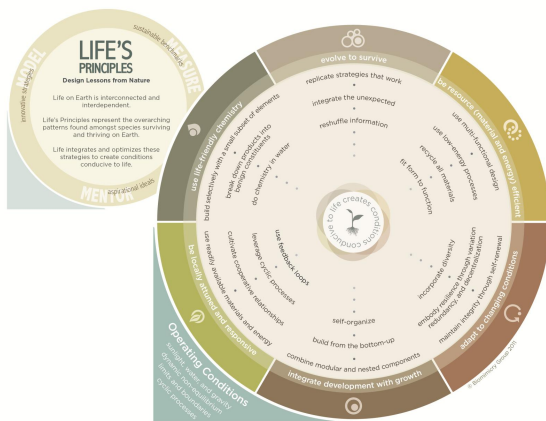


**STATEMENT ON TRANSFORMING FINANCE
BASED ON ETHICS AND LIFE'S PRINCIPLES***

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We the signers hold this biological truth to be self-evident that the human species is interdependent with all other life forms on Planet Earth. Therefore, human societies, cultures, values and belief systems that are informed by and modeled on the following Life's Principles, which are strategies universal to all organisms, should provide the basis for all production and exchange of goods, community structures and services. This includes the design of monetary systems, investments, banking, financing, bartering, reciprocal exchange, payments, crowdfunding, compensation and unpaid gifting, sharing, cooperatives, reproduction of future generations, provision of public goods, infrastructure, collective health, education and life-supporting services.



Life's Principles full size pp. 5 - 6

1. We affirm that these collective life-supporting activities, conventionally categorized as "economies" and "finance," are in truth embedded in human societies and cultural values – in turn, embedded in planetary ecosystems and biodiversity of life which are irreducible to symbolic tokens such as money or mathematical abstractions such as compound interest or classification as "resources," "property," or even as "global commons."

* This is the precursor document to our Principles for Ethical Biomimicry Finance™.

2. Money markets and finance are useful human inventions and as such are good servants of evolutionary higher-purposes, but can be bad masters. Trading and exchanging are basic strategies of humans and all living species. Financial and economic systems are not functional analogues of ecosystems. Money and other proxies have no analog in Nature which operates on direct exchange of materials, information and services.
3. Thus our approach to the human activities conventionally categorized under "finance," "investment," "savings," banking and monetary systems is to reframe these under our scientific knowledge of our true condition expressed as Life's Principles and what is now known about life's evolution on Planet Earth. Accordingly, we recognize that human societies cannot measure their "progress" as growth of their GNP-measured, money-denominated economic sectors. Growth is not maximized by any species but rather the whole living system is optimized.
4. Therefore, when we assess technological and social innovations, we start our due diligence processes by examining the viability of such innovations and potential success of enterprises and projects by applying Life's Principles. Only after applying this screen and its implicit design opportunities will we then design appropriate models of finance, organizational forms, stakeholders' relationships, governance, risk-assessment, compensation and other valuations of ecological sustainability, social equity, health and contributions to peaceful human evolution.
5. We acknowledge that these goals and investing models can transform finance and embody social innovations that will be disruptive to incumbent industries, financial groups and major sectors of our Industrial Era societies which are now widely recognized as unsustainable.
6. Therefore, we avoid employing many of the conventional tools of financial analysis (e.g., Modern Portfolio Theory, Capital Asset Pricing Models, Black-Scholes Options Pricing, Value-at-Risk and other risk analysis; nor discounting to "present value", etc.) nor those methods based on conventional economic assumptions: e.g., "efficient markets," "market completion," "rational actors," "bounded rationality," etc. Rather, we look to the new scientific knowledge of human behavior, endocrinology, brain sciences, genetics, anthropology and other insights into the human condition gained through expanding

awareness and consciousness of our true human condition. We commit to learning continually, with the humility engendered by these new understandings, as well as the careful experimentation based on Nature's 3.8 billion years of successful learning and innovation.

7. We further understand that what is termed as "economies" and "financial systems" are emergent properties: complex adaptive systems generated by actions emanating from collective human consciousness, cultures and belief-systems and that these forms and expressions are downloads from these "cultural DNA codes," resulting in cultural artifacts and physical forms (such as skyscrapers and computers), as well as similar forms emanating from the world's spiritual traditions (e.g., cathedrals and books). We acknowledge and affirm the evolution of the technological array of tools created by humans. These expressions of human creativity are a result of our focus on materialism, reductionist rationality and its Cartesian mentalities prevalent since the Industrial Revolution, and we rejoice that these are evolving toward Life's Principles and are now reintegrating within our higher consciousness. We endeavor to use Life's Principles to create conditions conducive to life in all human activities and systems.
8. These collective products of our levels of awareness, consciousness and knowledge evolve as individuals learn. Leaders emerge in human societies and become early adopters of new knowledge and scientific observation, as well as ethical principles, such as the "golden rule," cooperative agreements on sharing Nature's lessons, co-evolutionary models and altruistic examples.
9. Thus, we acknowledge that our commitment to transforming finance, its models and selection processes can lead to re-design of money, banking, finance, investments, patents, legal and governance systems. This will require reintegration of human knowledge, mentoring by Nature's genius, and whole systems-thinking, operationalized through whole human beings integrating mind, heart, body and wisdom based on evolving higher levels of consciousness.

Therefore we approach our task and wider goals with deep humility and know we represent one species among 30 million, all essential for thriving and survival of all. We are a small human strand of ever-evolving human societies and their cultural DNA. We invite all others who

resonate with this declaration of intent to transform finance to join in signing this statement and contributing to its evolution.

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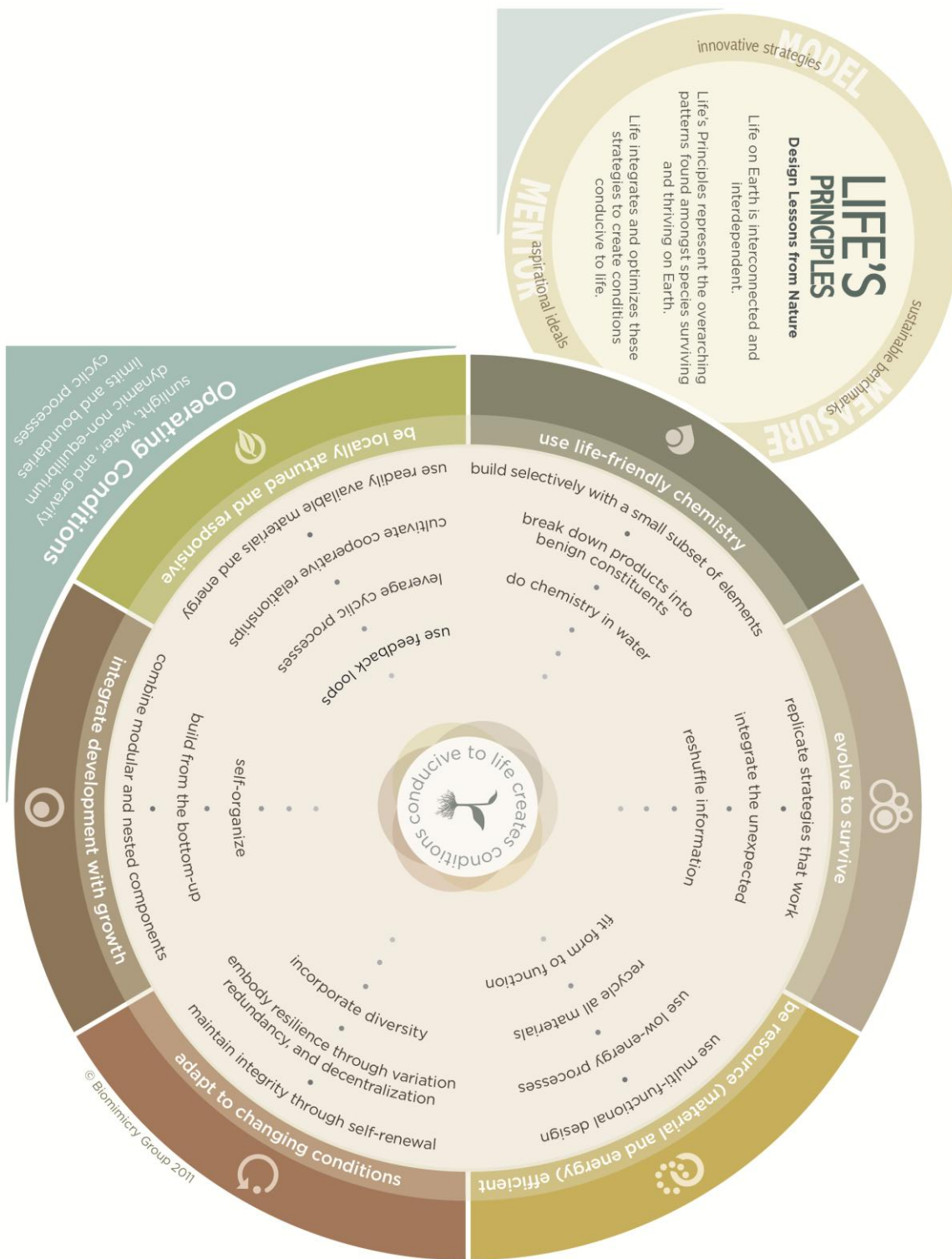
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We invite you to sign our statement agreeing that Life's Principles guide finance and business.

LIFE'S PRINCIPLES



					
<p>Evolve to Survive</p> <p>Continually incorporate and embody information to ensure enduring performance.</p>	<p>Be Resource (Material and Energy) Efficient</p> <p>Skillfully & conservatively take advantage of local resources & opportunities.</p>	<p>Adapt to Changing Conditions</p> <p>Appropriately respond to dynamic contexts.</p>	<p>Integrate Development with Growth</p> <p>Invest optimally in strategies that promote both development and growth.</p>	<p>Be Locally Attuned and Responsive</p> <p>Fit into and integrate with the surrounding environment.</p>	<p>Use Life-friendly Chemistry</p> <p>Use chemistry that supports life processes.</p>
<p>Replicate Strategies that Work</p> <p>Repeat successful approaches.</p> <p>Integrate the Unexpected</p> <p>Incorporate mistakes in ways that can lead to new forms and functions.</p> <p>Reshuffle Information</p> <p>Exchange and alter information to create new options.</p>	<p>Use Multi-functional Design</p> <p>Meet multiple needs with one elegant solution.</p> <p>Use Low Energy Processes</p> <p>Minimize energy consumption by reducing requisite temperatures, pressures, and/or time for reactions.</p> <p>Recycle All Materials</p> <p>Keep all materials in a closed loop.</p> <p>Fit Form to Function</p> <p>Select for shape or pattern based on need.</p>	<p>Maintain Integrity through Self-renewal</p> <p>Persist by constantly adding energy and matter to heal and improve the system.</p> <p>Embody Resilience through Variation, Redundancy, and Decentralization</p> <p>Maintain function following disturbance by incorporating a variety of duplicate forms, processes, or systems that are not located exclusively together.</p> <p>Incorporate Diversity</p> <p>Include multiple forms, processes, or systems to meet a functional need.</p>	<p>Combine Modular and Nested Components</p> <p>Fit multiple units within each other progressively from simple to complex.</p> <p>Build from the Bottom Up</p> <p>Assemble components one unit at a time.</p> <p>Self-organize</p> <p>Create conditions to allow components to interact in concert to move towards an enriched system.</p>	<p>Use Readily Available Materials and Energy</p> <p>Build with abundant, accessible materials while harnessing freely available energy.</p> <p>Cultivate Cooperative Relationships</p> <p>Find value through win-win interactions.</p> <p>Leverage Cyclic Processes</p> <p>Take advantage of phenomena that repeat themselves.</p> <p>Use Feedback Loops</p> <p>Engage in cyclic information flows to modify a reaction appropriately.</p>	<p>Build Selectively with a Small Subset of Elements</p> <p>Assemble relatively few elements in elegant ways.</p> <p>Break Down Products into Benign Constituents</p> <p>Use chemistry in which decomposition results in no harmful by-products.</p> <p>Do Chemistry in Water</p> <p>Use water as solvent.</p>