset valuation methodology for predicting future price movements by studying historical market data, chart patterns, volume, and momentum trends.

TECHNICAL ANALYSIS INDICATOR — A mathematical calculation based on historical asset prices or volume metrics plotted onto charts to assist traders in identifying market trends.

TECHNICALS — A collective term for the price chart data, trading volumes, and statistical indicators used to assess market supply and demand dynamics independently of company fundamentals.

THEORY OF MIND — A psychological cognitive capacity tracking an individual's ability to attribute distinct mental states, beliefs, and desires to themselves and others.

THERAPIST — A licensed qualified professional specialising in administering mental health counseling, physical rehabilitation, or psychological treatment to patients.

THERAPY — A structured, evidence-based course of medical, physical, or psychological treatment engineered to cure an illness, alleviate pain, or rehabilitate an individual.

THINK-ACT-FEEL MODEL — A core cognitive behavioral framework mapping how an individual's initial perceptions directly dictate their physical actions and emotional states.

TICKER — A unique sequence of letters for a publicly traded security to identify it on a stock exchange or digital platform.

TIME SERIES — A sequential arrangement of quantitative data

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observations recorded at uniform time intervals, used extensively to analyse historical market patterns.

TRADER – A market participant who buys and sells financial instruments to profit from short-term price movements.

TRANS FATTY ACIDS – Harmful, chemically altered unsaturated fats produced through industrial partial hydrogenation, heavily linked to arterial inflammation and elevated cardiovascular risks.

TREASURIES – Government-backed debt securities issued directly by the US Department of the Treasury, globally regarded as benchmark risk-free financial instruments.

TREASURY – The centralised financial department of a sovereign nation responsible for managing state revenues, issuing national currencies, and controlling public debt.

TREASURY BILLS (T-BILLS) – Short-term US debt obligations with maturities spanning from a few days up to one year, sold at a discount without regular coupon payments.

TREASURY NOTES (T-NOTES) – Fixed-income US debt securities with intermediate maturities spanning from one to ten years, providing semi-annual interest distributions to investors.

TREASURY BONDS (T-BONDS) – Fixed-income sovereign debt securities with long-term maturity structures extending beyond ten years, providing semi-annual interest distributions to bondholders.

TREND FOLLOWING – A systematic trading strategy to capture extended market moves by buying assets with upward and shorting assets with downward price momentum.

TRIN INDEX (ARM INDEX) – A technical trading indicator that

GLOSSARY

measures the ratio of advancing to declining stocks relative to trading volume to assess market strength.

TUBERCULOSIS – A serious, infectious bacterial disease primarily targeting the lungs, spreading through airborne particles, requiring extended multi-drug clinical treatment.

TURMERIC – A vibrant, golden-yellow spice derived from the root of the *Curcuma longa* plant, utilised for curcumin, its primary anti-inflammatory and antioxidant compound.

TYPE 2 DIABETES – A chronic metabolic disorder defined by systemic insulin resistance and impaired insulin production, resulting in chronically elevated blood sugar levels.

UCITS (UNDERTAKINGS FOR COLLECTIVE INVESTMENT IN TRANSFERABLE SECURITIES) – A European regulatory framework allowing retail investment funds to operate and be marketed freely across EEA member nations.

ULTRAHIGH NET WORTH SEGMENT – A wealth classification tier encompassing private individuals who hold 30 million US dollars or more in investable liquid assets.

ULTRASHORT BONDS – Fixed-income securities or diversified mutual funds holding corporate or sovereign debt instruments with maturity timelines strictly under one year.

ULTRASOUND – A non-invasive diagnostic imaging technique deploying high-frequency sound waves to visualise internal organs and physiological structures in real time.

UNIT TRUSTS – An open-ended, pooled investment structure where client funds are managed collectively by a professional team under a defined trust deed framework.

UNSATURATED FATS – Dietary lipids typically liquid at room

LEARN INVISIBILITY, IMMORTALITY AND FLYING

temperature and sourced from plants or fish, characterised by chemical structures possessing one or more double bonds.

VALUE INVESTING – An investment strategy focused on buying fundamentally sound companies trading at a discount to their intrinsic value, then waiting for the market to adjust.

VALUE STOCKS – Corporate shares currently trading at depressed valuations relative to their core earnings, cash flows, and book values, offering high margins of safety.

VASCULAR DEMENTIA – A progressive decline in cognitive function triggered by impaired blood circulation, localised blockages, or minor strokes that damage critical brain tissues.

VENTURE CAPITAL – A subset of private equity focused on providing early-stage financing to startup companies demonstrating long-term growth potential.

VIRTUE – A foundational concept in classical philosophy representing moral excellence, ethical integrity, and the habitual practice of doing what is right and balanced.

VIRUS - A non-living, microscopic, acellular infectious agent that requires a biological host to survive and multiply.

VIX (THE CHICAGO BOARD OPTIONS EXCHANGE (CBOE) VOLATILITY INDEX) – A real-time market gauge tracking the expected 30-day price volatility of the S&P 500.

VOLATILITY – A statistical calculation tracking the frequency and absolute magnitude of price fluctuations an investment experiences over a designated timeline.

VOLATILITY INDEX – A standardised benchmark tracking option pricing data to calculate the market's collective projection of forward-looking price stability or risk, such as the CBOE

GLOSSARY

Volatility Index (VIX).

WEIGHTED AVERAGE YIELD TO MATURITY (YTM) — The consolidated, proportional return expected on a bond portfolio if every constituent debt security is held until its maturity date.

WITHHOLDING TAX — A government levy deducted directly at the source from dividend or interest income payments before the net capital reaches the investor.

YIELD — The annual income generated by an investment option, expressed as a clean percentage relative to the asset's current market valuation or purchase price.

YIELD CURVE — A chart plotting the interest rates of comparable bonds across staggered maturity dates, showing the relationship between borrowing timelines and yields.

YIELD CURVE INVERSION — An uncommon economic phenomenon where short-term interest rates surpass long-term yields, historically serving as a reliable warning indicator for upcoming recessions.

YIELD SPREAD — The mathematical difference in interest rates between two distinct fixed-income securities or asset classes possessing identical maturity timelines but varying risks.

YTM (YIELD TO MATURITY) — The total internal rate of return expected on a bond if the investor maintains ownership until the maturity date and reinvests all coupons at that same rate.

ZERO-SUM GAME — A mathematical and strategic scenario where the net gains achieved by one participant are perfectly balanced by corresponding losses from other participants.



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