

# CONSILIUM DIGNITATIS

Council of Dignity

## Explained Simply

*For when someone asks: 'so what is this plan?'*

*Version 1.4 · May 2026*

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*The nurse who has worked thirty years deserves more than a thank you. Consilium Dignitatis makes sure she gets it.*

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### The Two-Minute Version

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Right now, three things about our society don't make sense.

**First:** People who spend their lives contributing — nurses, teachers, engineers, small business owners — get almost nothing back in recognition beyond their salary. Society doesn't say thank you in any visible, lasting way.

**Second:** We have a welfare system that costs a fortune, runs through dozens of overlapping programmes, and still leaves millions of people in poverty. Not because we don't spend enough. Because we spend it badly.

**Third:** The tax system treats everyone the same regardless of what they've given. A person who dedicates their life to public service pays the same rate as someone who contributes very little.

Consilium Dignitatis fixes all three with one mechanism.

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### Here's How It Works

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You are placed in a tier — called a stratum — based on what you've contributed to society. Think of it like a knighthood, but earned by evidence and awarded fairly, not handed out by politicians. Your tax records, your employment history, your professional registration — the data already exists. The algorithm finds you.

That tier comes with a designation — a set of post-nominal letters that sit after your name, the way a professional qualification does. Not an honour handed down from above. An earned marker, visible and permanent, that says: this person contributed.

That tier determines two things simultaneously:

**What percentage of your earnings goes into a shared pool.** Higher contributors give more. Lower contributors give less. The rates run from 5% at the entry level to 50% at the highest tier, rising in ten equal steps with no sudden jumps between levels.

**What spending discount you receive.** Half your contribution rate — so at 30% PCR you receive 15% off, at 50% PCR you receive 25% off. The more you contribute, the more you receive.

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## What the Pool Does

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The shared pool does three things in order of priority:

**First**, it guarantees a floor for everyone. The floor is unconditional basic income. A cash payment to those who need it, tapering as earned income rises. No application, no means test, no behavioural requirements. Every person in the country is above the floor. Not because they proved they deserve to be. Because without the floor, nothing above it holds.

**Second**, the surplus goes to the government to replace the income tax and corporate tax revenue that the pool has taken over. The government is kept broadly whole.

**Third**, 10% of the annual surplus goes into the Moonshot Fund — a permanent, politically independent fund for civilisation-scale investment. Not grants. Not foreign aid. Structured, compounding capital deployed at 7% annually into problems the market has no incentive to solve and governments cannot sustain across electoral cycles: pandemic early warning infrastructure, fusion energy, antibiotic resistance pipelines, ocean restoration, orbital manufacturing. By Year 10, even a mid-sized economy contributes tens of billions to this fund. The capital does not disappear between governments. It compounds.

Consilium Dignitatis rewards the people who contribute most, protects the people who need it most, and invests the surplus in the future  $\$(\$em)$  all from the same self-financing pool.

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## The Vanguard

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The essential services that people depend on — energy, water, housing, transport — are often owned by shareholders with no interest in the communities they serve. Consilium Dignitatis does not nationalise them. It acquires stakes.

The Vanguard is the acquisition arm of CDI. Through it, CDI builds ownership positions in essential sector companies. Those positions generate returns that flow back into the pool. Over time, the profit motive in essential services is not abolished — it is redirected.

This is commercially rational for those companies: CDI's procurement discounts and pool-participant customer base make partnership valuable. It is structurally rational for the plan: it creates a reinforcing loop between contribution, profit, and the common good.

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## Ten Questions People Always Ask

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**Is it a class system?** Every class system that has ever existed is based on accident — birth, inheritance, wealth, connection. CDI strata are based on verifiable contribution, are transparent and algorithmic, and sit above a floor that eliminates the underclass entirely. A class system already exists. It is the most brutal kind: one based entirely on where you were born. CDI replaces accident with evidence.

**Is it voluntary?** In stages. In the early phase, PCR exists alongside income tax — joining earns recognition and discounts on top of your existing obligations. Once fully implemented through legislation, PCR replaces income tax and carries the same legal force as tax. What remains genuinely voluntary throughout is the level of engagement: whether you seek a strata designation, whether you claim discounts, whether you make an exceptional commitment at Patron level. The floor is available to everyone, regardless of any participation in the recognition system.

**What about businesses?** Businesses have their own tier system based on domestic profit contribution. They receive procurement discounts on everything they buy in return. A company operating genuinely in the interest of its country pays less for the goods and services it needs. A company extracting value without contributing receives no advantage. The exchange is commercially rational: contribution buys preferential position in the largest purchasing network in the economy.

**Does it replace income tax?** Over a transition period, yes. Income tax reduces progressively as the pool proves itself solvent and the government's revenue is replaced by the pool's Government Transition Dividend.

**What if the pool runs out of money?** It is self-financing and has been modelled conservatively in seven economies. The floor takes priority over everything. A solvency reserve of 36 months of floor payments is maintained at all times.

**Who runs it?** The Consilium — a constitutionally independent body, not a government department. Its decisions cannot be overridden by ministers. It is designed to outlast any single government.

**What about people who can't work?** The floor is unconditional. It does not require work, registration, or participation. Everyone is above the floor. That is not a reward. It is a right.

For those living with disability, the architecture includes additional provision on top of the floor: a standard supplement for significant impairment (assessed at  $\geq 60\%$  incapacity) and a higher provision for those in full dependency ( $\geq 80\%$ ). The amounts scale by economy. Both are assessed through existing national disability systems — no new bureaucracy, no separate application process, no additional conditions. The supplement is part of the floor, not a separate benefit standing apart from it.

**What about retirement and the state pension?** The floor is the retirement foundation — unconditional, requiring no employment history or minimum contributions. Every person receives it in retirement as in working life. CDI does not abolish the state pension. It phases it out, in order, as the floor makes it structurally redundant.

At implementation, Stratum V and IV workers stop paying the employee pension component of social security immediately — the floor already covers their retirement need. For higher earners, contributions continue through Phase 1 while entitlements accrue. At the Phase 2/3 review — once the floor has been trusted for a generation — a snapshot is taken: every contributor's accrued state pension entitlement is calculated, frozen, and honoured in full, inflation-linked, and paid when they retire. No further entitlements accrue from that point. Current retirees are completely unaffected at every stage.

**Has this been tested?** Against seven economies: Portugal, Ireland, Denmark, Germany, Brazil, the United Kingdom, and the United States. The pool is self-financing in all seven. The government's fiscal position is improved or comparable in all seven. Portugal is the proposed first implementation — a country of the right scale, with the fiscal conditions and political openness to run it properly.

**Where does it start?** The Consilium Dignitatis Institute is currently being constituted as a Charitable Incorporated Organisation in the United Kingdom, with a founding board of trustees being appointed now. The first full implementation is proposed for Portugal. The architecture is complete. The modelling is done. What remains is the work of institution-building.

**Is it fair?** The floor is universal. The recognition is earned. The discount scales with contribution. The Moonshot benefits everyone. The Vanguard serves the common good. Yes — by design.

[consiliumdignitatis.org](https://consiliumdignitatis.org)

## Going Further

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*The CDI suite runs deep. Here is where to go next, at whatever pace suits you.*

### Read next

**Executive Summary v3.3** — Full picture with figures. The detail behind this document, still written for a general reader.

### The architecture

**Philosophical Rationale v3.3** — Twelve arguments for why CDI is the right design. The moral and structural foundations.

**Contribution Framework v1.1** — The floor amounts, PCR rates, and how the pool works — with figures, across all seven economies.

**Floor Architecture v1.0** — How the four-component floor is designed — the full rationale for every element of the guarantee.

**Moonshot Fund v1.0** — The twelve candidate investments: what the Fund would back, estimated cost ranges, and civilisation-scale impact. Actively being developed.

**Vanguard Case Studies v1.0** — How the Vanguard works in practice. The energy sector in full — pool contribution, customer price impact, acquisition pathway.

### Go deeper

**Complete Document v2.3** — The full CDI architecture in a single document. All components, all economies, all implications.

**Retirement Architecture v1.0** — What happens to state pensions and social security. The transition in full, by stratum.

**Government Transition Architecture v1.0** — How CDI replaces the current tax and welfare system without a fiscal cliff. The transition in three phases.

**Public Services Framework v1.0** — How NHS, education, and social care are absorbed into CDI over time — without privatisation.

**Economic Contraction v1.0** — What happens to CDI under recession, depression, and degrowth. The 36-month reserve and Vanguard stability mechanism.

**Ecological Position v1.0** — How CDI's architecture interacts with ecological outcomes. The floor as poverty lever, Moonshot as technology lever.

**Model Methodology v1.0** — How the seven-economy models were built, what was assumed, and how to scrutinise the numbers.

[All documents available at consiliumdignitatis.org](https://consiliumdignitatis.org)