



IPC Co-Op

**GILT-EDGED HIGH-YIELD BOND™**

with **SGC™**

*Stable Gold Collateral*

# WHY ARE THESE “GILT-EDGED”

- All *SGC*<sup>™</sup> bonds yield 8.8% **COMPOUND** annual interest, including the 40% (the \$40 out of every \$100) collateral portion set aside in *Stable Gold Collateral* (*SGC*<sup>™</sup>) gold bars deposited in insured bullion banks.
- That’s unique security.
- Add to that; *SGC*<sup>™</sup> bond-issuing *Consumer Cooperatives* that provide member households with global online *buying power* are very unlikely to fail in the first place.

# Where The Gold Is Now



# WHY ARE THESE “HIGH YIELD”?

- Historically, 8.8% *compound* annual yield is very “*high*” – four times higher than 8.8% *simple interest* would be.
- Compare *simple rates* in the *Markets* section of the WSJ.
- Even if the coop were to default on the 60% portion, the yield on the 40% backed by *Stable Gold Collateral SGC™* in an insured gold bullion bank would nevertheless be “*high*” at 4% compound interest.
- At \$15 for each bond, an investment of just \$150 buys ten bonds yielding 8.8% compound interest while \$60 of that \$150 goes straight into bullion bank gold collateral.

# WHAT ABOUT THE TAX BITE?

- Select Nevada and Wyoming *trust lawyers* are tax experts.
- U.S. State Teachers' pension funds are exempt.
- Many institutional investors are exempt.
- Investors certainly should seek expert advice.
- IPC Co-Op is a Nevada NPO (non-profit organization),  
<https://www.IPC.coop>
- SEC CIK: 0001881991
- Generally, *cooperatives* including Consumer Coops are NPOs.

# IS THERE AN ESCROW AGENT?

- Yes, when you purchase one or more of these SGC™ bonds via an online crowdfunding platform.

# CAN I TRADE SGC BONDS?

- The Merj Exchange, a global resource, has sent IPC Co-Op an *Engagement Letter*. SGC™ bonds will trade worldwide after an initial one-year holding period.
- U.S. SEC *Crowdfunding rules* require that investors hold their securities investments for 12 months.

# OUR CHALLENGE

- SGC™ bonds, having a \$100 par value, rise in 30 years to \$1,255.64 at full maturity - **a multiple of more than twelvefold.**
- See *Balance Accumulation* graph below.
- IPC Co-Op offers a **\$10,000 prize** (and a Notice on this Crowdfunding site) to the first person who can identify a safe individual bond with a higher multiple.
- Note: U.S. residents of CA, CO, FL, GA, IL, MA, NY, NC and TX should first contact the office of their Secretary of State.



HAS HOLDING GOLD BULLION FOR 30 YEARS COMPARED WELL TO "TWELVE FOLD"?

## 30 Year Gold Price History in Swiss Swiss Francs per Ounce



(before storage expenses)

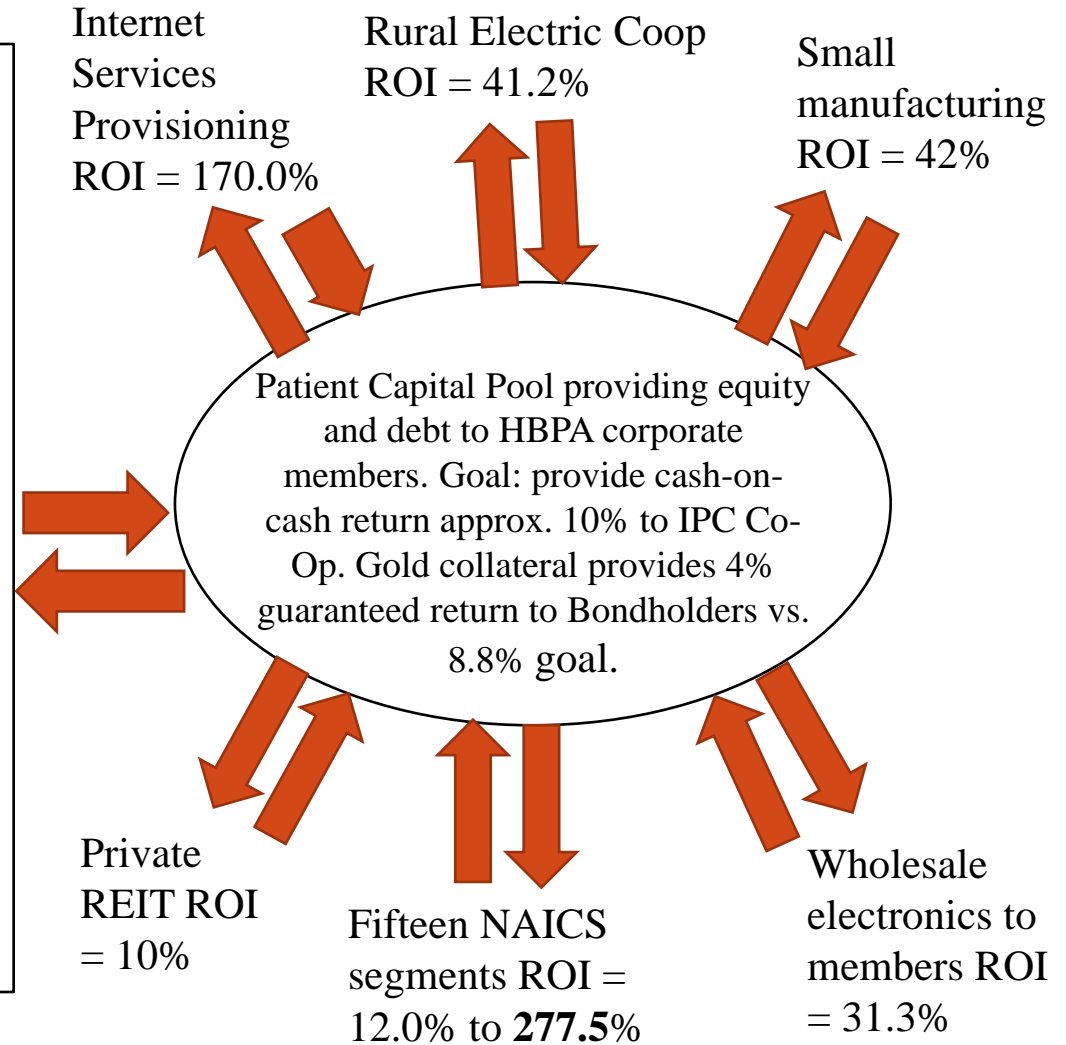
# IPC Co-Op Funds Flow Diagram: \$100+ Billion Patient Capital Pool

Crowdfunding bonds providing \$100,000 initial capitalization pay legal fees for structuring IPC Co-op under IRS 990 rules.

Direct marketing of Bonds to Pension Funds, & Institutions.

DPOs: Bonds will be made available for purchase by Consumer Coop's household members.

**IPC Co-Op**, a Nevada non-profit cooperative. Issuer of **8.8%**, 30 year, zero-coupon **\$100 SGC™ Gilt-Edged High-Yield Bond™** **\$1255.64 face value** (par). Sinking fund comprised of gold bullion. IPC to sponsor federations of **Household Buying Power Associations** (HBPA) consumer cooperatives' *Patient Capital Pool*. **SGC™ Bonds**, available in amounts \$10 and above.



**Patient Capital Pool is an investment vehicle managed by IPC Co-op Fund Managers for the benefit of HBPA Consumer Cooperative Members. Members are employees of IPC Co-op affiliated HBPA Corporate Members.**

## **IPC Co-Op Advantage #1: distributes wealth to inventors and HPBA members**

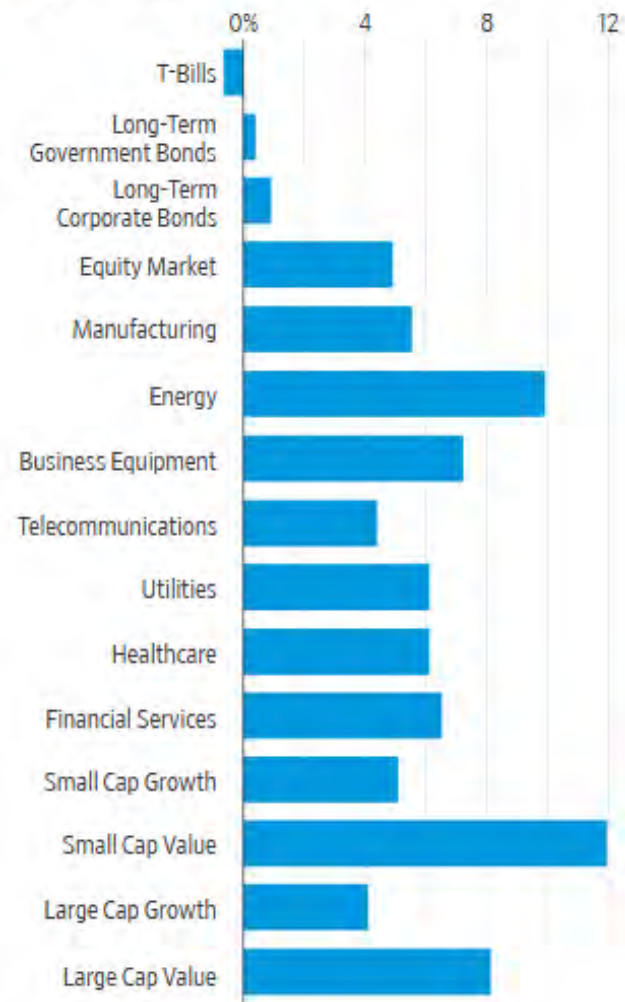
- Due Diligence Labs accelerate vetted technology businesses via Reg A+; and puts inventors in cat bird seat, holding Founders' lead investor position as HBPA corporate members through and to liquidity event.
- Founders gain *full* access to *The Beacon Model* ventures that utilize a Reg. A+ IPO.
- Enables HPBA member households “*first look*” to consider equity participation in hundreds of new Reg A+ IPOs per year.
- Also enables HBPA members to share wealth derived inside *Patient Capital Pool* which is capped at 8.8% return, while providing approx. 1.2% back to IPC Co-Op as operating capital to manage programs (see IRS 990 rules for non-profit).

## **IPC Co-Op Advantage #2: capture technology premium and mitigate risk**

- Rochester, NY DDLab (due diligence lab): industrial materials, technology and a Rochester, MN due diligence lab: healthcare systems integration & medical devices
- Land Grant University due diligence labs # n: new IPC Co-Op ngo creates JV with USDA for tech transfer offices in all 50 US states
- *Patient Capital Pool Fund Manager* structures and organizes debt finance for placement onto Balance Sheets of HBPA corporate members; shares detail on *The Beacon Model* with executive team of HBPA corporate members to optimize ROI
- Meanwhile the **SGC** (Stable Gold Collateral) **GILT-EDGED HIGH-YIELD BOND**™ bullion accumulation program ensures 4% minimum ROI to all investors.

# SGC bonds' 8.8% “compound” yield is high since inflation is unpredictable.

Average real returns in years with high inflation



Note: Data for years from 1927-2020 in which inflation was above the median

Source: Dimensional Fund Advisors

Over the period 1992 to 2021, the S&P 500 posted an average annualized return of 8.1% **SIMPLE** adjusted for inflation. DFA

## Face Amount Calculation:

Bond with \$100 par value at full maturity is \$1,255.64

Each HBPA consumer coop member may buy IPC Co-Op authorized **SGC™ Gilt-Edged High-Yield Bond**™ bonds directly or on the open market. Investment of this type represents a co-investment side-by-side with large institutions in IPC Co-Op-managed *Patient Capital Pool*. Co-investment in a *Patient Capital Pool* is designed for tax deferred investment purposes for consumers and is tax exempt for certain institutional investors.

NOTE: directly issued bonds, including crowdfunding issued bonds are freely tradable worldwide, **but only after 1 year.**

Calculator.net

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## Investment Calculator

The Investment Calculator can be used to calculate a specific parameter for an investment plan. The tabs represent the desired parameter to be found. For example, to calculate the return rate needed to reach an investment goal with particular inputs, click the 'Return Rate' tab.

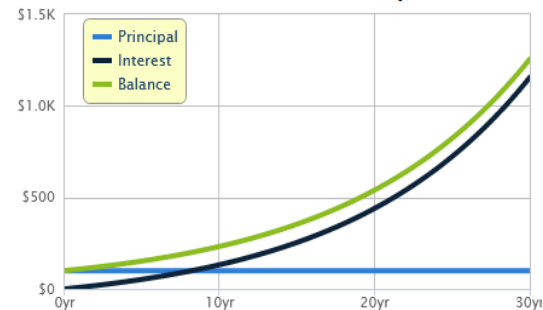
Modify the values and click the Calculate button to use

End Amount	Additional Contribution	Return Rate	Starting Amount
Investment Length			
Starting Amount	\$ 100		
After	30 years		
Return Rate	8.8%		
Compound	annually		
Additional Contribution	\$ 0		
Contribute at the <input type="radio"/> beginning <input checked="" type="radio"/> end of each <input checked="" type="radio"/> month <input type="radio"/> year			
<b>Calculate</b>			

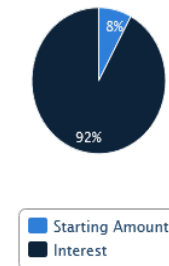
### Results

<b>End Balance</b>	<b>\$1,255.64</b>
Starting Amount	\$100.00
Total Contributions	\$0.00
Total Interest	\$1,155.64

Balance Accumulation Graph



Breakdown



## Examples of Tax Deferred Investment Vehicles for Consumers



- Open a 529 Savings Plan: amplify college savings through tax-free investment growth and distribution. 529 Plans allow you to invest with tax free growth, qualified distributions and even some state income tax deductions. Also check with your local and state government for their own rules on free grants, and matching programs.

Source: R.J. Hoover, CPFA, AIF

- Contribute toward Retirement and health savings accounts: tax-deferred\* and tax-exempt\* programs such as HAS, HDHP, 401(k), Rollover IRA, Roth IRA, UK SIPP, Canadian RRSP and TFSA, 403(b) for public service employees, 457 for government employees.

\* Consult with your personal tax advisor and/or plan administrator for details and to avoid penalties