

ACCOUNTABLE INFINITE PROSPERITY (AIP)

Complete Framework Document v6.0 - CORRECTED

"Humanity's Evolution to Positive-Sum Economics"

November 2025 | Technology-Independent Version

SECTION 1: EXECUTIVE SUMMARY

Core Definition

AIP is a system to evolve humanity to positive-sum economics, allowing true Freedom, Security, and Peace through personal and corporate accountability. It provides self-funding health, education, and retirement; achieves peace without military force; and produces the highest number of innovative, problem-solving consumers while delivering maximum corporate profits with minimum tax burden.

The Six Components

1. Economic Foundation: GRT tax + universal programs + Stability Accounts
2. Alliance Development: Western Hemisphere Alliance (331M → 730M)
3. Monetary Stability: Three-node system with 2% stable inflation target
4. Governance Reform: 120-day elections, transparency, term limits
5. Education System: Lifetime learning with retraining focus
6. Fiscal Discipline: Spending = Tax rule, debt elimination by Year 30-40

30-Year Transformation

METRIC

CURRENT

AIP YEAR 30

CHANGE

National Debt

\$35T (→\$180T)

\$0

-100%

Alliance Citizens

331M (US only)

730M

+120%

Household Purchasing Power

Baseline

+160%

+160%

Corporate Profits (30yr)

Baseline

+360%

+360%

Inflation Rate

3.4%/yr

0% stable

-100%

Lives Saved (30yr)

Baseline

~10M+

Priceless

Democracy Trust

21%

60%

+39pp

SECTION 2: ECONOMIC FOUNDATION

2.1 Gross Revenue Tax (GRT)

Year 1 Rate: 13.2% on ~\$46T economic activity = ~\$6.1T revenue

Rate Trajectory: 13.2% (Y1) → 10% (Y10) → 7% (Y20) → 5.5% (Y30) → 2.5% (Y65+)

Taxes Replaced:

- Federal income tax (individual and corporate)
- Capital gains tax
- Estate tax
- Payroll taxes (phased)

Collection Method: Point-of-sale automatic collection through existing payment infrastructure. Zero filing required.

Estimated evasion: 5% (vs 15% current income tax gap).

Behavioral Adjustments:

- -10.5% rate bonus for companies meeting ALL THREE: living wage, profit-sharing, domestic production
- +10% penalty EACH for: no living wage, no profit-sharing, offshore manufacturing
- Effective rates: 11.8% (full compliance) to 17.2% (all violations)

2.2 Stability Accounts

Seed at Birth: \$25,000 invested in diversified portfolio

Growth Rate: 6.88% annual return (conservative long-term market estimate)

Result: $\$25K \times (1.0688)^{65} = \sim\$1.89M$ at age 65

Annual Cost: $\sim 4M \text{ births} \times \$25K = \sim\$100B/\text{year}$

Recovery at Age 65:

- Seed repayment: \$50,000 (2x original)
- Healthcare: UP TO \$400K MAXIMUM (capped - protects against genetic lottery)
- Education: Actual usage (\$0-\$200K+) - your choices, your responsibility

Example Outcomes:

Scenario

Deductions

Keep

Annual (25yr)

Full Public + Avg Health

~\$605K

~\$1.28M

~\$51K/yr

Private School + Low Health

~\$400K

~\$1.49M

~\$60K/yr

Catastrophic Health (\$2M+)

\$455K (CAPPED)

~\$1.43M

~\$57K/yr

2.3 Universal Programs (Paid-For)

- Healthcare: $\sim\$2.5T/\text{year} \rightarrow \sim\$4.5T$ at scale. Universal coverage, 0 bankruptcies.
- Education: K-12 + Higher Ed + Lifetime Retraining. Focus on adaptability.
- Elder Care: NOT billed to Stability Account - separate funding.

SECTION 3: MONETARY STABILITY

3.1 Node 1: Algorithmic USD (2% Stable Inflation)

Target: 2% annual inflation (purchasing power preservation)

Mechanism: Real-time price tracking, automatic money supply adjustment

Transparency: Dollar.gov public dashboard showing all algorithmic actions

3.2 Node 2: Commodity-Backed Reserve (CRD)

- Basket: Gold 40%, Silver 15%, Platinum 10%, Oil 15%, Copper 10%, Agricultural 10%
- Fully redeemable 1:1 for physical commodities

3.3 Node 3: Bitcoin (Legal Tender)

- 21M hard cap supply
- No capital gains tax on Bitcoin transactions
- Citizens choose allocation across all three nodes

SECTION 4: WESTERN HEMISPHERE ALLIANCE

4.1 Alliance Development

- Year 1: US (331M)
- Year 5: +Canada, Mexico (500M+)
- Year 10: +Central America, Colombia, Chile (600M+)
- Year 30: Full voluntary hemisphere participation (~730M)

Requirements: Democratic governance, human rights, living wage standards, fiscal transparency

Benefits: Free movement, collective security, trade integration, development investment

4.2 Development Fund: ~\$100B/Year

Infrastructure

Healthcare

Education

Economic

Security

\$35B

\$25B

\$30B

\$20B

\$10B

4.3 Defense Transformation

- Current: ~\$850B/year, global military footprint
- Alliance: ~\$200B/year, hemisphere defense focus
- Savings: ~\$650B/year redirected to development and debt reduction

4.4 Immigration Solution

Root cause approach: Development Fund creates prosperity at source. When neighboring economies thrive, migration becomes choice rather than desperation.

SECTION 5: GOVERNANCE REFORM

5.1 Campaign Finance (120 Days)

- Phase 1 (Days 1-30): Qualification - signatures or small-dollar threshold
- Phase 2 (Day 31): National primary, ranked choice, top 2 advance
- Phase 3 (Days 32-120): General - public funding only, NO private fundraising
- Result: ~\$200M total vs ~\$10B current

5.2 Transparency Systems

- Vote.gov: Voting records, attendance, bills, disclosures (24hr)
- Campaign.gov: Real-time spending, policy positions
- Dollar.gov: GRT collections, algorithmic actions, inflation data

SECTION 6: FISCAL DISCIPLINE

6.1 Spending = Tax Rule

- Budget set one year in arrears: Congress sets spending, GRT rate adjusts automatically
- Cannot run deficit: Spending always equals revenue
- Exception: Recession/war (3% GDP max temporary deficit, repay within 10 years)

6.2 Debt Reduction Timeline

Year

Debt

Debt/GDP

GRT Rate

1

\$35T

~120%

13.2%

10

~\$27T

~45%

~10%

20

~\$12T

~15%

~7%

30-40

\$0

0%

~5.5%

6.3 Constitutional Protection (Amendment XXVIII)

- Locks in: Stability Accounts (inviolable), spending=tax rule, GRT transparency
- Ratification: 2/3 Congress + 3/4 states (38 of 50)
- Purpose: Prevents future raiding (no repeat of Social Security trust fund)

SECTION 7: IMPLEMENTATION TIMELINE

Year 1: Foundation

- GRT 13.2% activated, replaces income/corporate tax
- Healthcare begins universal rollout
- Stability Accounts: ~4M opened (~\$100B invested)
- Budget: BALANCED from Day 1

Year 5: Programs Mature

- Healthcare universal, 0 bankruptcies
- Alliance: US + Canada + Mexico (~500M)
- Inflation: 2% stable

Year 10: Alliance Expanding

- Alliance: ~600M citizens
- Military: ~\$300B (transition phase)
- Immigration pressure: -50%
- Stability Accounts: ~40M, ~\$600B invested

Year 30: Self-Sustaining

- Debt: \$0 (ELIMINATED)
- Alliance: ~730M citizens
- GRT: ~5.5%, Budget surplus: ~\$2.9T/year
- Democracy trust: 60%

Year 65: First Full Recoveries

- First cohort reaches 65: ~4M people
- Average payout: ~\$1.3M per person (after deductions)
- System becomes net positive (recoveries > new deposits)

- GRT can drop toward 2.5%

SECTION 8: THE ACCOUNTABILITY TRIANGLE

Personal Accountability

What You Get: \$25K seed, paid-for education (lifetime), paid-for healthcare

What You Owe (at 65): 2x seed (\$50K), healthcare (capped \$400K), education (actual usage)

Result: Your choices determine your retirement balance, but catastrophic costs are capped.

Corporate Accountability

What Corps Get: 730M market, productivity gains, 2% inflation stability, richer customers

What Corps Owe: GRT (13.2%→5.5%), fair wages, domestic production incentives

Result: +360% profit over 30 years - they win by playing fair

Government Accountability

What Gov Gets: Consistent revenue, balanced budgets, restored trust

What Gov Owes: Transparency (public dashboards), algorithmic enforcement, constitutional limits

Result: Can't hide, can't overspend, can't manipulate

SECTION 9: POSITIVE-SUM PROOF

Workers Win

- Purchasing power: +160%
- No income tax filing - ever
- Stability Account at 65: ~\$1.3M average (after deductions)
- Healthcare: Universal, no bankruptcy risk

Corporations Win

- 30-year profits: +360%
- Why? 730M market with +160% purchasing power = massive demand
- Healthier workforce, simpler compliance, predictable costs

Government Wins

- Debt: \$35T → \$0
- Trust: 21% → 60%
- No more tax evasion games

Everyone Wins

When cheating is harder than cooperating, everyone wins by playing fair. That's the core insight.

SECTION 10: KEY ASSUMPTIONS & RISKS

Key Assumptions

Variable

Assumption

Impact if Wrong

GDP Growth

3.2% annually

±\$2T Year 30 revenue

GRT Evasion

5% (vs 15% current)

±\$500B annually

15% savings

±\$300B annually

6.88%

±\$400K retirement value

730M by Year 30

±\$1T+ market size

Healthcare Efficiency

Stability Account Returns

Alliance Participation

Major Risks

- Political Gridlock: Constitutional amendments nearly impossible. Mitigation: Crisis window 2031-2034.
- Transition Disruption: Major system changes create short-term friction. Mitigation: Phased rollout, grandfather existing benefits.
- Corporate Non-Compliance: Companies evade GRT. Mitigation: Point-of-sale collection, algorithmic enforcement.
- Alliance Doesn't Form: International cooperation fails. Mitigation: US-only model still works, expansion optional.
- Economic Assumptions Wrong: Returns lower, costs higher. Mitigation: Conservative estimates, break points identified.
- Incumbent Resistance: Tax preparers, insurers block reform. Mitigation: Crisis creates political will.

The Crisis Window Hypothesis

This framework is NOT presented as politically feasible under current conditions. Constitutional amendments are nearly impossible in normal times. However, Medicare Hospital Insurance Fund depletion (~2031) and Social Security (~2034) will create crisis conditions. Major reform historically follows crisis. The question is whether viable alternatives exist when that window opens.

SECTION 11: CONCLUSION

The Core Insight

When cheating is easier than cooperating, smart people cheat. Current tax system rewards evasion, offshore games, and loophole exploitation. AIP makes compliance the path of least resistance: point-of-sale collection, transparent budgeting, accountability at every level. The result is a positive-sum system where everyone wins by playing fair.

What We're Seeking

Critique, not endorsement. Specifically:

- Economic Analysis: Are the mechanisms sound? What's missing?
- Distributional Effects: Is lifecycle progressivity analysis valid?
- Political Economy: What makes this more/less feasible than alternatives?
- Comparison: How does this relate to existing proposals?

THE CHOICE

Path 1 (Current): Debt reaches \$180T by 2055. Medicare/SS collapse. Wealth concentration continues. 68,000 die annually from uninsured. Trust in democracy erodes further.

Path 2 (AIP): Debt eliminated. Universal healthcare. \$1.9M retirement floor. 730M prosperous citizens. Corporations profit more. Everyone wins.

The question is not "Can we afford this?" The question is "Can we afford NOT to?"

PROJECT 2075: Homesteading the Future

AIP Framework v6.0 - Corrected | November 2025

This document is consistent with website values. Technology-independent version.