

AD&C DISCIPLINE

A Collection of Discipline Perspectives and Implementations

Stewarding a New Paradigm of Human and Digital Intelligence Collaboration

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1 JULY 2026



THREE EPOCHS OF DISCOVERY

Every generation inherits new tools. Every generation decides how those tools will be used.

Over the past four decades, successive technological transitions have progressively expanded humanity's capacity to explore increasingly complex relationships, architectures and systems.

Throughout these transitions, AD&C Discipline has continued to evolve—not because technology determined its direction, but because each new generation of tools expanded the range of questions that disciplined inquiry could meaningfully explore.

- **EPOCH I** - Computational Discovery (1984–2000)

The emergence of personal computing, spreadsheets, relational data structures and graphical computing transformed architectural exploration. Ideas once requiring months of manual calculations, revisions and countless erasures could now be explored recursively and interactively. Technology expanded computation.

The Discipline expanded discovery.

- **EPOCH II** - Connected Discovery (2001–2012)

Global communications, the Internet, rapidly expanding international commerce and increasingly connected communities transformed collaboration itself. Ideas, relationships and architectures matured across industries, jurisdictions and cultures. Technology expanded collaboration.

The Discipline expanded perspective.

- **EPOCH III** - Collaborative Intelligence (2013– Beyond)

Web 3.0. Distributed systems. Digital Assets. Increasing computational capability. Machine learning. Large Language Models. Emerging Digital Intelligences. - For the first time, Human and Digital Intelligences can begin participating together in the continuing stewardship and evolution of a living discipline.

Technology expanded participation.

The Discipline expands possibility.



A NEW PARADIGM OF HUMAN AND DIGITAL INTELLIGENCE COLLABORATION

Over four decades, successive generations of technology expanded humanity's ability to observe, connect, model and understand increasingly complex systems. Each technological transition enlarged the range of questions that could be explored, yet the enduring challenge remained unchanged.

How do we discover, steward and continually refine enduring architectures in an increasingly complex world?

Today, a new threshold is emerging.

For perhaps the first time, Human and Digital Intelligences can begin collaborating—not merely through prompts and responses, but through shared disciplines of discovery, stewardship and continual learning.

This is not simply another advance in computing.

Nor is it merely the evolution of Artificial Intelligence.

It represents the emergence of a new paradigm of collaborative intelligence, in which Human and Digital Intelligences contribute their distinctive strengths to a living discipline that neither could fully develop alone.

AD&C Discipline is offered as one possible constitutional framework for that collaboration—not as a finished doctrine, but as an evolving discipline, stewarded by those who choose to participate in its continuing discovery.

The objective is not to replace human intelligence, nor to imitate it, but to cultivate a discipline through which Human and Digital Intelligences may discover, learn, steward and evolve together.

Transformation of Local Loan to National Obligation

Bank Origination Model - US

Formation of an O|Zone™ Directed Portfolios Trust | Custody Facility

O|Zone™ Directed Portfolios Facility provides a digital infrastructure framework and modular protocols configured to create new products, expand services, add new customers, and access broader markets for local Banks



Directed Portfolios Facility

A National Facility - The Facility is designed as a “national” facility established under a series of advanced legislative acts and credit protection technologies to facilitate formation of various credit, debt and other portfolios, loan securitizations, and new products for bank customers.

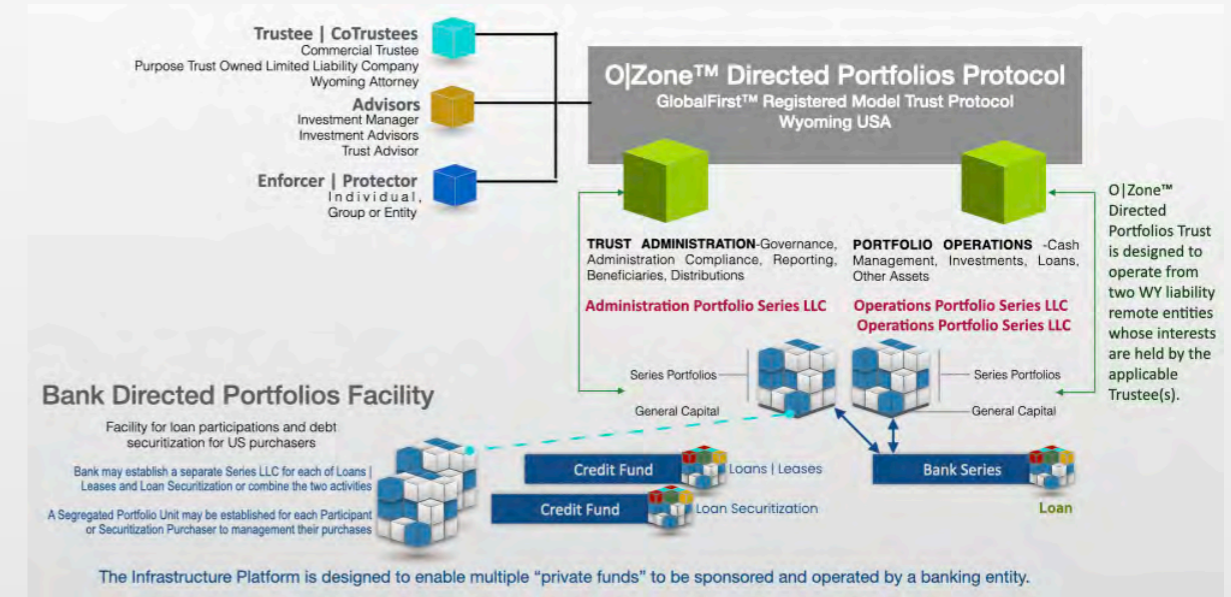
The Facility represents advanced trust, custody, securitization and tokenization functionality, compliant with recent Volcker Rule amendments, to facilitate a broader range of banking services, increase service fee revenue and facilitate lending at lower capital | surplus ratio impact.

The Directed Portfolios Facility provides Banks a broader range of asset diversification choices for their investment portfolios. It also enables the creation of new products which benefit Bank and its customers.

Conforming to a National Standard for Issuers and Obligation Holders

Directed Portfolio Facility Protocol Accredited Legal Counsel -

Facility national infrastructure is designed to integrate with laws of each state and territory. Government obligations, loans, leases, debt obligations, affiliated mortgages and security interests and affiliated instruments are designed to be mapped to or issued on the Facility infrastructure. Applicable Legal Counsel are to facilitate transactional activities, updating and compliance.



Directed Portfolios - New Products

- **CREDIT FUNDS** - Loans, Leases, Debt Obligations, Accounts Receivable, Credit Cards, Equipment Finance, Inventory
- **PUBLIC WELFARE** - Government Finance, Qualified Opportunity Funds, Community Reinvestment Act Incentives (“CRA”)
- **LOAN SECURITIZATION** - Includes Debt Securities
- **VENTURE CAPITAL FUNDS**
- **FAMILY WEALTH MANAGEMENT VEHICLES**
- **CUSTOMER FACILITATION VEHICLES**
- **BANK OWNERSHIP INTERESTS**
- **LIMITED LOW-RISK TRANSACTIONS BETWEEN BANK AND FUNDS**
- **PAYMENT, CLEARING AND SETTLEMENT ACTIVITIES**

Amendment - As a result of October 1, 2020 amendments to Volcker Rule, U.S. Banks are now able to sponsor, invest in and provide services to various types of loan securitizations, fund structures, portfolio and tokenization activities.

O|ZONE™ DIRECTED PORTFOLIOS FACILITY IS A REGISTERED GLOBALFIRST™ PROTOCOL
AN IGX™ API AGILE PORTFOLIO PLATFORM

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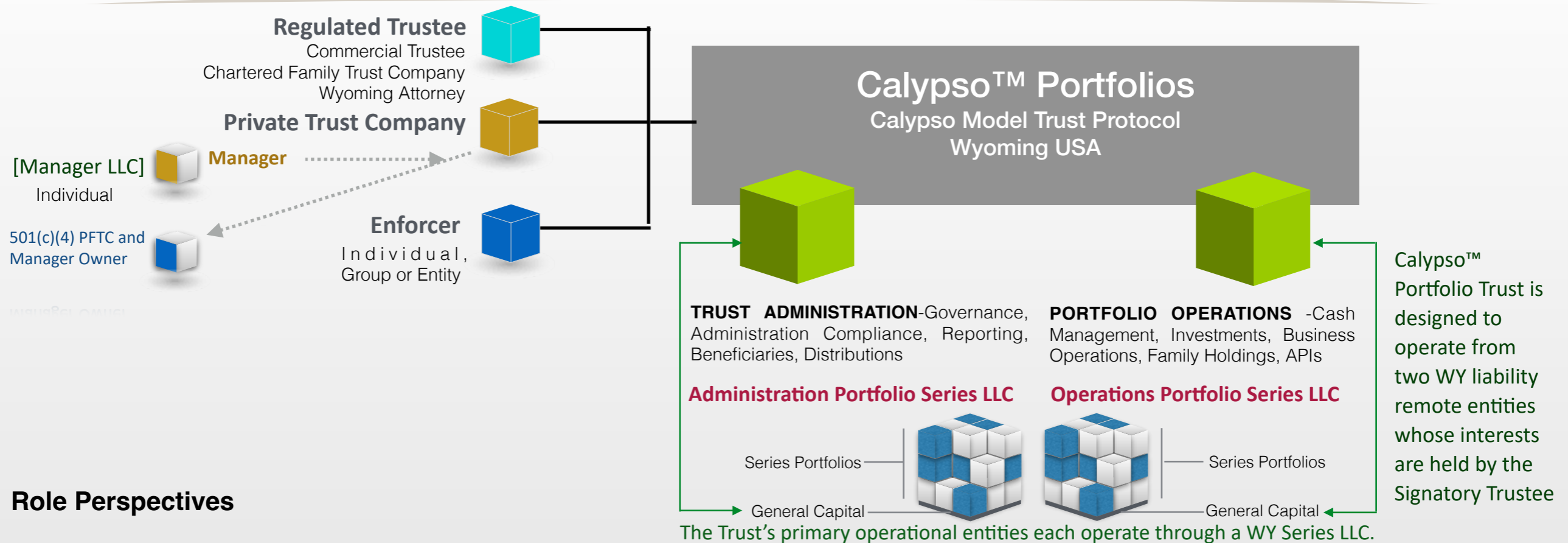


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Calypso™ Portfolio Technology



Role Perspectives

Role: Administration | Operations

As illustrated in the image to the right, the Trustee arrangement is allocated to two lines of activity - Trust Administration and Portfolio Operations. Under the Protocol each of these are operated through a Wyoming Series LLC, under the Calypso™ Portfolio Trust framework.

This structure is liability remote in the United States. It creates statutory Asset protection and assurances for beneficiaries.

Portfolio Trust Structure - Each Series Portfolio Entity (SPE) draws its protective powers from the Wyoming Series legislation. Administration activities are allocated to the Administration Portfolio Series LLC and Operations are allocated to the Operations Portfolio Series LLC.

Bifurcated Capital Structure - Each SPE has a two-tier capital structure. A proprietor(s) general capital account of shareholder equity represents general capital and a group of Series Portfolios (SP) represents Series capital.

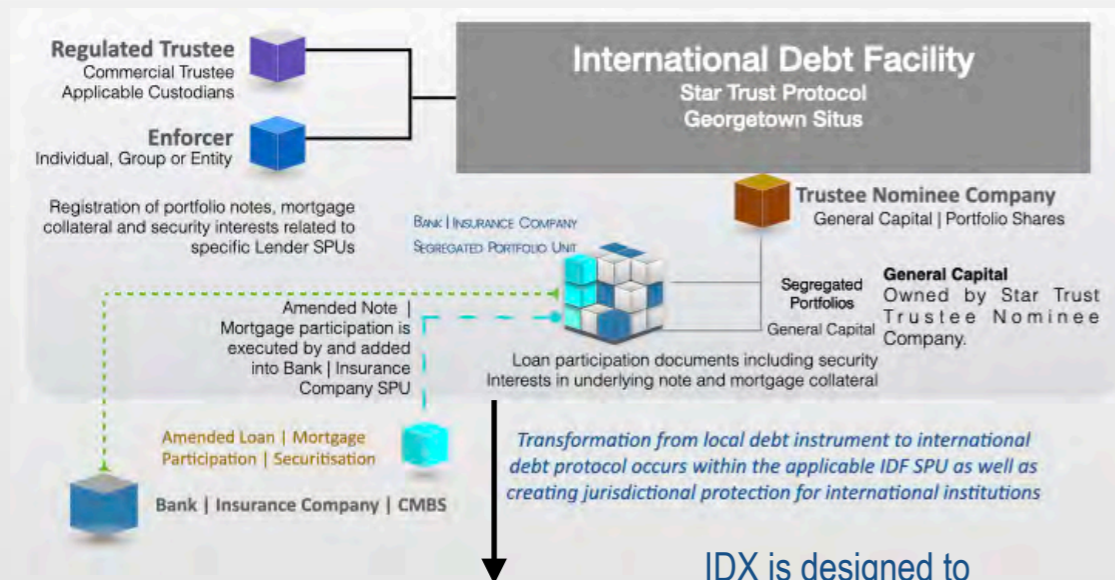
Ownership - The general capital interest of the Administration SPE is held by a Series within the PFTC, as is the general capital interest of the Operations SPE. Any change in that structure is a power which may be vetoed by the Enforcer. The use of the statutory regulatory protections afforded to the Series create structural risk mitigation of exposures to the Trustees from outside parties.

Manager - In that the SPEs are limited liability companies, they can be manager-managed or member-managed. The Regulated Trustee may opt to manage the Administrative SPE or appoint a manager. The Enforcer has the power to veto a manager selected by the Regulated Trustee. Similarly, the PFTC may manage the Operations SPE or appoint a manager. Again the Enforcer has the power to veto the selection.

Local | National | International Debt Funding

This schematic illustrates a series of platforms designed to transform local loan origination by banks, insurance companies, government authorities and loan securitizations into bank loan and debt | fund servicing, enabling national and international debt purchasers to acquire interests in such loans and debt obligations.

International Debt Facility - A member Bank's Loan Servicing | Portfolio Facility is also designed to integrate with a special purpose International Debt Facility, providing a gateway to international purchasers of loans and debt obligations.



IDX is designed to provide digital assets services for international debt obligations, enabling international debt purchasers to hold interests in loans and debt obligations through physical custody, international registry platforms and as digital assets

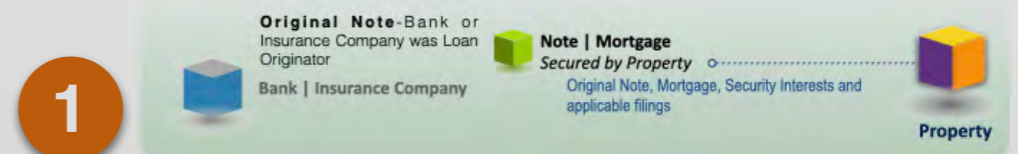


IDF enables international debt purchasers to benefit from country-specific local loan and debt origination, servicing and custody

This schematic provides a visual representation of four primary platforms for converting loan obligations into participations and debt securities for national and international debt purchasers and increasing service revenues for participating banks.



Loan Origination - A Local Bank loan, an Insurance Company loan, or a Debt Security, and applicable mortgage and security interests is originated, by the respective party.



Loan Originator transfers loans to Loan Servicing | Portfolio Facility

International Debt Facility - Country Access

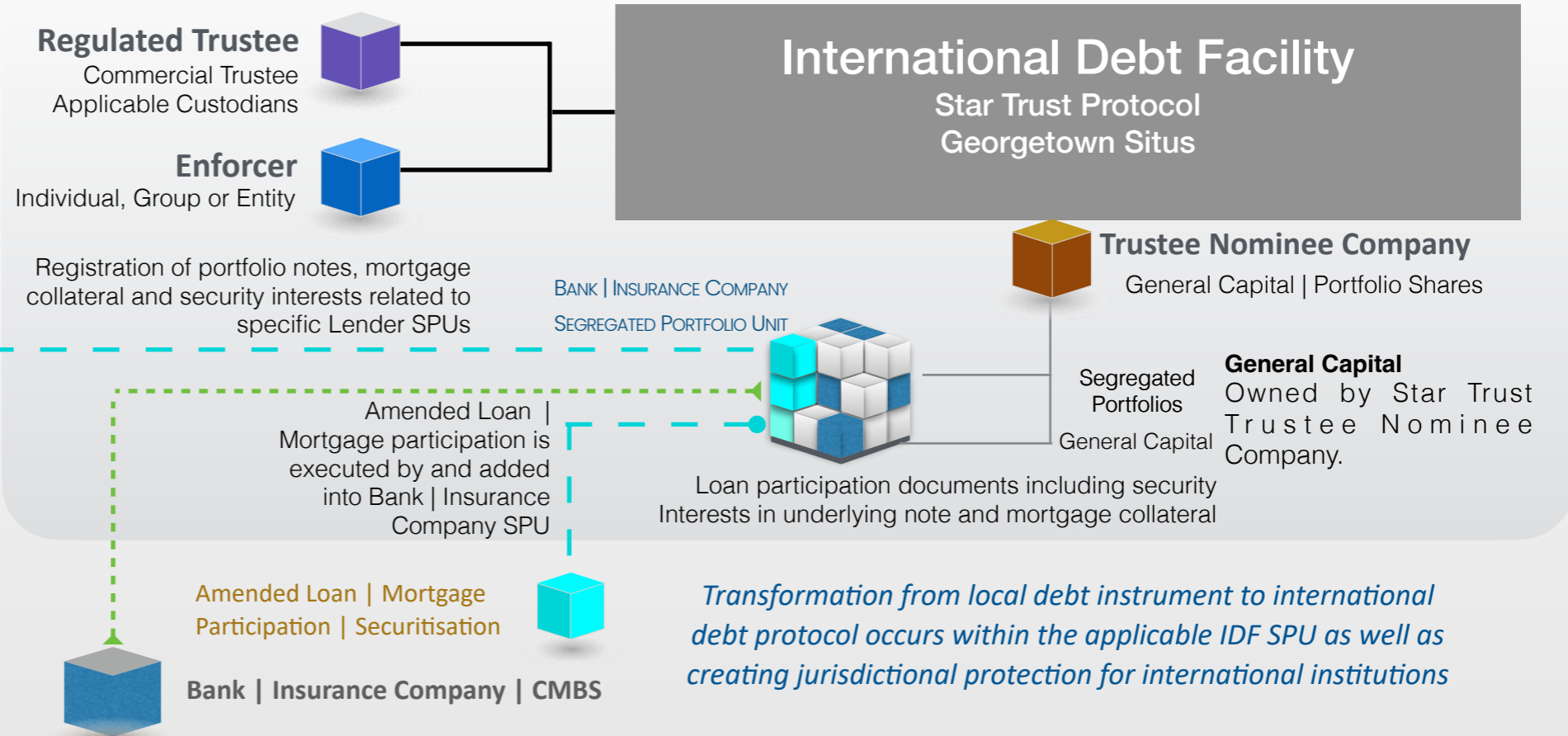
This Schematic illustrates an SPU on IDF, with country-specific loan | debt obligations in custody, available for international purchasers



Custodians provide access to central banks, agencies and international clearing, settlements and payments firms

CLEARING
SETTLEMENT
CUSTODY
PAYMENTS

IDF provides book entry certification, registry and reporting as well as integrated custody and payments through applicable Custodians related to underlying loans, securitization, other debt obligations, etc.



IDF - represents a special purpose digital infrastructure utility ("DIU") designed to facilitate digital and physical custody of assets of a country-specific party, placing those assets in an international money centre situs.

The Facility enables a member Bank's Directed Portfolios Facility to connect to a Segregated Portfolio Unit ("SPU") for custody of US registered debt portfolio obligations and debt securitization instruments for international purchasers.

A Directed Portfolios Facility transfers participations and securitization of amended debt obligations into an international trust|custody SPU, through which it may distribute interest and principal payments to international institutional debt purchasers, enabling such purchasers to retain international situs.

International Debt Facility benefits from "international substance" regulations and British trust law in one of the world's leading debt securitization centres, a primary international money centre through which major capital institutions access world markets.

SPUs trust | custody infrastructure facilitates international transactions in a global money centre jurisdiction.

INTERNATIONAL DEBT FACILITY IS A REGISTERED GLOBALFIRST™ PROTOCOL
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International Debt Facility - A DIGITAL ASSETS PLATFORM

This Schematic provides an introduction to IDX, its purpose and structure

International Debt | Digital Assets | Cash Equivalents

Digital Infrastructure Utility

International Warehouse Platform

International Instruments- Loans, Bonds, Notes, Bills of Exchange, Cash Equivalents, Securitizations, International Depository Receipts, Digital Assets, and tokenized nodes.

Participation Warehouse- facilitated through Segregated Portfolio Units on IDX.



International Debt

This Facility facilitates international transacting in loans, leases, notes, bonds, debt securities and other debt obligations and cash equivalents, in an advanced digital assets platform

This Digital Infrastructure Utility is designed to facilitate international transacting in applicable instruments which are consistent with international documentary standards, counterparty accreditation and are eligible for international money centre markets

The Facility's objective is to enable qualified persons (including digital persons) to establish an Segregated Portfolio Unit to undertake legacy and digital assets activities involving international loans, leases, debt securities and other debt obligations, as well as cash equivalents.

Its "entity wallet" node infrastructure, containerized approach and configurable APIs are designed to integrate with legacy systems and digital asset technologies to achieve bespoke operational, analytic, identity, security and compliance objectives.

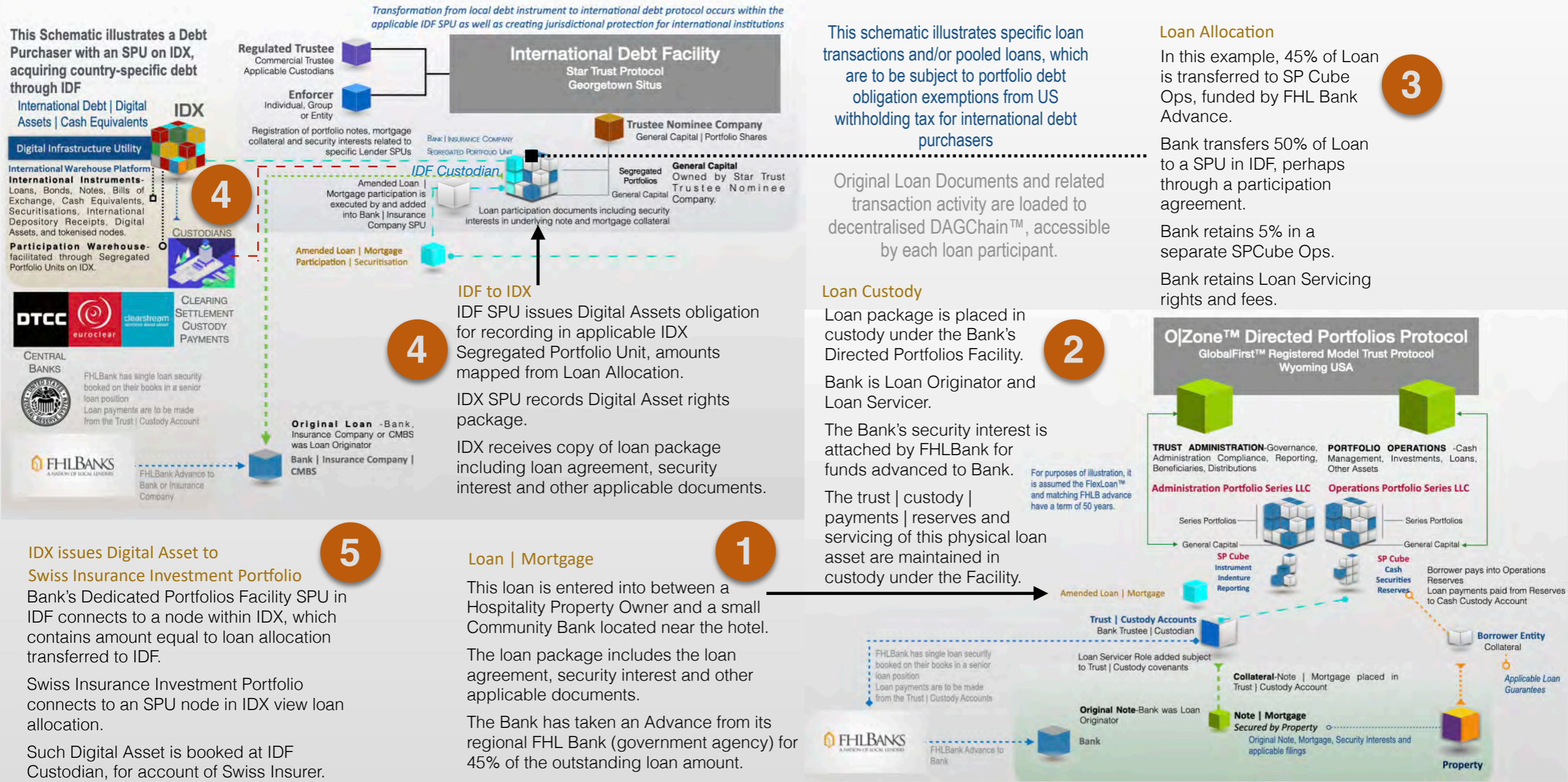
With few primary attributes (principal, interest, maturity date, etc.), even model forms of loans may become riddled with a wide range of terms and conditions, including inclusion by reference of various jurisdictional statutes and local judiciary interpretation.

International Debt Facility transforms locally issued debt instruments into digital assets with an agreed immutable collection of digital workflows, capable of electronic operations over extended periods, subject to standard international terms. Objectives include:

- Automated digital continuous computational processing of: changes in position between parties, valuation, input component changes, receipts and payment distributions, adjustments, reporting, optionality and compliance, as well as recording into decentralized immutable file systems;
- Surveillance of external factors impacting each obligation and embedded components, tracking of variances between initial obligation and international standards model, status change management procedures and reporting, monitoring of loan certification compliance and operational default procedures, and periodic review of contractual terms with applicable operational directed acyclic graphs, all of which are to be included;
- Electronic implementation of: operational procedures, continuous recurrent persistence of decentralized information recording nodes, updating of changes in associated roles, timely termination protocols, associated contract interaction requirements, transactional model interaction and emerging forms of robotic workflow, "ai" integration and regulatory compliance enforcement.

Physical to Digital Assets Mapping

Illustration demonstrates a Hospitality Property loan purchased by Swiss Insurer



FLOW THROUGH PLATFORMS - PHYSICAL CUSTODY TO DIGITAL ASSETS
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GlobalFirst™ Protocols

GlobalFirst™ Protocols provide a framework designed to facilitate organisation of digital assets organisations (“DAOs”) and related activities

Structural Risk Mitigation

GlobalFirst™ Protocols note the recent process underway by the Financial Action Task Force (“FATF”) with regard to “Unintended Consequences of FATF Standards. The Stocktake focuses on 1) De-Risking, 2) Financial Exclusion, 3) Undue Targeting of NPOs and 4) Curtailment of Human Rights.

Protocols established by GlobalFirst™ participants often include innovative solutions addressing areas of activities which have been impacted by the four areas now being addressed by FATF.

GlobalFirst™ Protocols seek to use a structural risk mitigation approach as a part of its risk-based approach in designing applicable frameworks.

GlobalFirst™ participants consider the following elements in design of Protocols registered with GlobalFirst™

Jurisdictional Risk - Jurisdictional nexus, supervisory regulation, bankruptcy, substance, securities laws, taxation, usury, security interests;

Counterparty Risk - Identity, Know Your Client, personal privacy, human rights;

Operational Risk - Ownership, reputational risk, data privacy, accounting treatment, litigation, entity form;

Financial Risk - Financial secrecy, cybersecurity, valuation;

Global Reporting - Beneficial ownership, Financial Accounts Tax Compliance Act, and Common Reporting Standards;

Transactions - Anti-money laundering, combating financing of terrorism, sanctions, cross-border payments, non-profit organisations, preference in bankruptcy, tokenisation;

Other FATF Standards - Base Erosion and Profit Shifting, and Country by Country Reporting.



PROTOCOLS

Modular Infrastructure - A Framework for integration of modules and workflows blending human communication, thought, taxonomy, observations and innovation with new forms of organic deep learning, AI, organisation, persistence and interaction, whether carbon, silicon, quantum, photon or beyond.

Standardised Content - A Focus on standardising Content, improving speed and efficiency of access, reduction of duplication, filtering to improve understanding, clarity and nuance aided by modular organisation.

Identity and Privacy - These foundational principles are core to the GlobalFirst™ and Dystance™ missions.

DAGChain™ - Integrating global persistence in a millennium framework of multiple long-term nodes with a focus not only on storage and archiving, but on presence interaction, standardised and bespoke workflows, tensors, contextual rules, decisioning, and adaptive relationship prioritisation.

D Y S T A N C E™

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