Stock benefit blocks

How benefit blocks and increments work, active and passive benefits, dividends, and how to value a block.

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Introduction

Holding enough shares in a stock earns its benefit block: money, items, energy, points or a permanent perk. Benefit blocks are one of the main ways players turn a fortune into steady income or permanent advantages.

How it works

Two kinds of benefit.

- **Active** benefits pay a dividend every 7 or 31 days, such as 100 points (PTS), 100 energy (MCS), a Feathery Hotel Coupon (FHG) or cash (for example $50,000,000 every 31 days from TSB).
- **Passive** benefits are perks that switch on after you have held the shares for 7 days, such as free education (IST), 10% shorter courses (WSU) or a 10% bank interest bonus (TCI).

Increments. Active benefits can be held more than once. Each extra increment needs twice the shares of the one before: if one block is B shares, two need 3B in total, three need 7B, and so on. Each increment adds one more payout per period. Only MCS is capped, at 10 increments (1,000 energy).

Payout timing. Buying more increments during a period does not reset it: the next payout comes on the original schedule, then the larger payout starts. Dividends cannot be stored; one must be collected before the next can start building.

A few examples from the official summary table (all 35 stocks are listed on the wiki):

Stock	Shares for one block	Benefit
PTS (PointLess)	10,000,000	100 points every 7 days
MCS (Mc Smoogle Corp)	350,000	100 energy every 7 days
CBD (Herbal Releaf Co.)	350,000	50 nerve every 7 days
FHG (Feathery Hotels Group)	2,000,000	Feathery Hotel Coupon every 7 days
TSB (Torn & Shanghai Banking)	3,000,000	$50,000,000 every 31 days
IST (International School TC)	100,000	Free education courses (passive)
WLT (Wind Lines Travel)	9,000,000	Private jet travel (passive)

Step by step

1. Choose a benefit you will actually use.
2. Look up the shares needed and today's price.

3. Value the payout: cash is simple; for items, use what the item would sell for.
4. Work out the yearly return with the Stock benefit block returns calculator.
5. Buy, then collect each dividend promptly so the next one starts building.

Examples

- Three increments of FHG need 2 + 4 + 8 = 14,000,000 shares and pay three coupons every 7 days.
- A player who forgets to collect a dividend for a week loses that week of progress towards the next.

Advanced tips

- The return on each extra increment halves, because it costs twice as many shares for the same payout. The calculator shows the return of the next increment on its own.
- Passive blocks are permanent perks rather than income; value them by what they save you.

Common mistakes

- **Buying increments without checking the halving return.**
- **Not collecting dividends,** which pauses progress.
- **Selling below the block size** and losing the benefit.

Sources

Torn wiki: Stock Market: https://wiki.torn.com/wiki/Stock_Market, retrieved 2026-11-23

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