



Cognitive Economics

*Cognitive capital
in the 21st Century
knowledge economy*

FUTURE LIFE INSTITUTE

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1. Introduction

Science and neuroscience are making landmark discoveries at a rate unknown in our lifetime or across history. A relentless parade of new scientific developments is unfolding on many fronts. The pace of advance is accelerating, and there are many rapidly evolving, potentially transformative technologies on the horizon.

This report identifies revolutionary new developments which could have a massive impact on humanity's cognitive resources in the near future. It also discusses how these technical breakthroughs could change our world and recommends ways to capitalize on them.

Combining recent advances in cognitive science and genetic engineering can produce sustainable expanded states of awareness. In short, it is now feasible to genetically engineer higher consciousness into human DNA.

“Genomic technology has evolved from the stuff of science fiction to a tangible reality, with massive financial implications.”

– Fortune

Progress of Human Civilization

Legendary fortunes were made by entrepreneurs and families who invested early in the emerging technologies of the industrial and information eras. As a result, many of these families rose to social prominence.

Table 1 shows the master organizing principles underlying three stages of human civilization.

The emergence of current genome editing technologies has been widely compared to the advent of the steam engine and the transistor.

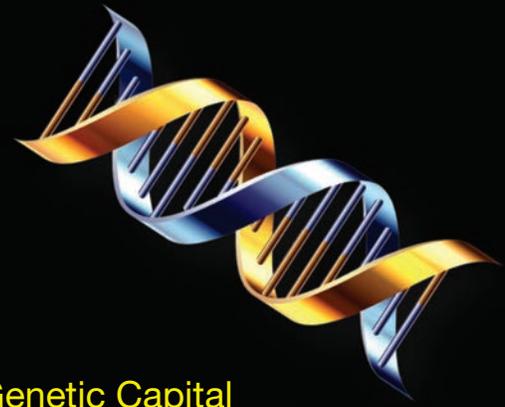
Master Organizing Principles			
			
Civilization Era	Industrial Age	Computer Age	Genetic Age
Timeframe	19th Century	20th Century	21st Century
Organizing Principle	Steam Engine	Transistor	Genome
Technologies	Railroads, factories, power plants, mass production, machine tools, urbanization	Computers, telecom, software, television, internet, audio, video, mobile devices	A panoply of bioengineering applications in microbe, plant, animal and human life

- Table 1 -



The world today is shifting into a knowledge economy where cognitive capital is the prime currency.

In the 21st Century, the ability to marshal this precious resource for creative problem solving will determine the economic mobility of individuals and the wealth of nations.



Genetic Capital

We are witnessing the emergence of a new kind of wealth – genetic capital. This new form of capital will create value in a myriad of applications across agriculture, energy, health and industry, but perhaps its greatest potential for value creation lies in *cognitive capital*.

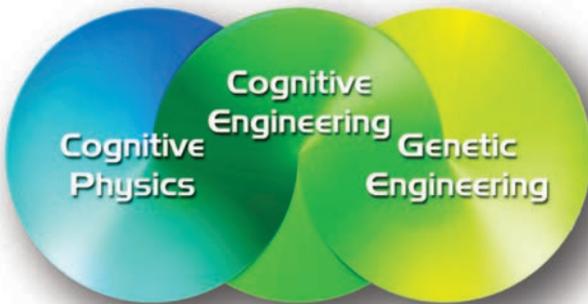


Cognitive Capital

Defined as the measure of an individual's free, unbound conscious awareness in present time, cognitive capital is the source of all cognitive talents including creativity, focus, compassion, motivation and mental acuity.

Technology Trends

Visionary entrepreneurs can take advantage of new research which has revealed vast reserves of human cognitive potential buried beneath layers of unconscious memories, thoughts and behavior programs.



A revolutionary technology for unlocking this potential to generate stable expanded states of awareness, called *cognitive engineering*, has arisen at the confluence of two new branches of science, *cognitive physics* and *genetic engineering*.

Cognitive physics reveals seminal new discoveries about the nature of awareness and its interactions with human neurology. These insights yield genetic engineering strategies for optimizing the brain's neurological substrates for cognition.

A neurotechnology enterprise is being organized to leverage this research to develop genetic engineering solutions for elevating human consciousness to sustainable higher states of being.

Societies, groups and nations which embrace this disruptive new technology can harness its vast potential to drive exponential growth in cognitive capital.

Cognitive engineering
reveals genome
editing strategies for
achieving lasting
states of expanded
awareness.

2. Macroeconomic Trends

1. Cognitive Economics

Artificial intelligence and robotics will displace millions of workers across a wide range of industries in the near future. As these new technologies take hold, they will also create millions of high-paying, cognitively-demanding jobs. In today's interconnected world, these new jobs will find their way into countries whose workforces are mentally prepared to handle them. In short, we are entering an era of global cognitive economics.

2. Cognitive Geopolitics



The new global economy is an innovation race which China is winning. The worldwide center for microelectronics has already migrated from San Francisco to Shenzhen, and software is next. Silicon Valley is microdosing to stay ahead.

To thrive in this century of global competition, American business needs more innovation, more creative solutions, and more exceptional thinking.

World-renowned Oxford scholar Nayef Al-Rodhan believes that harnessing cognitive enhancement technologies can help nations engineer more productive, focused and competent workforces; thus raising the overall output of their economies and projecting greater global power. (1)

China is moving ahead aggressively in human genetic enhancement and is now the world leader. Darryl Macer of the

Eubios Ethics Institute predicts that China will be at the forefront of human genetic enhancement. Since Western countries have more conservative attitudes about synthetic biology, he argues that China is set to lead the world in genetic enhancement. (2) By upgrading the cognitive abilities of its population, China could become even more competitive on the global stage, while American businesses close their doors in vast numbers.

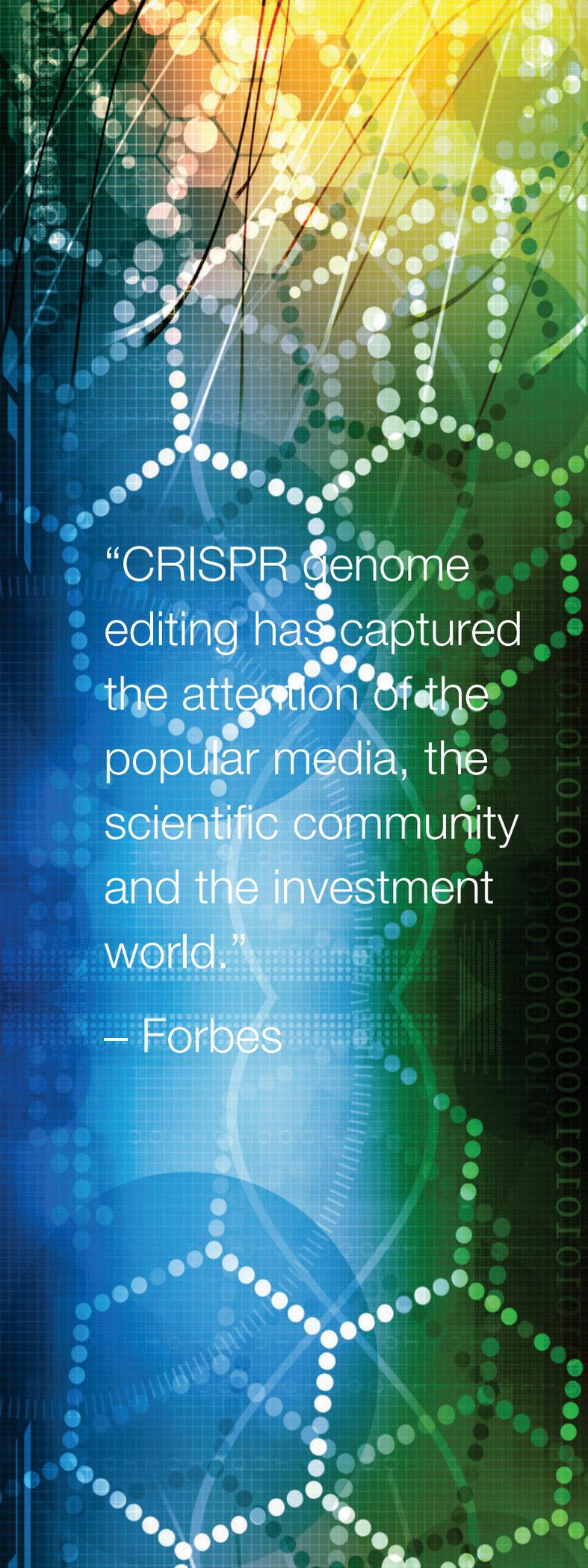
Global cognitive economics is a high-stakes game which demands bold thinking and dynamic action. China has already genetically engineered 86 people, and this is only the beginning. (3) To protect democratic free economies from an onslaught of cognitively-augmented Chinese workers, Western leaders must plan ahead and start taking action now.

Cognitive enhancement represents a lucrative investment opportunity, but it is more than that. It is an economic imperative to safeguard free world economies and uphold the values and ideals we cherish. This report describes a new company which will address these challenges.

3. Genetic Technology Trends



The human race is standing at the threshold of a Genetic Age. Genetic engineering can enhance cognitive faculties such as mental acuity, awareness and intelligence, and physical attributes such as appearance, strength, and agility. Investment in gene therapy is booming.



“CRISPR genome editing has captured the attention of the popular media, the scientific community and the investment world.”

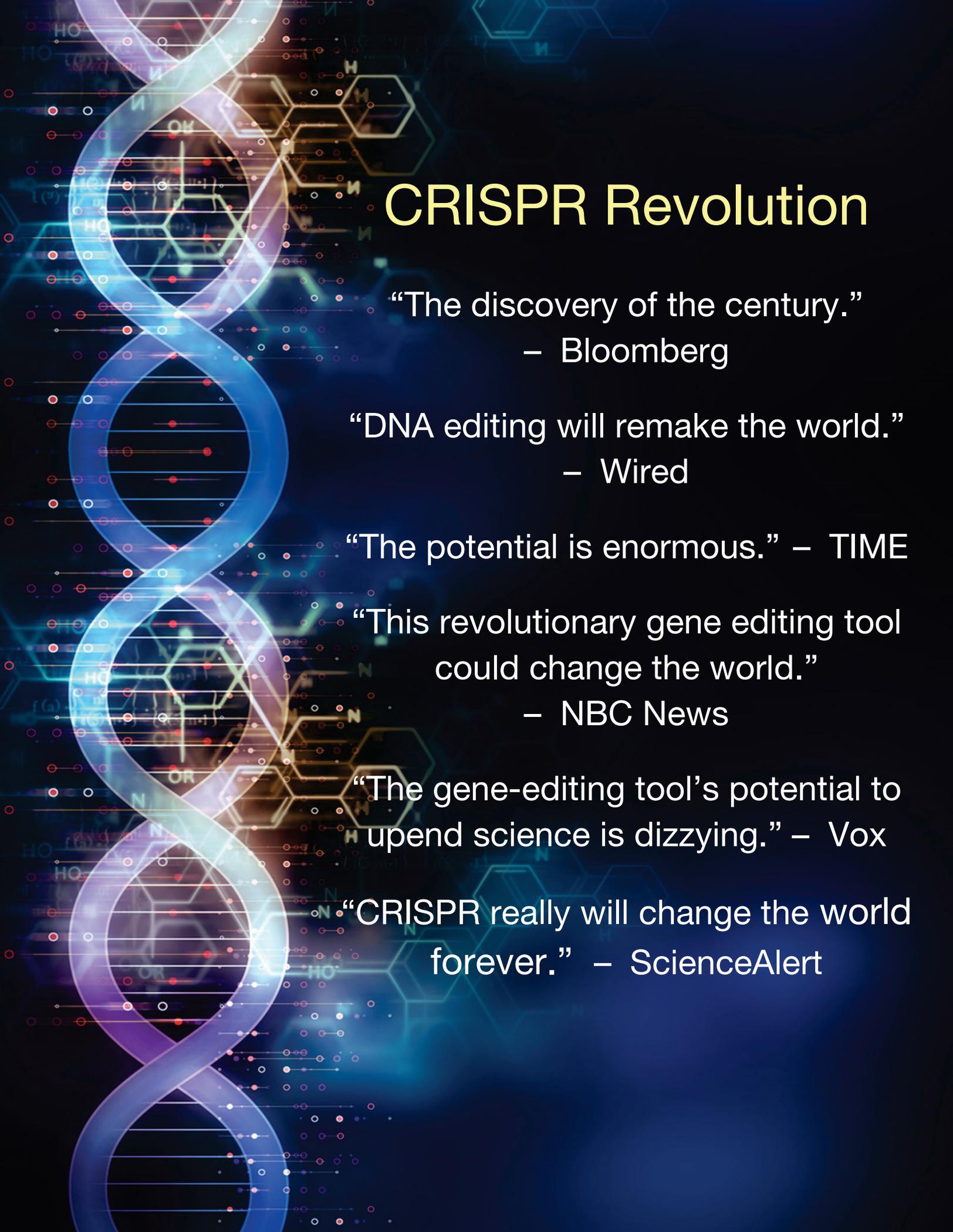
— Forbes

According to The Alliance for Regenerative Medicine, public and private genetic engineering companies raised \$15 billion globally in the last two years alone.

The previously-unfathomable mechanisms of gene interaction have been penetrated by a revolutionary laboratory technique called CRISPR. This development is a seminal achievement in the history of biological research. Its impact on human civilization is being compared to the steam engine, which gave rise to the Industrial Revolution, and the transistor, which spawned the Information Age.

The Genetic Age dawning today will experience a power growth curve similar to the one the Information Age has enjoyed over the last six decades. The computer industry was in a very primitive stage when it began sixty years ago, but families who were far-sighted enough to grasp its enormous potential profited handsomely from their investments and built great fortunes.





CRISPR Revolution

“The discovery of the century.”

– Bloomberg

“DNA editing will remake the world.”

– Wired

“The potential is enormous.” – TIME

“This revolutionary gene editing tool could change the world.”

– NBC News

“The gene-editing tool’s potential to upend science is dizzying.” – Vox

“CRISPR really will change the world forever.” – ScienceAlert

Extraordinary Opportunity

“Talk to any biologist right now and you will hear a level of excitement that comes only from the emergence of something truly groundbreaking...”

If the evolution from giant mainframes to personal computers forever changed technology, CRISPR promises to do something similar for genetics...

The potential is enormous...”
– TIME Magazine

CRISPR

- Allows scientists to edit DNA like programming a computer
- Tremendous improvement in DNA editing speed, ease, cost and accuracy
- Monumental landmark in the history of biological research
- Impact on human civilization being compared to the steam engine and the transistor



4. Industry Trends

New Era of Opportunity

Today, civilization is perched on the cusp of a new era...the dawn of The Genetic Age. To appreciate the economic potential of this new age, we have only to look back at the last era for evidence. How much wealth was created over the last fifty years in the Information Age?

Never are opportunities greater than at times like this of great transition. For example, if your family had acquired 333 shares of IBM for \$1,000 on the eve of the Information Age in 1947, your holdings would have grown today to 433,333 shares worth \$64 million (even without the dividends reinvested).

Computing was one of many industries revolutionized by the transistor. Radio, television, avionics, process control, appliances, automobiles and many other fields were changed. Families who invested early in these new applications amassed great wealth.

“The technology’s possibilities are staggering.”

– Fortune



Human neurology
can be optimized
for consciousness.

Scope

In the same way transistors were applied across many different fields, genome editing will be used in many diverse human applications. Genetic engineering can be applied to improve human abilities in four ways:

Cognitive: Cognitive faculties such as self-awareness, mental acuity, and intelligence.

Anatomy: Physical attributes such as strength, agility, beauty, grace and stamina.

Longevity: Elements of long life including wellness, immunity and metabolism.

Talent: Mental, physical and emotional talents.

The scope of this report is limited to the first category, *cognitive enhancement*.



Cognitive

Anatomy

Longevity

Talent

An entirely new industry is emerging to leverage the power of CRISPR to transform human cognitive ability. This industry will contain many different companies, products and services. If history repeats itself, alert families who take early ownership in these areas stand to make fortunes.



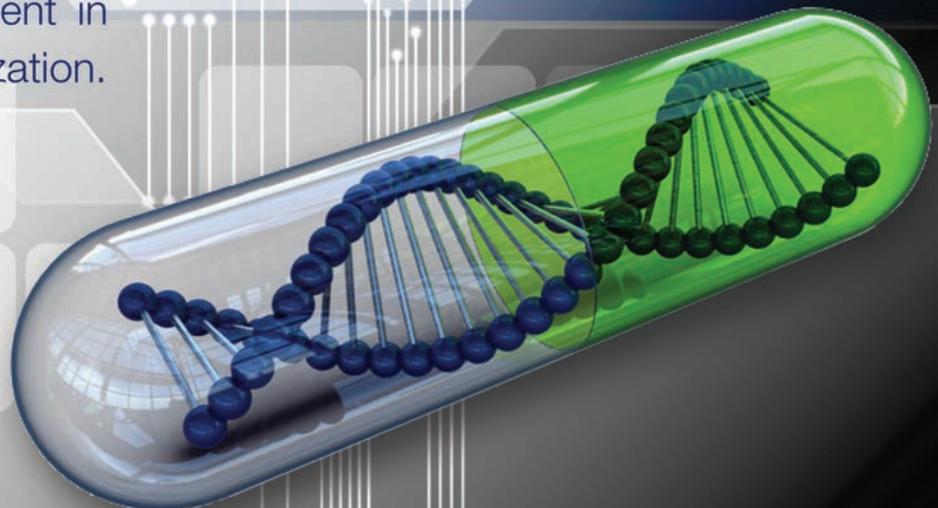
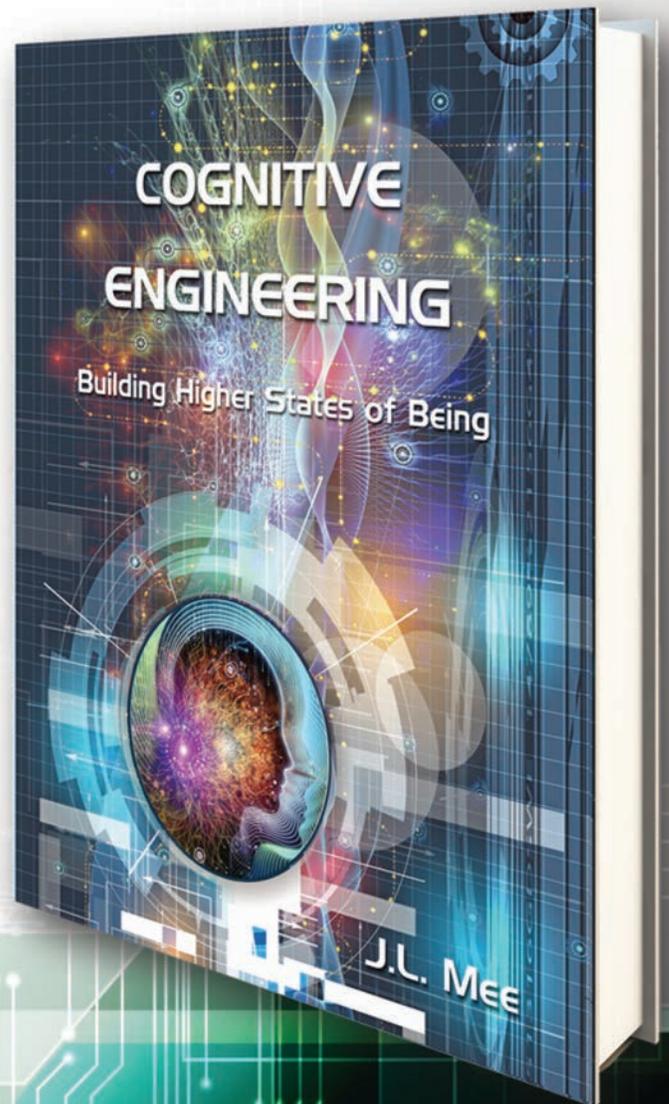
5. Cognitive Science Trends

A new book titled *Cognitive Engineering* reveals recently-discovered laws of nature which collectively form a new branch of science called *cognitive physics*. These new discoveries enable scientists to treat states of awareness quantitatively with mathematics for the first time. This advance represents a cardinal paradigm shift in our understanding of consciousness.

Cognitive Engineering deciphers the mind/matter interface which has baffled scientists for centuries, and codifies its behavior in mathematical equations which are conclusively proven by neuroscience experiments. These discoveries represent a monumental landmark in the history of consciousness research.

Cognitive Engineering discloses the blueprints for genetically engineering human neurology to generate persistent expanded states of consciousness. Widespread application of this technology can enrich humankind's cognitive capital around the world, opening the way to a golden age of wisdom, and fostering accelerated progress in the arts and sciences.

The opportunity to lift the human race into universal self awareness represents a defining moment in the progress of human civilization.



6. Success Factors

A new ecosystem of interconnected business, scientific and academic organizations can develop world-class best practices for achieving excellence in genetic consciousness engineering science, technology and education.

The output of this ecosystem can enrich humanity's cognitive capital, creating millions of well-educated, superconscious individuals who form the vanguard of a new generation of enlightened leadership in the arts and sciences.

The organizations in this cognitive ecosystem will enjoy six key success factors:



01

Limitless demand
Higher awareness is widely valued

02

High investor returns
Dawn of a new era in civilization

03

Simple project
Only one gene is edited

04

Rides R&D power curve
Piggybacks on pharmaceutical industry's vast genetics R&D

05

First to market
Market makers establish dominance

06

Higher purpose
Engenders crusade mentality

7. Social Responsibility

Wider Influences

The influence of cognitively-enhanced individuals will spread through their families, communities and workplaces, ultimately benefitting humanity as a whole.

- *Families:* Expanded consciousness fosters harmony in human relationships. It enriches the spiritual dimension of families, bringing more awareness to family dynamics, and creating deeper and more meaningful relationships between spouses.
- *Communities:* Greater peace of mind and emotional balance will reduce conflicts individually and societally and improve community coherence.
- *Workplaces:* Employees with enriched cognitive capital can help companies develop creative solutions to business problems. Increased happiness and positive emotional states will also engender greater employee wellness by up-regulating epigenetic pathways.
- *Humanity:* A global shift towards higher consciousness will help people to realize their interconnectedness with the human community and nature. Heightened cognitive abilities can be applied to solving some of the planet's biggest challenges and problems. Greater awareness of humankind's spiritual dimension can accelerate humanity's conscious evolution.



Philanthropy

The socially-responsible implementation of consciousness engineering requires special measures to level the cognitive playing field to avoid exacerbating existing inequalities or creating a cognitive elite. Accordingly, a non-profit organization will manage a cognitive enhancement scholarship fund for deserving underprivileged individuals of high merit.

8. Cognitive Ecosystem

The promise of cognitive engineering is realized through a new ecosystem of cooperating organizations which develop and deliver technologies and services based on cognitive physics.

Future Life Institute provides intellectual property and consulting services in the development of genetic engineering programs and educational curriculums.

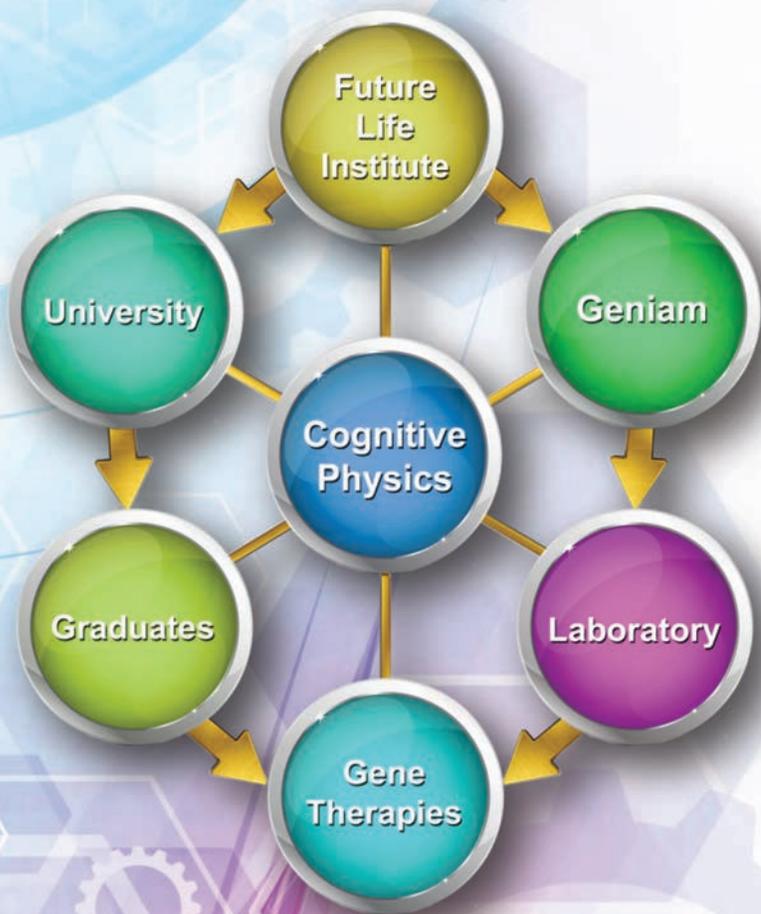
Geniam conducts genetic research programs to formulate complete genome engineering designs.

A *Laboratory* manufactures gene therapies based on Geniam's designs.

Gene Therapies optimize human neurology to support stable higher states of being.

University courses deliver education and counselling programs to help people effectively manage living in higher states of consciousness.

Graduates are eligible to receive access to gene therapy resources which are provided outside of the university.



With astute management, these organizations can establish a gold standard of quality and integrity for human genetic consciousness engineering.

9. Product Description

1. Cognitive Upgrades



Geniam's first product is a general-purpose genetic cognitive enhancer for raising human creativity, energy, emotional balance, concentration, motivation, focus, and mental acuity. It produces effects similar to a microdose of LSD (without the chemicals or toxicity). It provides personal life benefits, economic value to employers, and social prestige.

2. Consciousness Expansion

The company will extend its product line into a roadmap of scalable states of consciousness suitable for individuals seeking to expand their awareness and accelerate their personal evolution. Awareness enhancement will be performed gradually in a series of stages to ensure a manageable rate of change. The higher upgrades will elevate people into expanded states of awareness which deliver the benefits of meditation every moment of the day. These levels will enrich people's personal sovereignty, freeing them from compulsive thinking and empowering them to realize their full potential.

3. Product Benefits

Customers will receive life-changing personal, economic and social benefits.

Personal Benefits: Cognitive engineering releases a person's awareness from the past, restoring greater conscious awareness into the present. This delivers cognitive advantages similar to meditation and microdosing. Microdosing has been widely tested and found to produce

improvements in creativity, emotional balance, mental acuity, concentration, motivation and academic performance. Hundreds of meditation experiments have proven these same benefits plus mindfulness, optimism, happiness, well-being, physical health, compassion, trust, empathy, and emotional intelligence.

Economic Value: Cognitively-enhanced individuals make ideal employees for firms of all sizes competing in the knowledge economy. They have greater cognitive capital to apply to developing creative solutions to business problems. They also enjoy superior emotional balance and higher morale. Hence, the edits have an economic value (like a college degree). Candidates for upgrades make an investment in themselves similar to higher education which pays dividends throughout their professional life in the form of higher salaries and career advancement.

Social Prestige: The attainment of cognitive upgrades will confer social status upon the individual by associating them with premium branding and marketing messages.

10. Marketing

A. Market size

1. Cognitive Upgrades

Genetic cognitive upgrades will appeal to intelligent, progressive young consumers of chemical and nutraceutical cognitive enhancers (nootropics). The global nootropics market is expected to reach \$6 billion by 2024, expanding at a CAGR of 17%. (4)

If Geniam captures 2% of the nootropics market in 2024, it would generate revenue of \$120 million in the first year, or \$600 million over 5 years.

2. Consciousness Expansion

Genetic consciousness expansion will interest progressive young consciousness expansion enthusiasts, including meditators, biohackers, microdosers, neurohackers, transhumanists, neo-hippies, and cannabis consumers.

It will also draw college-educated adults at the frontiers of consciousness, including meditation, metaphysics, and human potential development. Over 9.3 million U.S. adults currently practice meditation, and 22% of employers are expected to offer mindfulness training. (5)

The international cannabis market is forecasted to reach \$60 billion by 2021, growing at a 60% rate. (6) A 2% share of this market would represent \$1.2B annually, or \$6B over 5 years.

C. Total

A 5 year forecast total is \$6.6B. Both markets use the same product at different doses; hence, the R&D for the first product produces the entire product line.

B. Marketing strategy

No matter how revolutionary Geniam's product is, the sales forecast largely depends upon the skill with which it is marketed.

The many benefits of meditation and microdosing represent compelling product features, but from a marketing point of view, they pale in comparison to self-esteem; the great lever which moves the cash register.

The world's most valuable company is built upon the foundation of a product which is essentially a status symbol (the iphone). Marketed astutely, genetic cognitive upgrades can provide our customers with ten times the status of an iphone. How large an enterprise could demand like that create?

The outer limit of demand is unknown. Two percent penetration may be a conservative estimate. Creative marketing programs could garner additional volume.

C. Marketing programs

1. Status recognition

Cognitively-enhanced young people can be invited to join an exclusive online community of upgraded individuals. Here, they can build social networking profiles to display their cognitive merit badges for all to see, raising their status with friends, family and co-workers, as well as with prospective spouses and employers. Records of all cognitive upgrades are securely stored in a blockchain registry.

2. Maximizing benefits

A cognitive upgrade which yields a subtle but pervasive change in a young adult's consciousness can be the most significant personal transformation event in their life. Genetic upgrades will therefore be packaged with comprehensive preparatory education and counseling programs to leverage psychology to maximize benefits.

A well-crafted setting of expectations can contribute substantially to the actual results people receive. The psychology of change will be applied to wring every last bit of potential benefit out of the upgrades, turning clients into walking advertisements for the product.

D. Branding

Geniam will take the high ground in the consciousness engineering market. It will deliver a premium product line with top-tier brand equity, driving its products to a commanding position in a defensible market niche. Market positioning as the gold standard requires white glove service and uncompromising product excellence.

Maximizing brand equity will enable the company to position itself as the Apple of awareness, providing not just a consciousness upgrade, but a coveted lifestyle. Its marketing messages will depict young people living a socially-desirable higher consciousness lifestyle.

11. R & D



The company's full range of business objectives can be realized by modifying *just one structure* in neurons, which can be accomplished with a straightforward *single gene edit*.

Simplicity is power, and it yields a business model which is massively scalable. An entire product line can be created out of the original R&D investment alone. The initial product can be stacked to create a series of consciousness upgrades, requiring additional R&D only for education and counseling services. This results in a robust business with a significant potential return on investment.

12. Service Delivery

The socially-responsible deployment of cognitive physics demands that gene therapies be buttressed by comprehensive education, counseling and community support programs to prepare individuals for genetic enhancement and support them in achieving their goals.

Professionally-certified counselors will screen applicants to determine suitable candidates for gene therapy. Approved candidates receive education to which conveys best practices for managing life in an elevated state of consciousness.

Graduates from this program receive counseling to help them harvest the greatest benefit from expanded awareness and remove any blocks or limitations which might interfere with their progress. Participants who successfully complete their education and counseling programs become eligible for genetic upgrades.

The results of each upgrade are scientifically verified with brainwave measuring equipment and psychological tests to quantify awareness gains and improvements in cognitive functions.

Living in higher consciousness will be transformative for many people. Cognitively-enhanced individuals may experience positive shifts in personality, outlook, values, openness, relationships, professional interests, and many other areas. Graduates will attend continuing education programs which help them understand and navigate these changes to realize the greatest benefit for themselves, their families, their communities, and humanity.



13. Regulatory Environment

At this early juncture, there are four potential regulatory scenarios for the product:

1. FDA approved general-purpose cognitive enhancer
2. FDA countenanced product
 - not unapproved (like stem cells)
3. FDA approval not required
 - not commercially marketed
4. Exempt from regulation
 - religious sacrament

Scenario 1 is preferred since it yields the greatest volume, and accordingly, FDA approval will be sought. In the event that FDA approval is not forthcoming or feasible, the company has other distribution avenues available. This product must reach the public. The outcome is far too important to be left up to government bureaucrats to decide.

The laws of the United States require FDA approval to commercially market gene therapies. However, our country's laws do not prohibit the possession of gene therapies, nor do they forbid giving them away. The legal situation parallels the cannabis statutes in the District of Columbia, where citizens may possess cannabis, but not sell it.

Since FDA approval is not required if gene therapies are not sold, creative financial strategies can be deployed which allow the therapies to be distributed free of cost. For example, preparatory education and counseling services can be revenue-bearing, while the therapies themselves are free.

Distributing gene therapies as a religious sacrament is another option. The axioms of cognitive physics are rooted in their author's direct experience of Divine union, as documented in the book *Cognitive Engineering*. Accordingly, the distribution of genetic upgrades produced under the cognitive physics aegis may be entitled to additional protection under freedom of religion statutes such as the 1993 Religious Freedom Restoration Act.

“CRISPR has been widely celebrated as one of the most ground-breaking biotech discoveries of the 21st century.”
– Fortune

14. Conclusions

Humanity is standing at the cusp of a Genetic Age. Breakthroughs in genetic engineering can be coupled with new advances in cognitive science to produce sustainable higher states of being. This achievement will constitute a watershed event in human history.

As in times past, success in today's world requires bold, decisive action based on keen insights into emerging revolutionary trends. Consider the following three examples:

1. Genentech. When legendary VC Tom Perkins invested in the first biotech company, Genentech, in 1976, he backed a firm broadcasting risk at every level. At the time, no one had ever employed recombinant DNA technology as a process for engineering bacteria to produce pharmaceuticals, and prominent molecular biologists thought the idea would not work.

Genentech had to compete against larger, established companies with vastly deeper pockets, face soaring public apprehension over bioengineering's potential safety hazards, navigate the threat of restrictive federal legislation, and run the gauntlet of legal unknowns in patenting living things.

Genentech's early head start and its culture of commercially-focused scientific innovation enabled the firm to outperform its competitors and secure key patents. Four years after its creation, Genentech's IPO recorded the largest gain in Wall Street's history and made headlines around the world. Roche acquired it in 2009 for \$47 billion.



2. Uber. Uber's forward-looking business model requires self-driving cars to achieve full profitability. Although the company has lost billions, its market cap at one point exceeded General Motors, because savvy investors know driverless technology is inevitable. Similar forces are at work with CRISPR.

3. Microsoft. After the Intel 8080 micro-processor came out in 1975, starry-eyed young computer hobbyists started predicting the development would lead to a computer on every desk. Authorities who knew better dismissed these youngsters as kooks. Among those dismissed was Bill Gates. (The rest is history.)

When a new field opens, the early market makers take the lead and become the dominant players. Latecomers often cannot catch up.

Those who hesitate until new trends are popularly accepted and validated by authorities invariably miss their chance. Someone else more aggressive and future-focused, like Bill Gates or Tom Perkins, will have already taken the lead and gained control.

Forward-thinking leaders can be on the winning side of change by becoming early adopters and innovators who turn potential into opportunity. Widespread application of these technologies can protect free world economies, enrich humanity's cognitive capital, and unleash a cultural and scientific bonanza which elevates quality of life around the world.

Well-informed policy makers can harness the vast potential of these new sciences to drive the global expansion of wisdom and forge a more responsible stewardship of our planet.

15. About

This report was prepared by Future Life Institute, a research center dedicated to expanding the frontiers of human knowledge in the area of consciousness engineering.

Future Life Institute is a world leader in pioneering bold initiatives to discover new cognitive sciences and memory technologies which provide humanity with greater understanding of consciousness and future lives. The Institute's principals have produced a large body of groundbreaking research in these fields since 2002.

The research has identified emerging scientific discoveries and technical breakthroughs which can have an overarching effect on the global expansion of wisdom. The goal of this report is to help progressive leaders understand how to leverage these new technologies to expand humanity's cognitive capital around the world.

Future Life Institute is led by co-founders J.L. Mee, Rita Mee and John Fellows. The founders draw on the Institute's international network of senior advisors in the scientific, spiritual, business and academic fields.

The Institute is a non-profit organization and its research is not commissioned by any business, government, or other institution. For further information, please visit FutureSelfDesign.org.

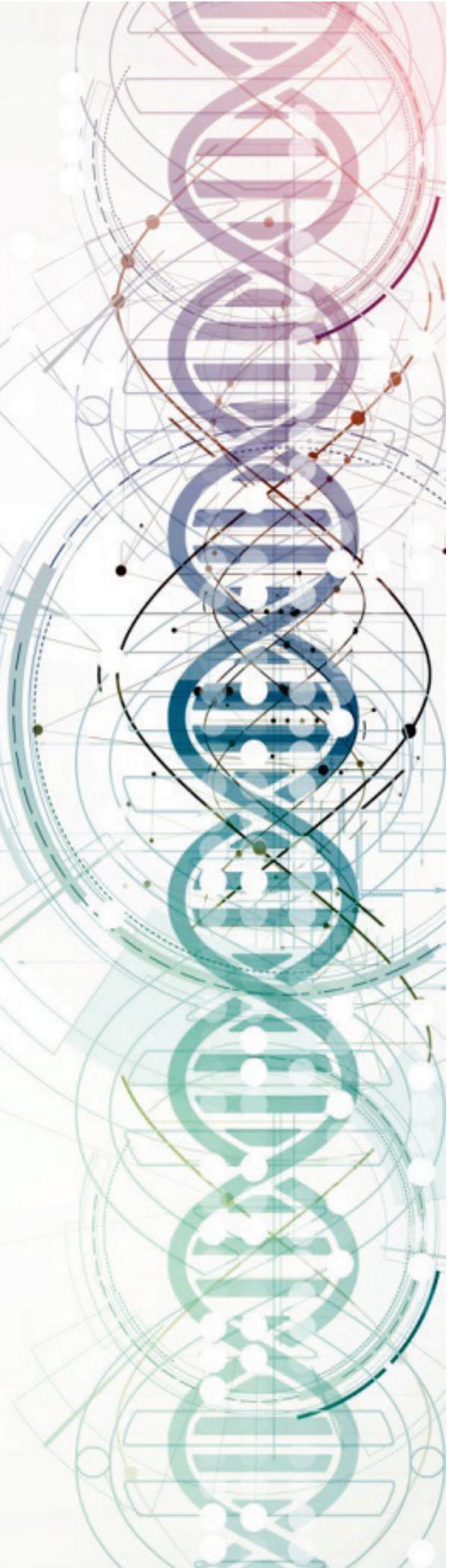
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The background is a complex, abstract composition of technical and scientific motifs. On the left side, there is a dense network of white lines forming a circuit board or schematic. Overlaid on this are several hexagonal shapes in various colors: a green one at the top left, an orange one in the middle left, and a yellow-green one below it. These hexagons contain smaller icons, such as a gear, a square, and a circle. A prominent feature is a large, semi-transparent white circle on the right side of the image. Several horizontal arrows of varying lengths and colors (grey, white) point from left to right across the lower half of the image. The overall color palette is soft and pastel, with a gradient from light blue at the top to light orange and pink at the bottom. The word "Exhibits" is centered in the middle of the image in a bold, black, sans-serif font.

Exhibits

Exhibit I – Guiding Principles

Vision

Geniam is a consciousness enhancement enterprise created to uplift human beings into permanent higher states of awareness and enhanced cognitive ability. Key aspects of its vision are set forth in the main body of this report.

Mission

Geniam is creating a new ecosystem of interconnected business, scientific and academic organizations to develop world-class best practices for achieving excellence in genetic consciousness engineering science, technology and education.

Geniam develops advanced cognitive engineering solutions for genetically optimizing human neurology to foster sustainable higher states of awareness.

It also produces education and counseling programs to prepare individuals for genetic cognitive enhancement and support them in achieving their goals.

The company's scope is limited to genetic consciousness enhancement. Its mission is to raise awareness and expand cognitive abilities in healthy individuals.

Purposes

The company's first purpose is to uplift human lives by raising people's level of consciousness, thereby enriching humanity's cognitive capital and positively influencing the course of human history. This purpose shall be achieved by applying the science of cognitive physics as described in the book *Cognitive Engineering* by J.L. Mee.

The company's second purpose is to provide an above average return on investment for its shareholders. The firm will build shareholder value by developing a treasury of intellectual property through innovative research and experimentation.

The company also serves a higher purpose of advancing humanity's evolution of consciousness. The fulfillment of this purpose is a sacred trust.

Core Beliefs

The seat of human intelligence is the spiritual being (not the brain). The spiritual being's unbounded, free conscious awareness is the source of its cognitive abilities. The brain contributes to human intelligence to the extent it allows the free expression of the spiritual being's innate cognitive abilities. The limits to these abilities have never been found.

Deciphering the mind/matter interface and codifying it in scientific equations represents an inflection point in human history. The stature of this achievement gives cognitive engineers the right, the privilege, the authority – and the obligation – to act on a grand scale.

Human DNA is not sacred or perfect, but rather, it is a work in progress.

Human civilization has now entered a Genetic Age which will witness improvements in functionality comparable to those achieved in the Information Age.

The source of the knowledge contained in cognitive physics is Divinity. The axioms of cognitive physics are rooted in their author's direct experience of Divine union, as documented in the book *Cognitive Engineering*.

Exhibit II - Cognitive Currency

The Icoin

In 1790, Alexander Hamilton had the brilliant idea to use a central bank and fractional reserve lending to bring America out of an agrarian economy and into the Industrial Age. Today's visionary entrepreneurs will use virtual currencies enabled by the Computer Age to bring humanity forward into the Genetic Age.

Geniam can use the Ethereum blockchain platform to issue a digital currency which is accepted for payments by its portfolio of companies. This special currency –an icoïn– becomes the financial representation of cognitive capital, conveying to its owner the ability to advance to greater levels of cognition and awareness.

Customers purchase icoïns in advance of receiving their services. Icoin purchases fund research and development across the firm's member companies, supplementing investor financing. (Structured as a futures contract, the icoïn is not a security per SEC rules.)

Micro-Investors

Young adults are the primary market for cognitive upgrades, since people in their twenties are open to new ideas and change. With their lives mostly ahead of them, this demographic invests in their own future by purchasing cognitive enhancements. In addition to elevating a person's quality of life, cognitive upgrades will have economic value to employers, as well as social value among the individual's peers.



As a financial investment, the value of the icoïn increases each time a new CRISPR advance makes headlines or Geniam announces news of progress.

According to *The New York Times*, young adults prefer cryptocurrency over traditional investments.¹ Purchasing icoïns at an early stage enables young investors to acquire cognitive upgrades for themselves and their families at a lower price.

¹ "The Cryptocurrency Clique," *The New York Times*, August 13, 2017

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