

9:00 AM 24 September 2021 CONFIDENTIAL

Kindly permit me to introduce myself and IPC Co-Op to you.

I am George Wm. Beard, the Founder & CFO of IPC Co-Op, a Nevada cooperative. I would love to discuss with you how our International Purchasing Co-Op could collaborate and or use and create synergies for this new project. We are looking for strong and committed partners for all or some steps of the roadmap.

I propose that we start with an exploratory online meeting to get to know each other and be able to exchange points of view in more detail.

Personally, I have taken an Oath of Poverty and, at age 83, am volunteering after authoring "*Quantum Leap*" (see <https://www.IPC.coop>). Accordingly, IPC Co-Op, Nevada has \$500 or less.

Best regards,

George Beard

CFO, IPC Co-Op

LinkedIn

Skype: let.george.do.it

1-305-735-3827 cell: 646-247-7895 Signal

Note: This is not an offer of any sort nor am I a "*professional*".

GILT-EDGED HIGH-YIELD BOND™

Introduction

George Wm. Beard is CFO of IPC Co-Op, a Nevada-based International Purchasing Cooperative.

George Beard is chief instigator and founder of an international cooperative (<https://www.IPC.coop> web site) federation of Household Buying Power Associations (HBPA).

Consumer cooperatives, the first of these federations of non-profit HBPA's, will be in Canada and the USA (with Puerto Rico to be the federations' home office).

Initially there will be offerings of \$75 million per HBPA under SEC Regulation A, Tier 2. Thirty total Offerings of bonds every 12 months for 30 such co-ops would constitute an annual market of \$2.25 billion of Beard's trademarked GILT-EDGED HIGH-YIELD BOND™ for a separately-run \$10Bn "patient capital pool" by 2025.

The *GILT-EDGED HIGH-YIELD BOND™*, the first novel bond in a millennium, is backed by gold mines' sinking funds comprised of *Stable Gold Collateral® (SGC®)* in bullion banks and insured. That stabilized gold underpinning, when combined with optional USDX support for the bonds, is more solid than the U.S. dollar's backing was in 1944.

It was back in 1944 that the International Monetary Fund, at a meeting in Bretton Woods, NH, established the global gold standard. The IMF was created to rebuild the global monetary system from the collapse of monetary exchanges and many governments following the Second World War.

The IMF agreement confirmed the price of gold as established by then President Roosevelt in 1933, and gold became the foundation of the first International Monetary System established by international agreements. In 1944, gold was the 'glue' that held that monetary system of exchange rates together.

Out of necessity, 27 years later in 1974, the U.S. scrapped the US Dollar's being backed by real gold. No longer does any country issue currency backed by gold.

Municipalities (NPOs) issue 30-year, offerings of zero-coupon "MUNI" bonds but they are not backed by gold. Although municipal bonds currently have tax-favorable status, that is tenuous. USDX (https://en.wikipedia.org/wiki/U.S._Dollar_Index) indexing is not available in any Muni at present. Furthermore, MUNIs yield far less.

Your \$10.00 investment for a bond octupling in 30 years; a zero coupon bond paying 8.6733% annual interest* can be thought of as having two parts, i.e. \$4 + \$6.

Even if the annual return on the other \$6 turns out to be 0 (zero) instead of the target 8.67%, the \$4 portion of your \$10 which is backed by insured gold in a 30 year "sinking fund" would still octuple to \$32 - assuring you of an overall annual **4.76%** return (plus any appreciation of the USDX vs. USD) on your entire \$10 investment.

In other words, an annual yield of 4.76% (or even better thanks to USDX) is in reality pegged to stabilized and insured stabilized gold bullion. There is always the upside 8.67% annual yield promised on the entire \$10 (USD) reaching an \$80 "face value" at the end of 30 years - an eight-fold increase at maturity, optionally denominated in USDX.

Participating consumer cooperatives are now able to finance vibrant startups and Members may discuss net returns with tax and trust professionals.

Note: at no time is there a direct purchase of gold of any sort, or any exchange for gold. GILT-EDGED HIGH-YIELD BOND™ holders do not own gold mines, or gold of any sort.

There is risk with any investment and you could lose some or all of your money. We could say there is no market risk, no wars, acts of god on fees and no service charge, but this may not to be true. Furthermore, there need not be any "imputed" annual tax on the 8.67% increase in value of a household's bond IF it is held by a 3rd party. Typically, State pension funds are exempt from "imputed" annual tax. Other not-for-profit, trusts, non-financial participants may likewise not be subject to U.S. FATCA.

Consult a tax professional for tax advice.

We hold that, under U.S. SEC Regulation A, any U.S. household (*"any sane adult"*) may buy directly from an issuer Certified by IPC Co-Op or by a Special Purpose Entity (SPE) controlled by George Beard, a GILT-EDGED HIGH-YIELD BOND™. That is, buy issuances directly to the consumer from the company rather than from a broker-dealer. Such issuances are called Direct Public Offerings (DPO).

GILT-EDGED HIGH-YIELD BOND™

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*

Number of Periods (N)

Starting Amount

Interest Rate (I/Y)

Periodic Deposit (PMT) /period

PMT made at the beginning end of each compound period

Calculate 

Results

Future Value: \$80.00

PV (Present Value)	\$10.00
N (Number of Periods)	25.000
I/Y (Interest Rate)	8.673
PMT (Periodic Deposit)	\$0.00
Starting Amount	\$10.00
Total Periodic Deposits	\$0.00
Total Interest	\$70.00

