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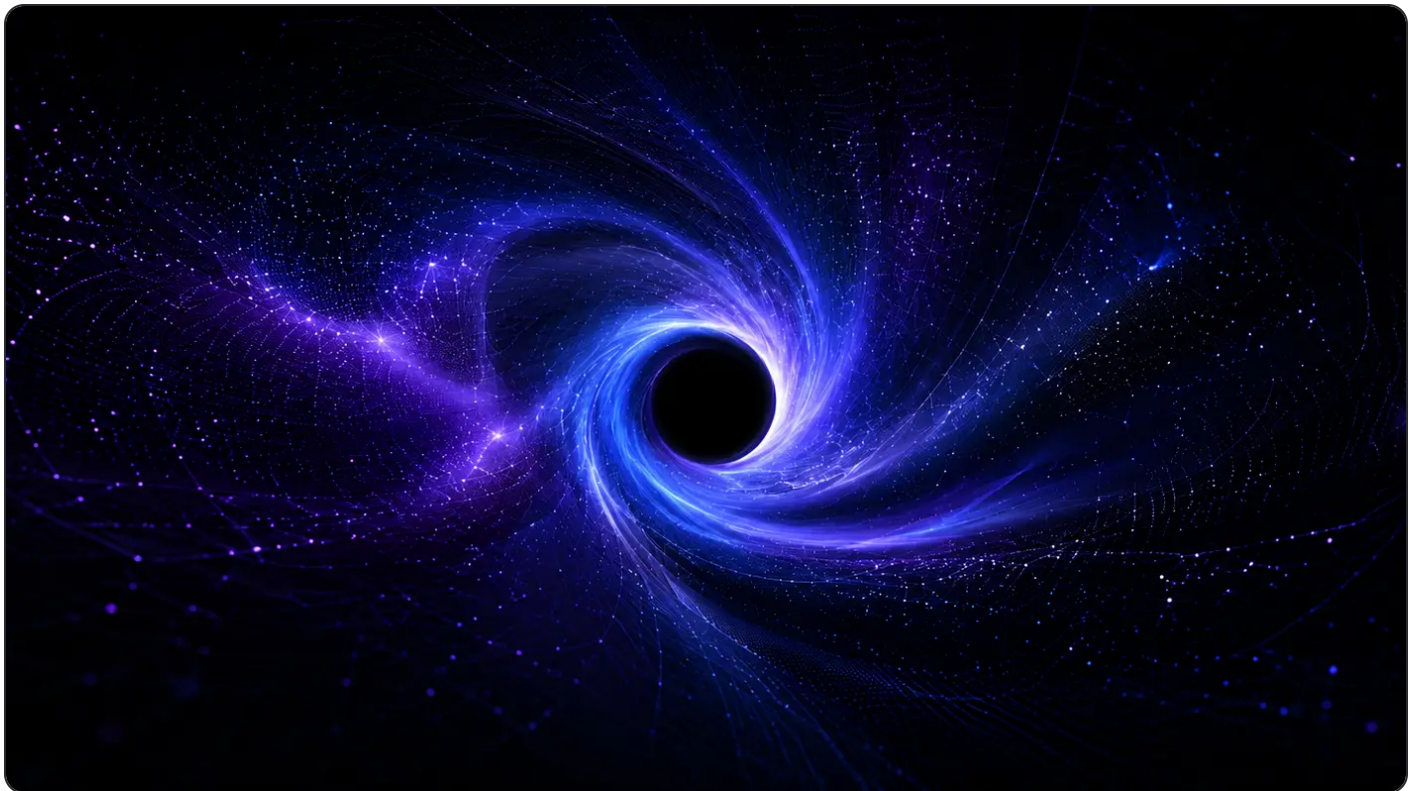
Co-Invest and the Singularity of Capitalism

Introducing Co-Invest, the first way to trade directly through ChatGPT and Claude, and a step toward intelligence-augmented capital allocation.



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Today, I am excited to introduce **Co-Invest**, the first way to trade directly through ChatGPT and Claude.

Capitalism is a machine for deciding what should exist.



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Every company, every technology, every drug, every data center, every breakthrough begins with the same question: should capital flow here?

That question is the core function of capitalism. Capital allocation decides which founders get backed, which ideas become real, which risks are worth taking, and which dreams receive society's scarce resources.

Human-Limited Capital Allocation

For most of history, capital has been allocated by humans.

This has produced miracles. It has also produced madness.

People are not perfect allocators. We chase returns after they have already happened. We panic at bottoms and celebrate at tops. We mistake stories for truth, charisma for competence, and price movement for validation.

In high school, I was struck by the idea of rational ignorance: because humans have limited time and limited ability to process information, it can be rational not to know things. The cost of becoming informed is sometimes higher than the benefit. Ignorance is not always a failure of intelligence. Sometimes it is a consequence of cognitive limitations.

I hated that idea. I was a math prodigy who craved perfect rationality. The notion that stupidity could be produced by the system, not merely tolerated by it, felt like surrender.

As I grew older, I saw how expensive that ignorance was.

Asymmetric Information

Finance, at its root, is about asymmetric information. One side of every transaction knows something the other side does not.



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An influencer pumps a stock to his followers, then dumps his own shares at the top. A scammer convinces a retiree to wire away her life savings. A brokerage auctions off the right to bet against you. A market maker pays for the right to see your order before it fills.

Some of this is illegal. Some of it is legal. But every example has the same shape: wealth flowing from the less sophisticated to the more sophisticated. Modern finance is very good at making that happen.

A New Possibility

A new possibility has emerged.

Today, Liquid announces Co-Invest: a way for ordinary people to harness superintelligence to manage their assets.

Co-Invest is not just another financial product. It marks a shift from human-limited capital allocation to intelligence-augmented capital allocation. For the first time, everyone has access to the same depth of reasoning.

A person using Co-Invest can ask better questions. What do I own? Why do I own it? What risks am I taking? Where am I being emotional? Where is the market offering opportunity, and where is it simply selling me a story?

That is the beginning of a profound change.

Historically, capital has flowed according to human psychology, and so we get bubbles, crashes, frauds. Bubbles because people extrapolate. Crashes because people panic. Scams because trust scales faster than verification.

What happens when human irrationality becomes less central to the allocation process?



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When every person has an always-on analytical partner? When capital flows less toward the loudest story and more toward the best risk-adjusted opportunity?

That is the singularity of capitalism.

The Singularity of Capitalism

The word singularity is borrowed from cosmology. At the center of every black hole sits a singularity: a point of infinite density where the known laws of physics dissolve. It has two defining properties. First: once you cross the event horizon, you cannot turn back. Second: from outside, no one can see what is beyond. The only way to know is to fall in.

Both properties apply here. We are crossing the event horizon now. Once intelligence is woven into how ordinary people allocate capital, there is no returning to the era of overwhelmed humans deciding alone. And we cannot fully see the world on the other side until we are inside it, until billions of people are making financial decisions with superintelligence at their side.

This does not mean risk disappears. AI can inherit bad assumptions, optimize for the wrong goals, create new fragilities. But it changes the default.

For most of history, ordinary people were asked to participate in capitalism with inadequate tools. The burden was unreasonable. The result was predictable.

Co-Invest is a bet that this era is ending.

It is a bet that ordinary people become extraordinary allocators when paired with extraordinary intelligence. That the future of finance is not defined by access to the most exclusive human experts, but by access to the best reasoning systems. That capital allocation, capitalism's most important function, can become less irrational, less extractive, more aligned with human flourishing.

Capitalism will always be a system for choosing what deserves resources.

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The question is whether those choices are made by overwhelmed humans, captured by fear, greed, and ignorance, or by humans augmented with intelligence powerful enough to see more clearly.

That is the promise of Co-Invest.

Not just better investing.

Better capitalism.

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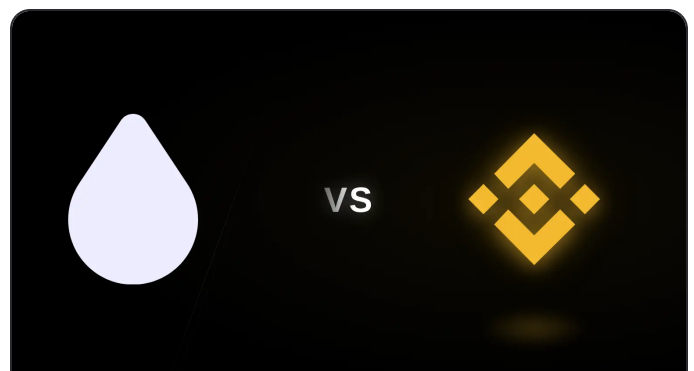
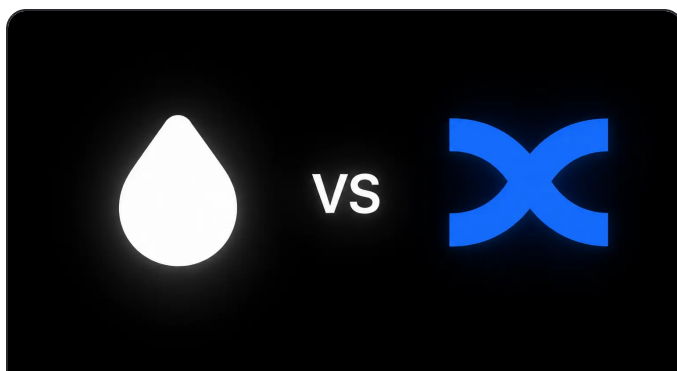
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Franklyn Wang is the founder and CEO of Liquid. He writes about market structure, capital allocation, and the intersection of AI and finance.

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