**ISSUER INFORMATION AND DISCLOSUER STATEMENT**
**PURSUANT TO RULE 15C2-11 OF THE 1934 SECURITIES EXCHANGE ACT**

# My Social Income, Inc.

**(Formerly InteleCom, Inc.)**

**2372 Morse Ave. Ste. 437**
**Irvine, Ca 92614**
**(949) 535-5242**

**Federal ID No.: 84-1419263** **CUSIP No.: 62847Q 406**

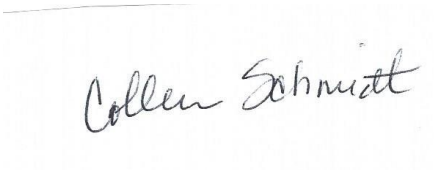
**ALL INFORMATION FURNISHED HEREIN HAS BEEN PREPARED FROM THE BOOKS AND RECORDS OF THE COMPANY IN ACCORDANCE WITH RULE 15c2-11 PROMULGATED UNDER THE SECURITIES EXCHANGE ACT OF 1934, AS AMENDED.**

**NO DEALER, SALESMAN OR ANY OTHER PERSON HAS BEEN AUTHORIZED TO GIVE ANY INFORMATION OR TO MAKE ANY REPRESENTATIONS NOT CONTAINED HEREIN IN CONNECTION WITH THE COMPANY. ANY REPRESENTATIONS NOT CONTAINED HEREIN MUST NOT BE RELIED UPON AS HAVING BEEN MADE OR AUTHORIZED BY THE COMPANY.**

**DELIVERY OF THIS INFORMATION FILE, AT ANY TIME DOES NOT IMPLY THAT THE INFORMATION CONTAINED HEREIN IS CORRECT AS OF ANY TIME SUBSEQUENT TO THE DATE FIRST WRITTEN ABOVE.**

The undersigned hereby certifies that the information contained herein is true and correct to the best of their knowledge and belief.

**My Social Income, Inc.**

By: 

Colleen Schmidt
Chief Executive Officer

Date: May 15, 2016

**COPIES OF THIS INFORMATION AND DISCLOSURE STATEMENT ARE AVAILABLE FROM THE ISSUER UPON REQUEST.**

The following information is furnished pursuant to Rule 15c2-11 of the Securities and Exchange Commission (the "Commission") under the 1934 Securities Exchange Act (the "Exchange Act").

## Part A General Company Information

**Item 1 The exact name of the issuer and its predecessor (if any).**

Issuer: My Social Income, Inc.
Predecessor: InteleCom, Inc.

**Item 2 The address of the issuer's principal executive offices.**

**Principal Executive Offices**

2372 Morse Ave. Ste. 437
Irvine, Ca. 92614
Phone: 949-535-5242

**Corporate Websites**

www.mysocialincome.com
http://gcn.globalcommunicationsnetwork.net/index.php

**Person responsible for investor relations**

Colleen Schmidt
2372 Morse Ave. Ste. 437
Irvine, Ca. 92614
Phone: 949-535-5242
Email:
cschmidt@mysocialincome.com

**Item 3 Security Information**

**Trading Symbol : MSOA**
**Exact title and class of securities outstanding:**
Common Stock
Series "A" Convertible Preferred Stock
Series "B" Convertible Preferred Stock
Series "C" Convertible Preferred Stock
Series "D" Convertible Preferred Stock
Series "E" Convertible Preferred Stock
**Cusip No: 62847Q 406**
**Par or Stated Value:**
Common Stock (par value of $0.00001 per share)
Preferred "A" (par value of $0.001 per share)
Preferred "B" (par value of $0.001 per share)
Preferred "C" (par value of $0.00001 per share)
Preferred "D" (par value of $0.00001 per share)
Preferred "E" (par value of $0.00001 per share)

**Total Shares Authorized:**
Common Stock: March 31, 2016 – 8,938,999,996
Preferred Stock: (Series "A" Convertible) 40,000,000 as of March 31, 2016
Preferred Stock: (Series "B" Convertible) 1,000,000 as of March 31, 2016
Preferred Stock: (Series "C" Convertible) 4 as of March 31, 2016
Preferred Stock: (Series "D" Convertible) 10,000,000 as of March 31, 2016
Preferred Stock: (Series "E" Convertible) 10,000,000 as of March 31, 2016

**Total Shares Outstanding:**
Common Stock: 2,601,265,639 as of March 31, 2016
Preferred Stock: (Series "A" Convertible) 34,600,000 as of March 31, 2016
Preferred Stock (Series "B" Convertible) 260,000 as March 31, 2016
Preferred Stock (Series "C" Convertible) 1 as of March 31, 2016
Preferred Stock (Series "D" Convertible) 778,864 as of March 31, 2016
Preferred Stock (Series "E" Convertible) None as of March 31, 2016

**Stock Update:** On January 27, 2015, FINRA approved a 1,000 to 1 reverse split of the common shares issued and outstanding. This reduced the shares outstanding from 6,675,657,198 to just 6,765,657. The stock received a new CUSIP number.

**The name and address of the transfer agent.**

Madison Stock Transfer, Inc.
1688 E. 16th Street, Suite 7
Brooklyn, NY 11229
Telephone: 718-627-4453
Fax: 718-627-6341
Email: msti@verizon.net

**Registered under the Exchange Act** Yes
**Regulatory Authority** Securities and Exchange Commission

**List and restrictions on the transfer of security:**
Preferred Series "A" Convertible – must be held for 18 months to be converted to common.
Preferred Series "B" Convertible – must be held for 12 months to be converted to common.
Preferred Series "D" Convertible – must be held for 12 months to be converted to common
Preferred Series "E" Convertible – must be held for 12 months to be converted to common

**Describe any trading suspension orders issued by the SEC in the past 12 months:**
None

**Item 4** **Issuance History:**

**Item 4** **Issuance History:**

**Shares issued or cancelled in 2014**

| Date | Name of Stockholder | Nature and Issuance and | Free | Restricted | Total in this ed | Price offered to | Cash to | Do e a the | Reasons for r services rendered if |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | |

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| 5/21/2014 | John A. Roberts, Jr | 144 | | 5,500,000,000 | 5,500,000,000 | | | Y | $55,000.00 in executive services |
| | | | | | | | | | |
| 6/11/2014 | Quail Management, LLC | 144 | 20,000,000 | | 5,520,000,000 | $2,000.00 | $2,000.00 | N | Debt Conversion |
| | | | | | | | | | |
| | Dwight Allen Nickerson | 144 | 84,000,000 | | 5,604,000,000 | $4,200.00 | $4,200.00 | N | Debt Conversion |
| | | | | | | | | | |
| 6/20/2014 | Int'l Consulting Experts, Ltd | 144 | 100,000,000 | | 5,704,000,000 | $5,000.00 | $5,000.00 | N | Debt Conversion |
| | | | | | | | | | |
| 6/23/2014 | Harbour Point capital Corp. | 144 | 100,000,000 | | 5,804,000,000 | $5,000.00 | $5,000.00 | N | Debt Conversion |
| | | | | | | | | | |
| 6/24/2014 | Syndicate Consulting, Inc. | 144 | 90,000,000 | | 5,894,000,000 | $4,500.00 | $4,500.00 | N | Debt Conversion |
| | | | | | | | | | |
| 6/24/2014 | J.T. Sands Corp. | 144 | 92,000,000 | | 5,986,000,000 | $4,600.00 | $4,600.00 | N | Debt Conversion |
| | | | | | | | | | |
| | Totals | | 486,000,000 | 5,500,000,000 | 5,986,000,000 | | | | |
| | | | | | | | | | |
| * Debt conversion resulted in reduction of company debt. Services rendered did not result in cash to the company. Stockholder was given stock for services. On May 20, 2014 the company authorized and issued John A. Roberts, Jr. one share of Series C preferred stock, which represents a control block. One share of Series C preferred stock shall be convertible into the number of shares of common stock equal to four times the sum of: all shares of common stock issued and outstanding at the time of conversion plus all shares of Series A, B, D, and E preferred stock issued and outstanding at the time of conversion divided by the number of shares of Series C preferred stock issued and outstanding at time of conversion. | | | | | | | | | |
| . | | | | | | | | | |

| Date | Name of Stockholder | Nature and method of issuance and jurisdiction | Free trading | Shares cancelled | Total in this period issued | Price offered to noteholder | Cash to noteholder | Do shares have a legend on the certificate | Reasons for issuance for services rendered if applicable |
|---|---|---|---|---|---|---|---|---|---|
| 7/17/2014 | Eko Corp. | 144 | 96,000,000 | | 96,000,000 | $4,800.00 | $4,800.00 | N | Debt conversion |
| | Services, LLC | | | | | | | | |
| 8/11/2014 | Corporate | 144 | 70,000,000 | | 166,000,000 | $3,500.00 | $3,500.00 | N | Debt conversion |
| | Excellance | | | | | | | | |
| | Consulting, Inc | | | | | | | | |
| 8/12/2014 | Omega | 144 | 108,250,000 | | 274,250,000 | $2,165.00 | $2,165.00 | N | Debt conversion |
| | Consulting, LLC | | | | | | | | |
| 8/18/2014 | Eric Weinberger | 144 | 70,000,000 | | 344,250,000 | $1,500.00 | $1,500.00 | N | Debt conversion |
| 8/18/2014 | P.C. Trust | 144 | 53,333,333 | | 397,583,333 | $1,600.00 | $1,600.00 | | Debt conversion |
| 8/18/2014 | sHero Consulting | | 49,966,666 | | 447,549,999 | $1,499.00 | $1,499.00 | N | Debt conversion |
| | Limited | | | | | | | | |
| 8/19/2014 | 1st NRG Corp. | 144 | 50,000,000 | | 497,549,999 | $1,500.00 | $1,500.00 | N | Debt conversion |
| 8/19/2014 | Chuck Herling | 144 | 53,333,333 | | 550,883,332 | $1,600.00 | $1,600.00 | N | Debt conversion |
| 8/21/2014 | J.T. Sands | 144 | 70,000,000 | | 620,883,332 | $700.00 | $700.00 | N | Debt conversion |
| 8/21/2014 | Telecorp, Inc. | 144 | 46,666,666 | | 667,549,998 | $1,400.00 | $1,400.00 | N | Debt conversion |

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| 8/21/2014 | David M. Edwards | 144 | 50,000,000 | | 717,549,998 | $1,500.00 | $1,500.00 | N | Debt conversion |
| 8/21/2014 | Pioneer Assoc. LLC | 144 | 46,333,333 | | 763,883,331 | $1,390.00 | $1,390.00 | N | Debt conversion |
| 8/27/2014 | P.C. Trust | 144 | 70,000,000 | | 833,883,331 | $700.00 | $700.00 | N | Debt conversion |
| 9/3/2014 | JPC Advisors, Inc. | 144 | 141,000,000 | | 974,883,331 | $1,410.00 | $1,410.00 | N | Debt conversion |
| 9/24/2014 | Syndicate Consulting | 144 | | 90,000,000 | 884,883,331 | $4,500.00 | $4,500.00 | N | Debt conversion |
| | Inc. | | | | | | | | |
| 9/24/2014 | Magna Management | 144 | | 80,000,000 | 804,883,331 | $4,000.00 | $4,000.00 | N | Debt conversion |
| | LLC | | | | | | | | |
| 9/24/2014 | Omega Consulting | 144 | | 108,250,000 | 696,633,331 | $2,165.00 | $2,165.00 | N | Debt conversion |
| | LLC | | | | | | | | |
| | Totals | | 974,883,331 | 278,250,000 | 696,633,331 | | | | |
| | | | | | | | | | |

* Debt conversion resulted in reduction of company debt. Services rendered did not result in cash to the conpany stockholder was given stock for services. On May 20, 2014 the company authorized and issued John A. Roberts, Jr. one share of Series C preferred stock which representa a control block. One share of Series C preferred stock shall be convertible into the number f shares of common stock equal to four times the sum of: all shares of common stock issued and outstanding at the time of conversion plus all shares of Series A, B, D, and E preferred stock issued and outstanding at the time of conversion divided by the number of shares of Series C preferred stock issued and outstanding at time of conversion.

## Shares issued or cancelled 1st quarter 2015

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| 1-20-15 | Domenick Nasuti | | 500 | Preferred series D convertible shares | | | | | |

## Shares issued or cancelled 2nd quarter 2015

| | Name of | Nature and | Free trading | Restricted | Shares | Total in this | Price offered to | Cash to | Do shares have | Reasons for |
|---|---|---|---|---|---|---|---|---|---|---|
| | Stockholder | method of | | | cancelled | period issued | noteholder | noteholder | a legend on | issuance for services |
| | | issuance and | | | | | | | the certificate | rendered if |
| | | jurisdiction | | | | | | | | applicable |
| 4/15/2015 | John A. Roberts, Jr. | 144 | | 2,500,000,000 | | 2,500,000,000 | | | Y | $25,000 in exec serv |
| 6/22/2015 | Colleen Schmidt | 144 | | 2,500,000,000 | | 2,500,000,000 | | | Y | $25,000 in exec. Serv |
| 6/3/2015 | Colleen Schmidt | Preferred A | | 34,600,000 | | 34,600,000 | | | Y | Exec Serv |
| 6/3/2015 | Colleen Schmidt | Preferred B | | 260,000 | | 260,000 | | | Y | Exec Serv |
| 6/3/2015 | Colleen Schmidt | Preferred C | | 1 | | 1 | | | Y | Exec Serv |
| 6/3/2015 | John A. Roberts, Jr. | Preferred A | | | 34,600,000 | | | | y | resigned |
| 6/3/2015 | John A. Roberts, Jr. | Preferred B | | | 260,000 | | | | Y | resigned |

| | Name of | Nature and | Free trading | Restricted | Shares | Total in this | Price offered to | Cash to | Do shares have | Reasons for |
|---|---|---|---|---|---|---|---|---|---|---|
| | Stockholder | method of | | | cancelled | period issued | noteholder | noteholder | a legend on | issuance for services |
| | | issuance and | | | | | | | the certificate | rendered if |
| | | jurisdiction | | | | | | | | applicable |
| 6/3/2015 | John A. Roberts, Jr. | Preferred C | | | 1 | | | | Y | resigned |
| 6/16/2015 | DTS Partners | 144 | 100,000,000 | | | 100,000,000 | $5,000 | $5,000 | N | Debt Conversion |
| 6/22/2015 | John A. Roberts, Jr. | 144 | | | 5,500,000 | | | | Y | resigned |
| 6/25/2015 | John A. Roberts, Jr. | 144 | | | 2,500,000,000 | | | | Y | resigned |
| | TOTAL | | 100,000,000 | 5,034,860,001 | 2,540,360,000 | 5,134,860,001 | $5,000 | $5,000 | | |
| | | | | | | | | | | |

**Shares issued or cancelled 3rd quarter 2015**

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| 8-19-2015 | Juliet C. Roberts | | 778,364 | Preferred series D convertible shares | | | | | |

**Shares issued or cancelled in 4th quarter 2015**

**None**

**Shares ued or cancelled 1st quarter 2016**

**None**

**Item 5** **Financial Statements**

A. Balance Sheet – Annual Report – Supplemental Information
B. Statement of Income – Annual Report – Supplemental Information
C. Statement of Cash Flow – Annual Report – Supplemental Information
D. Financial Notes – Annual Report – Supplemental Information
E. No Audit Letter

**Item 6** **Describe the Issuer's Business, Products and Services**

**A. A description of the Issuer's business operations.**

My Social Income, Inc. ("MSI", the "Company", "us" or "we") is a Wyoming Corporation as of July 30, 2014, formerly a Nevada corporation formed on August 15, 1997. MSI, formerly Intelecom, was formed to conduct direct sales of products utilizing a direct sales marketing system primarily over the Internet along with Country Master Distributorships and International Joint Ventures. The company's fiscal year ends December 31st.

In addition to MSOA's VoIP business as described in the rest of the paragraph, the company announced on July 28, 2015 that it had launched a new Corporate Advisory Services Division. This division has been set up to provide services to micro-cap companies who need help with insulating their stockholders, consolidating their debt, meeting their financial needs and plotting a course for business development. A breakdown of some of the services that are to be offered are:

- Merchant banking services for small and mid-cap companies, private or public

- Crisis management and turnaround consulting
- Corporate Restructuring and Debt Consolidation Services
- Forward Acquisitions and Corporate Documentation Services
- Formation of business Development Companies (BDC), with continuous monitoring of compliance, under the 1940 Act

My Social Income, Inc. will be tapping into its own advisory team and professional consultants who have the proven innovative knowledge, skills, and contacts through many years of successful experience in negotiations, structuring, and recruiting multiple unique transactions.

Colleen Schmidt, CEO, stated, "My Social Income, Inc. is currently negotiating to acquire several profitable enterprises as wholly owned subsidiaries, for Convertible Preferred Stock to meet the $4,000,000 shareholder equity threshold to qualify for a listing on a NYSE MKT. We also intent to become more transparent as an issuer, MSOA will pursue a look-back audit of its financial statements through a PCAOB Accounting Firm and will look to follow-up S1 filing soon thereafter. Much more information will be forthcoming on these companies as the Company moves to closure on each of these agreements "

She further stated, "Launching our Corporate Advisory Services Division is an important step in becoming a Business Development Corporation. Our business objectives are to buy and acquire private/public assets and companies, help companies meet their financial needs to bring their products to market, and provide consulting services for restricted convertible preferred stock in other public companies. In order to build our Net Stock Holders Equity, quarter to quarter, we need to be actively involved in enhancing these opportunities, so that our stockholders see real value in the convertible preferred securities that house these initiatives."

In 2009, the company reinvented itself in several ways. At the start of the year, MSI, then InteleCom, had two wholly owned subsidiaries, one was Toksee, Inc. formed March 27, 2008, which was the social networking side of the business. The other was InteleFone, Inc., which became the new name for International Business Network, Inc. on March 3, 2008 and conducted the VoIP communications business. On November 17, 2008 Toksee, Inc. changed its name to become My Social Income, Inc. due to the threat of a protracted trademark lawsuit. Our attorney felt we could win, but the defense would be too costly for the Company.

In early 2009, the Company signed a distribution agreement with WorldTel Xchange, Inc. to distribute its long distance service called "1 button to Wifi" which allowed any cell phone user in the world to call internationally via VoIP at very low rates. Shortly after we launched the product, the shareholders of WorldTel got into a proxy dispute and went to court and the shareholders, who gained control of the company, appointed a new board of directors and replaced the old management. MSI's working relationship deteriorated with the new management and operations came to a standstill. WorldTel couldn't ship product, take orders or even pay commissions to MSI. MSI had no alternative but to severe it's relationship and secure its own VoIP platform.

In November of 2009, My Social Income, Inc. began to develop its own VoIP platform. That platform was completed in March 2014 and is fully operational. A new website was built www.mysocialincome.com as well as a VoIP store located at www.gcn.globalcommunicationsnetwork.net. It was important for global identity that the actual receipts for merchant processor transactions say Global Communications Network and not My Social Income. Since 2011 the company has developed its proprietary platform to offer VoIP services globally.

**B.** **Date and State of Incorporation:**
is a Wyoming Corporation as of July 30, 2014, formerly incorporated on August 15, 1997 in the State of Nevada

**C.** **The issuer's primary and secondary SIC codes:**
Primary: 4813
Secondary: 7385

**D.** **The issuer's fiscal year end date:**
December 31, 2016

**Principal products or services, and their markets:**

**E.**

MSI sells VoIP services. Voice over Internet Protocol (VoIP) is a general term for a family of transmission technologies for delivery of voice communications over IP networks such as the Internet, rather than the public switched telephone network (PSTN). The basic steps involved in originating an Internet telephone call are conversion of the analog voice signal to digital format and compression/translation of the signal into Internet protocol (IP) packets for transmission over the Internet; the process is reversed at the receiving end. The PSTN is a circuit switched technology which dedicates an entire circuit to a call. The difference is that the IP call is compressed, utilizing much less capacity than the circuit call. The cost of circuit calls is determined in time connected, and the IP call's cost is determined by the actual data transmitted. Expressed as a portion of the bandwidth available in a typical broadband connection, IP calls use only a tiny bit of the available capacity, and therefore they can be made on the same line as your data services with no noticeable degradation of service. On a network level, it is more costly to charge for the small amount of bandwidth used for calls than the bandwidth itself costs and therefore individual circuits as used by residential and small business customers are generally free. We charge a fee to establish an account and monthly fee to maintain a customer's account. Both of which are related to the costs of providing the overall connectivity and delivering customer services and specific user-services like voicemail, etc.

The main difference in understanding the way that VoIP telephone service works, from a user perspective is that the PSTN telephone service which we normally buy from the phone company is bundled, and sold to users as "telephone lines," but the VOIP services we provide are all separate… you need only pay for the portions you actually need, and you can very creatively build the telephone service that works best for your needs. Huh? Each "Telephone Line" you get from the phone company comes to you as a pair of copper wires… from their office to your home or business. You pay by the line… generally through the nose. Each line includes inbound and outbound service, long distance service, 911 service, a phone number, and additional services that you pay for individually, by line… like 85 cents per line for call waiting, $1.15 per line for caller-id, etc. The cost of bundled services quickly add up and when you multiply these costs, by the number of lines you need… the cost of your phone service becomes a major monthly expense. Our potential market is the entire world where broadband exists. We specialize in bundling and marketing VoIP services for corporations and organizations to be used as promotional items, in organization-wide networks and to be used in support of the business or organizations. The service you get from MSI comes to you as tiny bits of information through your broadband internet connection. A typical broadband connection can support a dozen or so VoIP circuits before they begin to cut into the performance of the connection for providing computer data. The two major costs in IP telephony are the cost of the broadband connection… which you already have and which we only need to take a tiny portion of… (and then you only need it when you are actually using the phone), and not surprisingly anything that involves contact with the phone company.

The components of your VoIP service are your account number, your "Virtual Numbers", the circuits associated with those numbers, the services tied to the numbers, the ability to make and receive calls, the ability to make calls to the PSTN, and the ability to receive calls from the PSTN, and the actual device or devices used to connect the human voice to telephone a line. The best parts of the technology, the core components, cost very little to provide. Our monthly service plan includes five virtual numbers, each of which has three circuits tied to it, and which also have all of the services like caller-ID, call waiting, voicemail, 3-way calling, etc. linked to them. Our plan includes the ability to make in-network calls, that is, calls to other IP based phones on our network, for free. You have the ability on every circuit we provide, to make calls to the PSTN network, to reach those telephone company phones all around the world, by dialing them in exactly the same way you do now. Because it is a connection to the nasty old PSTN, there is a charge to make every one of those calls. And we have the ability to tie a "Phone Number" (or more than one) on the PSTN to your account. So that people on the PSTN can call you. This unfortunately is the single most expensive component of the service that we provide, mostly because we have to buy it from the phone company.

Before we explain every item, line by line, what does this all mean for you, and why is it better? Well, first of all, do you like the phone company, are they genuinely helpful, and do you like giving them money? If the answer is "yes" then we are done, there is no reason for you to read any further. Good luck to you, and have a happy life. Now for everyone else, the real questions… You use your phone to communicate with people. Do you mostly

call them, or do they mostly call you? How many phone lines do you currently have, and what do they cost you? How much actual long distance do you actually do, do you have a long distance calling plan, and how many phone calls per month do you get from people trying to sell you a long distance calling plan? How much do you use your phone for business? If you run a business, how important is your phone service to your business? And for everyone, would you like to get better service, more tailored to your actual needs, and pay less for it? Once you start thinking about these questions, you may be receptive the following information.

Your account is the shell in which we provide all of your services. It is how you pay us, how you see your phone charges online, how you change your service options, and how you do things like finding out what it will cost to make a particular call, per minute, before you actually make it. Within the basic account, we give you 5 "virtual" phone numbers. They are only called "Virtual" because they are not Phone Company phone numbers… and because they come to you via your broadband connection and not by the little copper wires from the phone company. Part of the cost of your phone bill from the phone company is to rent those wires, 24 hours a day, 7 days a week, so that you can occasionally get or make a call on them.

We provide you five numbers. Each of these numbers has three circuits associated with it, in the standard configuration we provide. Each of these circuits is capable of carrying one standard quality phone conversation. This amounts to 15 simultaneous phone calls. Your PSTN line is two circuits, one regular calling circuit, and the call waiting circuit (if you pay for it). Because the copper wires can only carry one call at a time, you tap the hookswitch or press a button to switch between them. Our system can be configured with call waiting, or to provide the three circuits as three separate "lines". Each "line" can carry a call, independent of the others, and all three ring from the same number. When and if all of the circuits are busy, our system will by default take a voicemail message, but you can also configure it to forward on busy to another circuit. So by creatively manipulating the user interface, you can configure your service to accommodate a large number of incoming calls. These calls are associated with a single virtual number… but we can provide a DID number, to point to that "Virtual" number, so small businesses many want to consider this as an alternative to buying a number of inbound "Lines" from the Phone Company… you save on the lines, on the long distance services they charge for each line, and the per line charges for services for caller-id, hunting, etc. In some cases, the savings in a single month can pay for our set-up charges and for any equipment that might be needed for your service.

Please note… this service is NOT INTENDED to support call centers, and traffic of the volume that they receive is not supported by our basic service package. Call center operators (and you know who you are) - excessive bandwidth usage will result in a call from our sales department to discuss providing you with your own dedicated circuits.

Our plan includes the ability to make in-network calls, that is, calls to other IP based phones on our network, for free. There are other IP phone networks, and most of them allow us to connect you to them. We only connect to the ones that allow us to connect you for free, but that is an overwhelming number of them. Connecting out of network is a bit more complicated, and occasionally the quality is inconsistent, usually because different IP networks use different audio codecs for the processing of their calls. Audio codecs are used to encode speech allowing transmission over an IP network as digital audio via an audio stream. Codec use is varied between different implementations of VoIP and is often one of the main difficulties users encounter in using their VOIP Phones. Different codecs are used to deliver different levels of quality, versus better use of available bandwidth. Better quality = more bandwidth required. Connecting different codecs together often results in one or the other party not being able to hear the other caller. There are solutions for this, but they require the insertion of a PBX based buffer or audio streamer between calls. Customers who have hosted PBX services from us will not experience this problem often, if at all. However it is possible to connect these other networks… it is called "Peering" and we support this peering in a very robust way. Nonetheless, we encourage you to invite friends and family into our network, correction, YOUR network because it is easier and more consistent to connect to them if they are on the same network.

Our plan includes the ability to make calls to the PSTN network, to reach those telephone company phones all around the world, by dialing them in exactly the same way you do now. Because it is a connection to the nasty old PSTN, there is a charge to make every one of those calls. However, because the majority of your call travels on our network, and only the very last bit of it travels on their network (this is referred to as "The Last Mile"), and because we buy LOTS of those last miles… we get a very good price, and pass the savings on. For example… The cost for a call from anywhere in the world to the US or Canada is 1.887 cents per minute. The cost of a call to London is 1.531 cents a minute, to Mexico, between 2 & 3 cents a minute depending on where you are calling.

Calls to Italy are 2.114 cents a minute, to Israel are 1.589 cents per minute to a fixed land line, and around 9 cents per minute to a mobile phone. Calls to land lines in India are just a shade less than 2.7 cents per minute. If you have a friend with a satellite phone… let them call you. Even at our discounted rates calls to some satellite phones are around $4 per minute. Like we said, let them call you. By the way, local and long distance calls are charged on a per minute basis, and billing is rounded in 6-second increments.

BUT I WANT AN UNLIMITED PLAN! We do not offer unlimited calling plans. The reason that we do not offer then, is that every phone call you make, costs us money. The potential for some customers to make huge numbers of calls, or calls to really expensive locations makes it impractical… look back at that satellite phone call cost. We pay for every call you make, and we charge them back to you with a very thin profit added on. If we provided unlimited plans we would need to restrict that "unlimited" designation to a maximum amount, and we would need to limit you to only one line, and would have to track this constantly. Doing otherwise would be bad business. So what about the companies that offer unlimited calling plans? Clearly they are not all losing money. Some of them are, most are not. This is because no "unlimited" calling plan is really unlimited. If you look at the fine print of most of the plans provided by most of the companies… or if you actually read the service agreement you sign with your mobile carrier, you will see that all unlimited plans actually have caps on how many minutes of calling you can actually make. Outgoing calling is limited for "landline" service, and overall minutes are capped for mobile customers. You are also severely limited to where you can call. It is not unusual for an "unlimited" calling customer to get a very un-limited bill for long distance charges that they expected were included in their plan. The plans that do not cite specific numerical limits nonetheless have them, and instead talk about customers conforming to "average" usage patterns, and how exceeding such patterns will constitute abuse. Most "unlimited" plans are limited to residential use, and if they are tracked in usage patterns to appear to be used for business, a user's phone can be disconnected, or they can be switched to a different and radically more expensive plan.

We did some research into this, and found, from a variety of sources, including the FCC, and the International Telecommunications Union and some others, that the "average telephone user" spends about 65% of their time on the telephone on calls that they receive. Not even the Telephone Company has the nerve to charge for incoming calls. (Except on mobile calls where they demand a yearly contract and charge for absolutely everything.) However, when they consider how much they use the phone on a monthly basis, most consumers take into account the time they spend on calls they make from their own phones, calls they receive, and even the time that they spend on calls at work. It is against this very skewed metric that consumers evaluate these unlimited plans. In fact, most customers end up overpaying for what would be the actual billable usage by nearly 300% on a typical "unlimited" plan. The really cheap unlimited plans almost always have a minimum service commitment, and if you cancel early, or "abuse" the plan, you will have to pay out the year's commitment, but will lose the service plan. Nice. We charge by the minute, and this is the smallest print you will ever see from us. And we provide some real value…

Because we provide three channels or circuits per number, you can use just one number for outgoing calls, and be able to make three outgoing calls per number. We in fact recommend using one group or "trunk" of numbers for outgoing calls, and keeping your incoming numbers free… that way your customers can always contact you. Outgoing "virtual" numbers do not need a PSTN number associated with them in order to make calls, and all of the calls made are made at our low per minute rates.

Now, about these DID numbers. You know them as your regular phone number, the one people use to call you. You probably have one or two at home, some at work, maybe another one if you have a home office, plus of course your cell phone number. They are all different, and you can, from the Phone Company, forward any one of them, to anywhere else, provided you pay for the call. But the numbers are essentially, inherently locked to a particular pair of copper wires that come to you from the Phone Company. With our service, nothing is locked to anything. Our service is totally flexible, and this flexibility, once you understand how it can work for you will be one of the reasons you will never again consider using "regular" phone service. We can get DID numbers from a variety of sources. We only get them from reliable, high quality sources. They are purchased in bulk, and we can supply them in and from virtually anywhere in the world. The prices vary from country to country, but universally, they are less than the cost of a traditional "Phone Line."

When we provide you with a DID, you have the ability to point it anywhere you want. You can point it at a virtual number that you consider to be your home phone, your office phone, or to your cell phone, or to any or all of them. You can elect to NOT point it at any number, and just have it go to voicemail. This is where things get a bit wild… You can define an infinite number of profiles, of calling patterns for this DID. You can have it only send

certain calls to you at certain times, based upon the caller ID of the incoming call. You can have it always send certain calls to voicemail. You can have certain numbers that call you always get a busy signal. For most of our customers, we have four basic recommendations of service conditions. These are,

1. Taking All Calls
2. Avoiding Annoying Calls
3. Taking Important Calls
4. Unavailable

You can define which of these conditions you want to call which numbers, and when you want them to apply. You can have the options switch at specific times, or control it manually. You can or course design your own plans for specific cases.

For example, you can have a number that you consider to be your "Business Contact Number," that most of your clients have to call you on. "Taking important calls" will send most calls from unknown callers straight to voicemail. (Our voicemail system will send you an email every time you get a message, and if you would like, we can attach an MP3 file to the email, of the audio message the caller left for you. You can have this sent as a text message to your mobile phone if you would like.) However, those callers who you determine to be your real clients will ring through to your office. You program their numbers, or a range of numbers to reach you our system sorts them out based on their Caller-id. Perhaps you are waiting for that big consulting call from Microsoft… set the call treatment option to forward all of your calls from 1-425-705-xxxx, and you can get a call from any of the 98,000 Microsoft employees. 1-310-285-9xxx, directed to your cell phone will assure that you do not miss that important call from the William Morris Agency about your book contract or that three picture deal they are working on for you. Block 1-949-589-2686, and you will never again hear from Mike Ameel , the Orange County California Realtor.

You can have more than one DID… you can have a home number, a work number, a number in New York so your clients there can call your local New York Office number, or a number in Paris so a very special friend can call you as a local call… The numbers can be pointed at whatever combination of lines you want, and you can set them to ring all numbers at once, to ring them successively. You could for example set your office phone to ring at your office in the day, and delay it ringing at you home office for 20 seconds. In the night, you can have it go to voice mail, or to ring at home with no delay for important clients. You can have your home DID number ring on a special "virtual" number in your office that only rings at your desk. These options, combine with the five virtual numbers we supply can allow you to build a very adaptable private phone network to make life easier, to make you more money, to make you easier to reach for those people you want to talk to, and can make you really difficult to reach by anyone who annoys you.

The basic hardware interface we use is called an ATA, it is an analog telephone adaptor that allows you to plug your existing phones into our network. There are specialized IP phones that you can use, but we have found that this technology works best for most people… at least for their first year of so of using the technology. Home users and small businesses can start using the technology very quickly, and very inexpensively. After a period of using it, evaluate whether the benefits you get from an IP system, are enough to justify the cost. Most home users will have saved enough in a year to replace and upgrade everything, and most small businesses will save enough for a very elaborate system in six months or so. When you are ready, we will be able to help you. In the interim, we suggest most home users start with a simple ATA. We use Linksys/Cisco equipment exclusively because it is very reliable, and because we have a terrific remote support capability with it.

The technology is usually the stumbling block that stops most people from using IP Phone services. We have tried to overcome that by delivering all of the technology that we provide in a totally "Plug and Play" condition. We provide you an adaptor that is set-up for your account, has your information on it, and has been configured for your local needs (time-zone, area code, calling pattern, international phone electrical or ringing characteristics.) Because IP phone service is not delivered at the end of a pair of copper wires terminating in your house, we will have also tested the device, with your actual phone service. We will make calls, we will receive calls (we pay for them) we will test the adaptor behind a firewall, and we will call both regular phone lines, and other adaptors from it. And then we will lock it, so you cannot adjust any of the settings. This annoys some people, but as long as the

adaptor is locked, with the programming information we put into it, we can service it. We can remotely diagnose the performance of the adaptor, and modify it with any changes we need to make to improve your service. We cannot remotely listen to any of your calls. If you unlock the adaptor, and modify the settings, all bets are off. It will stop working, and the only way we will be able to fix it is to send you an RMA return order, and charge you to repair or replace it. If you decide to discontinue working with us, on the last day of your service, we will remotely unlock your adaptor, and send you an email telling you how you can reset it to factory settings.

The adaptor we send to you will be ready to work when we send it to you. All you need to do is unpack it (save the box and packing materials) plug it into power, plug it into your internet connection, and plug a phone into it. By the time you gather together the packing materials, it will be working. As soon as it is working, and it registers with our system, our system will call you on the adaptor; verify that the service is working, and thank you for providing us with the opportunity of working with you. You can then dial 600, and do an echo test… everything you say will repeat back to you, so you can hear how it sounds. Other than that, using the system is exactly like using the regular old PSTN, except it is better, faster and cheaper. To dial an in-Network number, you will dial 1-776 and the seven digit number. We will provide you with a list of peering codes to call numbers on other IP networks.

To call a US 1-800, 1-866, 1-877, or 1-888 number, from the US or Canada, just dial it. These are Toll-free numbers in the US, but they are NOT toll free from the rest of the world. In fact, you cannot even call them from the rest of the world on the PSTN. To dial one of these numbers from anywhere in the world, on our system, just dial 02, followed by the number… thus 0218002056268 will connect you to the ATT number to order Local Phone service. Try calling it from Paris, Tel Aviv or Sao Paulo, and tell them we said "Hi".

The standard adaptor we use has two voice lines. We provide five numbers. You can order two adaptors, and have four phone lines… or you could get two and use one at home and one at work. Get two and hook another one up for your mom. You can also put the other "virtual" numbers we give you on a "softphone" on your computer. The softphone we will email to you can support three numbers. You do not want to use your home or office virtual numbers on it, because it confuses the system for them to be registered in more than one place, but this make a good use for the other numbers, because you can have a home and work number on your computer… go to Starbucks, or a client's office, and still get all of your calls just as you would at your home or office. There is an app to use virtual numbers on an iPhone, or an iPod touch. Very soon we will have an application to run on GSM phones, which will allow many users to eliminate using their "minutes" for many of the calls they make. We have an 8-port Adaptor available for small businesses, and can provide fully programmed and system friendly IP (SIP) phones as well.

Now… about your mobile phone…
Up until now we have talked exclusively about receiving calls from your mobile phone from the IP network. There is a very cool feature (product) we provide to allow you to actually make calls, using your account, from your mobile phone. This is a service we call MSI Connect, and it combines many of the features of your account with your cell phone, allows you to make very inexpensive long distance calls from your cell phone, and even from any other phone you might want to use it service. MSI Connect is bundled with our broadband service package, or it can be purchased as a standalone service, which requires no hardware, and no internet service. We describe MSI Mobile VoIP as being a "Portable Long Distance Service" because you can literally use it from any phone in the world… despite the best efforts of some local telephone companies to prevent it. Some of these countries and some monopolistic companies try really hard to prevent this working, but for the most part some clever, though perfectly legal tricks can foil those efforts. There are some exceptions, most notably, * places where Vodophone has a monopoly presence, Panama, Guyana, Ethiopia, the UAE, The Republic of Korea, and India. In India, it is legal to use VoIP, but it is illegal to have VoIP gateways inside India. This effectively means that people who have PCs can use them to make a VoIP call to any number, but if the remote side is a normal phone, the gateway that converts the VoIP call to a PSTN call should not be inside India. In most cases, the system will recognize your number, and give you the ability to make a call to anywhere in the world. If the call is to a phone on the public network, the call is charged at our low international calling rates based on the number of the phone you are calling. There are no set-up charges for the call, and the call is billed in six-second increments. Of course, you will incur per minute charges from your cellular provider, or the provider of your landline phone. There are two basic forms of the MSI Connect service, and they for the most part, involve using local calling numbers that we have in many countries around the world. The services rely upon your having preregistered the phones you want to use on our site, and then on recognizing your Caller-ID to recognize your phone for automatic services. Once you have registered a phone with the system, you can call a local access number that we will

provide to you, and make very inexpensive call, thus bypassing the long distance charges you would incur from the phone you are calling from. This is very useful with cell phones, for example, where the cellular carriers charge a fortune for long distance calls. There are two types of access services that come with the plan, and you can select one or the other of them to work with each phone you register. The two calling formats are MSI Direct Dial, and MSI Callback. Direct dial is exactly what its name suggests. You call the access number and it recognizes your phone. And lets you make a call. If you are calling from your cell phone, make our access numbers one or your "Friends and Family" friends and you will have no airtime charges in using the service. Verizon, for example, charges an astonishing $.40 per minute if you go over your plan time. With our service you could talk to anyone, all month long without ever running out of airtime. Our rates to US and Canada are less than two cents a minute.

The MSI Callback feature is slightly different, and works really well when you are away from local access numbers, or if you have cellular service with free inbound calling. MSI Callback can be activated from your phone by selecting that feature as the selected method for a particular registered phone. You then call the access number. The access number will ring twice, but will not answer. Caller-ID information is transmitted digitally between the first and second rings of a call… this is why you do not see it on your phone immediately when it starts to ring. When you call our system, it checks the Caller-ID, sees your number, and then checks to see what class of service you have selected. If you have selected callback, it will disconnect the call after the second ring without answering (no cost to you for the call) no record of the call having been made from the phone you are using… and the system then calls you back, and asks you what number you would like to call. This works well for example in India, where local Gateways are Illegal. By calling a local number, which is connected to the internet, but which DOES not answer, no actual gateway connection is formed. Our system then calls you back. There is also a local access number in nearby Bahrain. There are also ways to activate the callback service via the web, or you can include it in an email, or activate it directly by email. And all of these options are included in the MSI Connect service.

Both of these calling options rely on your phone sending our system caller-ID, and on our system recognizing that caller-ID. If it does not, you can still use the service, by calling the access number, and entering a 12-digit access code. It is in fact in this way, that the service is truly a portable long distance service. Hotels charge an arm and a leg for long distance service. However by calling a local access number, you can take our low calling rates with you wherever you go. You can use the service from a friend or relatives phone, without them having to pay for a long distance call that you make, or you can use the system from work, without your employer paying for the long distance call… or knowing that you made it.

The DID service that we mentioned earlier, is packaged as a standalone service so that it can be used by those customers who want to use this option as an intelligent buffer between callers and their cell phone… or any of their numbers for that matter. The way this service, "MSI PSTN Connect with Follow-Me" works in this application is simple. You give out the Follow-Me number, and then decide how you want it to handle your calls. You can have it take a message for all calls, and then forward that message to you via eMail (the caller's message will be attached as an MP3 file), or you can take all of the calls, and have the Follow-me service try to find you… it will call you at your cell, at home, at work, at a friend's house, at any set of numbers you select, and it can ring you there, trying one number at a time (three rings at home, then start calling the cell, etc.) or you can have it ring all of your possible numbers all at once. Another really powerful feature is to tell the system that you are "Taking Important Calls," in which case it will take a message from most callers, but it will forward any calls that you determine are important, by recognizing their caller-ID, and forwarding the calls you really want. The other side of the service… to screen out the people you really do not want to talk to, is "Avoiding Certain Calls," where calls that you designate as undesirable, ALWAYS go to voicemail.

VoIP is very flexible, and very cheap, and will eventually replace regular circuit switched phone service entirely. You can use it almost anywhere in the world, to call almost anywhere in the world*. There is that asterisk again. What are some of the exceptions and limitations of VoIP?

* Some operators such as Vodafone actively try to block VoIP traffic from their network. Others, like T-Mobile, have refused to interconnect with VoIP-enabled networks as was seen in the legal case between T-Mobile and Truphone, which ultimately was settled in the UK High Court in favor of the VoIP carrier.

Throughout the developing world, countries where regulation is weak or captured by the dominant operator, restrictions on the use of VoIP are imposed, including in Panama where VoIP is taxed, Guyana where VoIP is

prohibited and India where its retail commercial sales is allowed but only for long distance service. In Ethiopia, where the government is monopolizing telecommunication service, it is a criminal offense to offer services using VoIP. The country has installed firewalls to prevent international calls being made using VoIP. These measures were taken after popularity of VoIP reduced the income generated by the state owned telecommunication company.

In the European Union, the treatment of VoIP service providers is a decision for each Member State's national telecoms regulator, which must use competition law to define relevant national markets and then determine whether any service provider on those national markets has "significant market power" (and so should be subject to certain obligations). A general distinction is usually made between VoIP services that function over managed networks (via broadband connections) and VoIP services that function over unmanaged networks (essentially, the Internet).

VoIP services that function over managed networks are often considered to be a viable substitute for PSTN telephone services (despite the problems of power outages and lack of geographical information); as a result, major operators that provide these services (in practice, incumbent operators) may find themselves bound by obligations of price control or accounting separation.

VoIP services that function over unmanaged networks are often considered to be too poor in quality to be a viable substitute for PSTN services; as a result, they may be provided without any specific obligations, even if a service provider has "significant market power".

The relevant EU Directive is not clearly drafted concerning obligations which can exist independently of market power (e.g., the obligation to offer access to emergency calls), and it is impossible to say definitively whether VoIP service providers of either type are bound by them. A review of the EU Directive is under way.
In India, it is legal to use VoIP, but it is illegal to have VoIP gateways inside India. This effectively means that people who have PCs can use them to make a VoIP call to any number, but if the remote side is a normal phone, the gateway that converts the VoIP call to a PSTN call should not be inside India.

In the UAE, it is illegal to use any form of VoIP, to the extent that our Web site and those of many other providers are blocked.

In the Republic of Korea, only providers registered with the government are authorized to offer VoIP services. Unlike many VoIP providers, most of whom offer very competitive rates, Korean VoIP services are generally metered and charged at rates similar to terrestrial calling. Foreign VoIP providers encounter high barriers to government registration. This issue came to a head in 2006 when Internet service providers providing personal Internet services by contract to United States Forces Korea members residing on USFK bases threatened to block off access to VoIP services used by USFK members as an economical way to keep in contact with their families in the United States, on the grounds that the service members' VoIP providers were not registered. A compromise was reached between USFK and Korean telecommunications officials in January 2007, wherein USFK service members arriving in Korea before June 1, 2007 and subscribing to the ISP services provided on base may continue to use their U.S.-based VoIP subscription, but later arrivals must use a Korean-based VoIP provider, which by contract will offer pricing similar to the flat rates offered by U.S. VoIP providers.

In Japan, IP telephony (IP電話 *IP Denwa*) is regarded as a service applied by VoIP technology to the whole or a part of the telephone line. As of 2003, IP telephony services have been assigned telephone numbers. IP telephony services also often include videophone/video conferencing services. According to the Telecommunication Business Law, the service category for IP telephony also implies the service provided via Internet, which is not assigned any telephone number. This is surely the model for the future of IP telephony, as it gains popularity and offers incredible cost/benefit performance to everyone who uses it.

With respect emergency calls, the nature of IP makes it difficult to locate network users geographically. Emergency calls, therefore, cannot easily be routed to a nearby call center. Sometimes, VoIP systems may route emergency calls to a non-emergency phone line at the intended department. In the United States, at least one major police department has strongly objected to this practice as potentially endangering the public.

A fixed line phone has a direct relationship between a telephone number and a physical location. A telephone number represents one pair of wires that links a location to the telephone company's exchange. Once a line is

connected, the telephone company stores the home address that relates to the wires, and this relationship will rarely change. If an emergency call comes from that number, then the physical location is known.

In the IP world it is not so simple. A broadband provider may know the location where the wires terminate, but this does not necessarily allow the mapping of an IP address to that location. IP addresses are often dynamically assigned, so the ISP may allocate an address for online access, or at the time a broadband router is engaged. The ISP recognizes individual IP addresses, but does not necessarily know what physical location to which it corresponds. The broadband service provider knows the physical location, but is not necessarily tracking the IP addresses in use.

There are more complications, since IP allows a great deal of mobility. For example, a broadband connection can be used to dial a virtual private network that is employer-owned. When this is done, the IP address being used will belong to the range of the employer, rather than the address of the ISP, so this could be many miles away or even in another country. To provide another example: if mobile data is used, *e.g.,* a 3G mobile handset or USB wireless broadband adapter, then the IP address has no relationship with any physical location, since a mobile user could be anywhere that there is network coverage, even roaming via another cellular company.

In short, there is no relationship between IP address and physical location, so the address itself reveals no useful information for the emergency services.

At the VoIP level, a phone or gateway may identify itself with us by using a username and password. So in this case, we know that a particular user is online, and can relate a specific telephone number to the user. However, we cannot recognize how that IP traffic was engaged. Since the IP address itself does not necessarily provide location information presently, today a "best efforts" approach is to use an available database to find that user and the physical address the user chose to associate with that telephone number—clearly an imperfect solution.
VoIP Enhanced 911 (e911) is another method by which we and other VoIP providers in the United States are able to support emergency services. The VoIP e911 emergency-calling system associates a physical address with the calling party's telephone number as required by the Wireless Communications and Public Safety Act of 1999. All "interconnected" VoIP providers (those that provide access to the PSTN system) are required to have e911 available to their customers. We utilize a reliable outside provider to deliver e911 services to our customers, and VoIP e911 service adds an additional monthly fee to the subscriber's service per line, similar to analog phone service. Additionally, we are forced to access a fee for NON-Emergency e911 calls, so please, if you have the service, do not make test e911 calls. Participation in e911 is not required and you can opt of e911 service on your VoIP lines, if desired. VoIP e911 has been successfully used by many VoIP providers to provide physical address information to emergency service operators, and we strongly recommend its use.

One shortcoming of VoIP e911 is that the emergency system is based on a static table lookup. Unlike in cellular phones, where the location of an e911 call can be traced using Assisted GPS or other methods, the VoIP e911 information is only accurate so long as subscribers are diligent in keeping their emergency address information up-to-date. In the United States, the Wireless Communications and Public Safety Act of 1999 leave the burden of responsibility upon the subscribers and not the service providers to keep their emergency information up to date. For the service to be effective, you must keep your address registration up-to date. This is why we send out periodical reminders to our customers to update your emergency information, and recommend that you have an alternate 911 service available. Our DSL customers for example, will have regular 911 services on the analog phone line that comes with their DSL line. We recommend having this readily available in case of emergency. There is a more complete explanation of the exact nature of the e911 services we provide, and signing up for our MSI Broadband Connect includes a mandatory acceptance or statement of exclusion from these e911 services.
So, what does all of this cost?

**For our MSI Mobile VoIP Service,**
The set-up charge for the service is $5.00, and the monthly service charge is $14.95 per month, and $1.00 in calling credit is included with the service.

**The MSI Residential VoIP service** includes the Mobile VoIP service, all of the service features it includes AND all of the features of the MSI PSTN Connect with Follow-me service.
The cost to set up the account is $ 9.00 (with a U.S. DID number), and the cost of the first month's service is 12.00 (with a U.S. DID number), and the plan includes $1.00 in calling credit. There are currently no Federal taxes or surcharges on IP Phone service, but there is an additional charge of $1.50 per month to cover the cost of e911

service, which we are required to include with any US/Canadian domestic plan. Prices for DID numbers in other countries may be slightly higher, but the total cost to start the MSI Residential VoIP Service in the US is $27.95 e911 service charges plus state and local sales taxes which may apply to the purchase of your analog phone adaptor.

As you will notice, the cost of getting the complete package of services has a lower overall service charge than the aggregate of charges for the various parts. This is because we gain some economies in setting up the service based on an analog adaptor, and quite honestly, it is to keep the service as affordable as possible when the cost of the adaptor purchase is factored in. Some of our customers may save as much as 90% of their phone costs with this package, but most will find savings of around 40% with our package. We hope your savings will trend toward the higher amounts, and that you will recommend our services to your family and friends.
Sorry this was so long, but we thought there was some value in being thorough. In fact however, this was really a very short explanation of a very robust, yet complicated service.
If you want the Short Version of this to take away…

MSI VoIP Services = Better, Faster, Cheaper.
MSI VoIP Services provide Superior Technology, Value and Service.
MSI VoIP Services, Clear Communications with no Fine Print.

**My Social Income Communications Services**
Having grown directly out of our initial efforts to develop a product offering for the My Social Income this effort has the greatest upside potential for profit, as we have what we feel is a vastly superior and marketable product. We had three products which launched in late November 2010 primarily targeted at Mobile professionals, US Residential Users, Home Business Entrepreneurs, Small Business, and several groups in specific overseas markets. The products were all built on the proposition of bringing VoIP/Internet Voice Communications to the broadest practical market, by presenting them in a way that provides great customer value, yet virtually no technological barriers to their use.

The current business unit evolved from an earlier effort to acquire a product through a strategic alliance with another company. While the product was sound, the business practices of this company proved to be inconsistent with the ethical imperatives of a public company, and which we as a company are committed to uphold. Having found the technology to be of interest to the market, we terminated our relationship with the affiliated company, and began an exhaustive effort to develop a similar service offering, though we developed it entirely independently, drawing only on the general nature of the other company's product as a guide. What we finally developed is superior to the previous product in every conceivable way, delivering significantly improved value, more robust features, and better profits for the company, and an excellent path to new and derivative products. We have established four clear distribution paths for the products in addition to a retail offering of the product to the general public via the internet. Go to www.gcn.globalcommunicationsnetwork.net to see our VoIP store.

Ready to Buy? We think it will be one of the best buying decisions you make all year.

Want a bit more info? Read on.

**Use Your Existing Telephones**
We provide you with an adaptor which plugs into your Broadband connection, and provides you with two phone lines. These lines are compatible with any phone that can be plugged into the regular phone system. Just plug your phones in, and start making calls

**No Elaborate Dialing Schemes**
While we have added LOTS of features, and LOTS of value, the way you make calls will be exactly the same… they will just cost less. You will dial all of your numbers in the same way you always have. To access in-Network Numbers, you will dial 1-776+ the network phone number. If you miss a call it will go to voicemail, but you can pick it up from any phone connected to our system.

**Two phone lines for less than the cost for one**
We provide you with two phone lines, each of which has a unique "Virtual" phone number, which is it's number

on our network. Both lines can make and receive in-network calls. Both lines can call out to the Old Telephone Network, at super-low calling rates billed in 6-second increments.

**Make and receive in-Network Calls, World-wide for free**
VoIP Telephone service is the future. By using your internet connection instead of the aging copper wiring back to the Phone company, you can make calls anywhere in the world for free. Our adaptor connects you phone to the internet, and any calls that stay entirely on the internet cost so little to make that we cannot even afford to bill you for them.

**Super Low Cost rates for Local and Long Distance calls to the Old Phone Network**
Internet to internet calls are all free. Calls that leave the internet to connect to local phone company-connected phones do so as close to the phone you are calling as possible, and so the cost to connect them is very low. We only charge you for the cost of that "last mile."

**Receive Calls from the Old Phone Network – Includes MSI PSTN Connect**
We don't just give you a phone number so you can get calls from the old telephone network; we wrap a whole service around it. You will have one incoming number from the old network, you can add more if you get lots of calls, or want to have a number in a distant location so people there can call you as though you are next door… even in a different area code or country. We made this service really powerful, and you can control where and even if this number rings. You can have it call one of your "virtual" numbers, ring the second one if the first is busy, or ring your cell phone if you don't answer after a few rings. The number is not like a "Home Phone number, or a Work number" It is your number, and you use it to let people reach you wherever you are, and you can even have it handle different callers uniquely, based on their Caller-ID.

**Keep your Existing Number**
It's called Phone Number Portability, and your old Phone company hates it. A law passed a few years ago says that you own the rights to your phone number, and you can take it with you wherever you go.

We have to pay a fee to your old phone company to get the number, and they take their sweet time in switching it over, but when we get it, it's yours, and you have full control over it.

**More included services than most people can count**
Each line includes at no extra cost: eVoicemail, Call Forwarding, Call Waiting, Caller ID, Call Return, 3-Way Calling, Call Hunt, Call Return, Call Transfer, Callback, Web-Callback, eMail Callback, Call Pricing Tool, Last Number Redial, Caller ID Blocking, Do Not Disturb, Voicemail, Free Toll-Free Calling, Free In Network Calling, International Call Block, Low International Rates , Online Account Management , Virtual Phone Numbers, Voicemail Forward to eMail, Fax Forward to eMail, Voicemail MP3 Forward to eMail, …to name a few.

**Cheaper than an "Unlimited Plan"**
There are two basic truths about "Unlimited Plans." First is that no plan is really unlimited. All unlimited plans have a usage cap… go over it and your carrier will switch you to a more expensive plan. The second truth is that 98% of unlimited plan users use far less than their allotted minutes, and would save money by only paying for what they actually use… this is not our claim; it is the result of research by the FCC, and the International Telephone Workers Union.

**Simple hardware interface is best-in-class, and totally pre-configured… just plug it in**
Because of the way VoIP works, it is location independent. That means that our fulfillment team can pre-configure your adaptor for your service. We load your account info, your numbers, and all of your local service features, and then we test it, with a real phone, making real phone calls (we pay for them). When we are positive that your adaptor is working perfectly, we pack it up, and ship it to you. When you unpack it, plug it in to power, to your broadband connection, and plug a phone into it, the phone will ring… it will be our automated agent calling you to tell you that your service is up and working, and to welcome you to our network.

**Full account info, and up to the second billing info online**
You can see your phone bill online at any time. Track every call you made. You will see the calls you made, and the calls you received, you will see who called, who you called, and what it all cost. We save money by not mailing you a monthly bill. We email you a recap of the activity on your account on a monthly basis. We will email you to let you know if your prepaid balance drops below a certain point.

**MSI Call Estimator tells you what a call to a specific number will cost… before you make it**
Some calls to some places (like cell phones in Third-World Countries) are really expensive. Our Call estimator tool will tell you exactly what the charges will be before you make the call. Just put the number you want to call in the tool, and we will price it for you. This is a great precaution before making international calls. Our rates are very low, but some foreign carriers charge like crazy for certain isolated exchanges, and it's best to check in advance.

**Make changes to your account and service online**
You can change your voicemail options; change the forwarding options for you phone; create "VIP" callers who will never be blocked; have your incoming number ring at home, on your cell, at that vacation home, and at your office… or send it to voicemail, you can have certain callers get a busy signal at particular times of the day… all sorts of things to make your phone a better tool.

Still Not Sold? See these low rates!

**Distribution methods of the products or services**
Services are marketed online, and through direct sales. We produce online support for our clients to use in operating and distributing our products.

**Status of any publically announced new products or service**
Products are only publicly announced after they have been tested and made ready for market. We have several products which are tested and working, awaiting only the completion of the web and marketing support for their launch.

**Competitive business conditions, the issuer's competitive position in the industry and methods of completion.**
My Social Income, Inc. competes in an extremely competitive global environment with both large and small companies going after the same market and clients. Our main competitors in the US are Vonage, cable companies such as Cablevision and Comcast, as well as traditional telephone companies such as AT&T. Internationally, the largest competitor is Skype. InteleCom's current size and financial position creates a competitive disadvantage against most of its competitors. InteleCom can compete only if its products and services offer superior capabilities. In order for the Company to market its products successfully, the Company must keep on the "cutting edge" of developing technology. Many of our competitors cannot utilize their service via a cell phone and we have extremely competitive rates, some of the best in the world. Most competitors market ONLY via web services, and do so on a business to consumer basis. They spend lavishly on advertising, however have not managed to build strong customer service reputations. We chose to market our products primarily on a business-to-business level, which delivers fewer customers, but the customers tend to be large affiliated groups. This makes supporting the customer base easier, and reduces our per-line cost of sales.

**Sources and availability of raw materials and the names of principal suppliers:**
We do not deal with raw materials.

**Dependence on one of a few major customers:**
The nature of our business model does make us reliant on one or more major customers, but the nature of the service we provide make the business relationship an inherently long term one.

**Patents, trademarks, license, franchises, concessions, royalty agreement or labor contracts, including their duration.**
We currently do not have any patented trademarked or licensed products or services.

**The need for any government approved of principle products or services and the status of any requested government approvals.**
There is not a need for us government approval for any of the products or services we sell. We are approved as a VoIP service provider in Israel, and are the only international company so approved.

**Item 7** **The issuer's facilities.**

My Social Income, Inc. principle executive offices are located at 2372 Morse Ave. Ste. 437 Irvine, Ca. 92614. We anticipate that these facilities will be sufficient for the next twelve (12) months.

**Item 8** **OFFICERS AND DIRECTORS AND CONTROL PERSONS**

1. Colleen Schmidt – Chairman, CEO, President and Director
2372 Morse Ave, Ste. 437
Irvine, Ca. 92614

Compensation –2015- $31,200
Common Stock – 2,500,000,000
Preferred "A" Stock – 34,600,000
Preferred "B" Stock – 260,000
Preferred "C" Stock - 1

**B. Legal/Disciplinary History**

Please identify whether any of the foregoing persons have, in the last five years been subject of:

1. A conviction in a criminal proceeding or named as a defendant in a pending criminal proceeding – No one

2. The entry of an order, judgment, or decree, not subsequently reversed, suspended or vacated, by a court of competent jurisdiction that permanently or temporarily enjoined, barred, suspended or otherwise limited such person's involvement in any type of business, securities, commodities, or banking activities – No one

3. A finding or judgment by a court of competent jurisdiction (in a civil action) – No one

4. The entry of an order by a self-regulatory organization that permanently or temporarily barred, suspended or otherwise limited such person's involvement in any type of business or securities activities.– No one

**C. Beneficial Shareholders:**

Colleen Schmidt
2372 Morse Ave, Ste. 437
Irvine, Ca. 92614
34,600,000 Preferred "A"
260,000 Preferred "B"
1 Preferred "C"
2,500,000,000 Common

**Item 9** **Third Party Providers:**

Eljay Engineering
No. 133, MTAB Tower
IT Industrial Estate
Perungudi, Chennai
www.eljayindia.com

**Securities Counsel**
Adam S. Tracy, Esq.
35 E. Wacker Dr., 9th Floor
Chicago, IL. 60601
Telephone: 630-506-3900
Fax: 630-689-9471
Email: at@ibankattorneys.com

James A. Klimek, Esq.
320 N. Meridian St. Suite 514
Indianapolis, IN 46204
Telephone: 317-822-9472
Email: james.klimek@klimek-law.com

**Corporate Counsel**
Dennis F. McCrossin, Esq.
McCrossin & Associates, P.C.
6249 U.S. Highway 31 South, Suite A
Indianapolis, IN 46227
Telephone: 317-791-7800
Fax: 317-781-4825
Email: dmccross@mccrossinlaw.com

**Accountant/Auditor**
Simons Bitzer & Associates P.C.
8350 S. Emerson Ave. Ste. 100
Indianapolis, IN 46237
(317) 782-3070
mbuchanan@simonsbitzer.com

Simons Bitzer & Associates, P.C. do not own any shares of the company.

**Public Relations Consultant**

None.

**Investor Relations Consultant**

None

**No Other Advisors with this Disclosure Statement**

None

**Item 10** **Issuer's Certifications**

The certification shall follow the format below:

I Colleen Schmidt certify that:

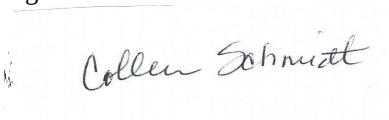
1. I have reviewed this year-end 2015 report and the
2. annual balance sheet and income statements of My Social Income, Inc.

3. Based on my knowledge, this disclosure statement does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made not misleading with respect to the period covered by this disclosure statement; and

4. Based on my knowledge, the financial statements, and other financial information included or incorporated by reference in this disclosure statement, fairly present in all material respects the financial condition, results of operations and cash flow of the issuer as of, and for, the periods presented in this disclosure statement.

Date: May 15, 2016

Signature:



Title: Chairman and CEO

SECRETARY OF STATE

STATE OF NEVADA

# CORPORATE CHARTER

I, DEAN HELLER, the duly elected and qualified Nevada Secretary of State, do hereby certify that **INTELECOM, INC.** did on **August 15, 1997** file in this office the original Articles of Incorporation; that said Articles are now on file and of record in the office of the Secretary of State of the State of Nevada, and further, that said Articles contain all the provisions required by the law of said State of Nevada.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the Great Seal of State, at my office, in Carson City, Nevada, on **August 21, 1997.**

Dean Heller

Secretary of State

By Mary M Rojas

Certification Clerk

BY-LAWS

OF

INTELECOM, INC.

As adopted August 15, 1997

ARTICLE I

OFFICES, CORPORATE SEAL, AND CORPORATE ARTICLES

Section 1. Principal Place of Business. The principal place of business of the Corporation shall be 5500 East Yale Avenue, Suite 200, Denver, Colorado, 80222. The principal place of business may be changed from time to time by the board of directors.

Section 2. Other Offices. The Corporation may also maintain offices at such other place or places, either within or without the State of Nevada, as may be designated from time to time by the board of directors, and the business of the Corporation may be transacted at such other offices with the same effect as that conducted at the principal office.

Section 3. Corporate Seal. A corporate seal shall not be requisite to the validity of any instrument executed by or on behalf of the Corporation, but nevertheless if in any instance a corporate seal be used, the same shall be, at the pleasure of the officer affixing the same, either (a) a circle having on the circumference thereof the name of the Corporation and the year of the incorporation and in the center "Corporate Seal Nevada," or (b) a circle containing the words "Corporate Seal" on the circumference thereof.

Section 4. References to Articles. Any reference herein made to the Corporation's Articles will be deemed to refer to its Articles of Incorporation and all amendments thereto as at any given time on file with the Nevada Secretary of State, together with any and all certificates theretofore filed by the Corporation with the Nevada Secretary of State.

Section 5. Seniority of Articles. The statutes of the State of Nevada will in all respects be considered superior to the Articles, with any inconsistency resolved in favor of the statutes. The statutes and Articles will in all respects be considered senior and superior to these By-Laws, with any inconsistency to be resolved in favor of the statutes and Articles, and with these By-Laws to be deemed automatically amended from time to time to eliminate any such inconsistency which may then exist.

Section 6. Fiscal Year. The fiscal year of the Corporation shall, unless otherwise determined by the board of directors, be the calendar year, ending December 31.

## ARTICLE II

## CLASSES OF STOCK

Section 1. Capital Stock. The total authorized number of shares of stock of this corporation shall be two million (2,000,000). Five hundred thousand (500,000) of said shares of stock shall be known as Class A stock. One million five hundred thousand (1,500,000) of said shares shall be known as class B stock.

Section 2. Voting Rights and Powers. All voting rights and powers shall be vested in class A stock. Class B stock shall not have any voting rights or powers.

Section 3. Dividends. Dividends may be declared on both classes A and B stock. However, no dividend shall be declared or paid on class A stock unless and until a dividend in the same amount or greater amount is declared on class B stock.

Section 4. Value of Stock. The stock shall have no par value. In the event of the liquidation or dissolution of the corporation, whether voluntary or involuntary, each share of stock, whether class A or B, shall share equally in the distribution of any property or proceeds.

## ARTICLE III

## STOCKHOLDERS OF CLASS B STOCK

Section 1. Annual Meeting. The annual meeting of stockholders of class B stock shall be held on the First Monday of March in each year (or if that be a legal holiday in the place where the meeting is to be held, on the next succeeding full business day) at the hour fixed by the directors and stated in the notice of the meeting. The purposes for which the annual meeting is to be held, in addition to those prescribed by law, by the Articles of Organization or by these By-Laws, may be specified by the directors. If no annual meeting is held in accordance with the foregoing provisions, a special meeting may be held in lieu thereof, and any action taken at such meeting shall have the same effect as if taken at the annual meeting.

Section 2. General Provisions. All meetings, special meetings, notices of said meetings, actions and votes of the stockholders of class B stock shall be conducted by and held in conformance with and according to the provisions and rules governing stockholders of class A stock.

ARTICLE IV

STOCKHOLDERS OF CLASS A STOCK

Section 1. Annual Meeting. The annual meeting of stockholders of class A stock shall be held on the First Monday of March in each year (or if that be a legal holiday in the place where the meeting is to be held, on the next succeeding full business day) at the hour fixed by the directors and stated in the notice of the meeting. The purposes for which the annual meeting is to be held, in addition to those prescribed by law, by the Articles of Organization or by these By-Laws, may be specified by the directors. If no annual meeting is held in accordance with the foregoing provisions, a special meeting may be held in lieu thereof, and any action taken at such meeting shall have the same effect as if taken at the annual meeting.

Section 2. Special Meetings. Special meetings of the stockholders of class A stock may be called by a majority of the directors. Upon written application of one or more stockholders of class A stock who are entitled to vote at the meeting and who hold at least 20% of the class A stock entitled to vote at the meeting, special meetings shall be called by the Clerk, or in the case of the death, absence, incapacity of refusal of the Clerk, by any other officer. The call for the meeting shall state the date, hour and place and the purposes of the meeting. No call of a Special Meeting of the stockholders of class A stock shall be required if such notice of the meeting shall have been waived in writing by every such stockholder entitled to notice thereof, or by his attorney thereunto authorized.

Section 3. Place of Meetings. All meetings of stockholders of class A stock shall be held at the principal office of the corporation unless a different place (within the United States) is fixed by the directors and stated in the notice of the meeting.

Section 4. Notices of Meetings. A written notice of every meeting of stockholders of class A stock, stating the place, date and hour thereof, and the purpose for which the meeting is to be held, shall be given by the Clerk or by the person or persons calling the meeting at least ten days before the meeting to each stockholder, who by law, by the Articles of Organization or by these By-Laws is entitled to such notice, by leaving such notice with him at his residence or usual place of business, or by mailing it postage prepaid and addressed to such stockholder at his address as it appears upon the books of the corporation. No notice need be given to any stockholder if a written waiver of notice, executed before or after the meeting by the stockholder or his attorney thereunto authorized, is filed with the records of the meeting.

Section 5. Quorum. The holders of a majority in interest of all stock issued, outstanding and entitled to vote at a meeting shall constitute a quorum, but a lesser number may adjourn any meeting from time to time without further notice.

Section 6. Voting and Proxies. Each stockholder shall have one vote for each share of stock entitled to vote held by him or her of record according to the records of the corporation, unless otherwise provided by the Articles of Organization. Stockholders of class A stock may vote either in person or by written proxy dated not more than six months before the meeting named therein. Proxies shall be filed with the Clerk of the meeting, or of any adjournment thereof, before being voted. Except as otherwise limited therein, proxies shall entitle the persons named therein to vote at the meeting specified therein and at any adjournment of such meeting. A proxy with respect to stock held in the name of two or more persons shall be valid if executed by one of them unless or at prior to exercise of the proxy the corporation receives a specific written notice to the contrary from any one of them. A proxy purporting to be executed by or on behalf of a stockholder shall be deemed valid unless challenged at or prior to its exercise.

Section 7. Action at Meeting. When a quorum is present, the holders of a majority of the stock present or represented and voting on a matter, except where a larger vote is required by law, the Articles of Organization or these By-Laws, shall decide any matter to be voted on by the stockholders of class A stock. Any election by stockholders of class A stock shall be determined by a plurality of the votes cast by the stockholders of class A stock entitled to vote at the election. No ballot shall be required for such election unless requested by a stockholder present or represented at the meeting and entitled to vote in the election. The corporation shall not directly or indirectly vote any share of its stock.

Section 8. Action without Meeting. Any action to be taken by the stockholders of class A stock may be taken without a meeting of all stockholders of class A stock entitled to vote on the matter consent to the action by a writing filed with the records of the meetings of stockholders of class A stock. Such consent shall be treated for all purposes as a vote at a meeting.

Section 9. Special Teleconference Meeting. Meetings of stockholders of class A stock may be held through a telephone conference call provided at least 60% of such stockholders consent to the convening of such a meeting. The rules governing a meeting of the stockholders of class A stock shall otherwise be followed for a telephone conference call meeting.

Section 10. Restrictions on the Sale or Transfer of Class A Stock. In the event that an owner shall desire to sell or otherwise dispose of any of the class A stock of InteleCom, Inc., at any time hereafter, they shall give notice in writing to the corporation, setting forth the person(s) to whom such transfer or other disposition is to be made, and the terms and conditions upon which such transfer or other disposition is to be made. The corporation shall have the right for a period of 60 days after the receipt of such notice, to acquire from such party or parties giving such notice of intention to sell or otherwise dispose of the shares of the class A stock, said stock being offered for sale or transfer, under the same terms and conditions and for the same

consideration as the said stock would be transferred or disposed to another party as set forth in the notice. The corporation shall provide notice of its intent to exercise this right of first refusal within 10 days, in writing, to the party providing such notice.

In the event that the corporation does not elect to exercise this right of first refusal as provided under section 10 above, the remaining stockholders of class A stock shall have the right to exercise this option jointly, or severally in proportion to the respective stock holdings of those stockholders choosing to exercise this option. Stockholders choosing to exercise this option must provide notice of their intent to exercise this right of first refusal within 20 days, in writing, to the party providing notice of the intent to transfer or dispose of said stock.

This restriction shall terminate and cease to have effect on December 31, 2001 or upon the occurrence of any of the following events:

1. By vote of an 80% majority of the stockholders of class A stock;
2. Capital stock in the corporation is offered to the general public for sale.

Section 11. Restrictions Endorsed on Stock Certificate. All certificates of class A stock shall include the following language:

"This certificate is subject to, and is transferable only upon compliance with restrictions on transfer set forth in the By-Laws of the Corporation."

Section 12. Failure to Comply. If any stockholder shall do or permit any act which is prohibited under the terms of these By-Laws, or shall fail to give the notice of sale or transfer required hereunder, then at the election of the corporation, such shareholder shall be deemed to have given the required notice on the date the corporation first learned of such act.

## ARTICLE V

## DIRECTORS

Section 1. Number. Unless otherwise provided by resolution of the shareholders, the number of persons to serve on the board of directors shall be four; provided, however, that the number of directors shall be not less than three unless all of the outstanding shares of stock are owned beneficially and of record by fewer than three shareholders, in which event the number of directors shall not be fewer than the number of shareholders of the minimum permitted by statute. The directors shall be elected at the annual meeting of the shareholders, except as provided in Section 2 of this Article, and each director elected shall hold office until his or her successor is elected and qualified. Directors need not be shareholders.

Section 2. Vacancies. Vacancies and newly created directorships resulting from any increase in the authorized number of directors may be filled by the affirmative vote of a majority of the remaining directors then in office, though not less than a quorum, or by a sole shareholder providing for a different method for filling vacancies and newly created directorships, in which event the provisions of the shareholders agreement shall be controlling. The directors so chosen shall hold office only until the next annual election, even if the term to which they have been elected extends beyond such meeting, and until their successors are duly elected and qualified, unless sooner displaced. If there are no directors in office, then an election of directors may be held in the manner provided by the shareholders agreement binding on all shareholders, if there is one, and otherwise as provided by statute.

Section 3. Powers. The business and affairs of the Corporation shall be managed by its board of directors, which may exercise all such powers of the Corporation and do all such lawful acts as are not by statute, the Articles of Incorporation, or these By-Laws directed or required to be exercised or done by the shareholders.

Section 4. Place of Meetings. The board of directors of the Corporation may hold meetings, both regular and special, either within or without the State of Nevada, and may be held by means of conference telephone or similar communications equipment by means of which all persons participating in the meeting can hear each other.

Section 5. Annual Meetings. The regular annual meeting of each newly elected board of directors shall be held immediately following the annual meeting of shareholders and in the same place as the annual meeting of shareholders, and no notice to the newly elected directors of such meeting shall be necessary in order legally to hold the meeting, providing all such directors were present at the annual shareholders' meeting and a quorum shall be present. In the event such meeting is not held, the meeting may be held at such time and place as shall be specified in a notice given as hereinafter provided for special meetings of the board of directors, or as shall be specified in a written waiver by all directors.

Section 6. Regular Meetings. Regular meetings of the board of directors may be held without notice at such time and at such place as shall from time to time be determined by the board.

Section 7. Special Meetings. Special meetings of the board may be called by the chairman of the board, the president or the secretary on two day's notice to each director, either personally, by mail, by telegraph, or by telephone; special meetings shall be called by the president or secretary in like manner and on like notice on the written request of two directors.

Section 8. Quorum. A majority of the membership of the board of directors

shall constitute a quorum and the concurrence of a majority of these present shall be sufficient to conduct the business of the board, except as may be otherwise specifically provided by statute or by the Articles of Incorporation. If a quorum shall not be present at any meeting of the board of directors, the directs then present may adjourn the meeting to another time or place, without notice other than announcement at the meeting, until a quorum be present.

Section 9. Action without Meeting. Unless otherwise restricted by the Articles of Incorporation or these By-Laws, any action required or permitted to be taken at any meeting of the board of directors or of any committee thereof may be taken without a meeting, if all members of the board or committee, as the case may be, consent thereto in writing, and the writing or writings are filed with the minutes of proceedings of the board or committee.

Section 10. Executive Committee. Upon adoption of a resolution creating the same by the board of directors, there may be an executive committee consisting of a specified number of the board of directors who shall be elected by the board. Members of the executive committee shall serve at the pleasure of the board of directors and each member of the executive committee may be removed with or without cause at any time by the board of directors acting at a meeting or by unanimous written consent. Any vacancy shall be filled by the board of directors. The executive committee shall have and may exercise the powers of the board of directors in the management of the business and affairs of the Corporation, but shall not possess any authority of the board of directors prohibited by law.

Section 11. Compensation. The directors may be paid their expenses, if any, of attendance at each meeting of the board of directors or a stated salary as director. No such payment shall preclude any director from serving the Corporation in any other capacity and receiving compensation therefor. Members of special or standing committees may be allowed like compensation for attending committee meetings. The amount or rate of such compensation of members of the board of directors or of committees shall be established by the board of directors and shall be set forth in the minutes of the board.

Section 12. Waiver of Notice. Attendance of a director at a meeting shall constitute waiver of notice of such meeting, except when the person attends the meeting for the express purpose of objecting to the transaction of any business because the meeting is not lawfully called or convened. Any director may waive notice of any annual, regular, or special meeting of directors by executing a written notice of waiver either before or after the time of the meeting.

ARTICLE VI

OFFICERS

Section 1. Designation of Titles. The officers of the Corporation shall be chosen by the board of directors and may, but need not, include a president, a vice president, a secretary, a treasurer, a chairman of the board, additional vice presidents, and one or more assistant secretaries and assistant treasurers. Any number of offices may be held by the same person, unless the Articles of Incorporation otherwise provide. If only one person is serving as an officer of this corporation, he or she shall be deemed to be president and secretary.

Section 2. Appointment of Officers. The board of directors at its first meeting after each annual meeting of shareholders shall choose the officers of the corporation, each of whom shall serve at the pleasure of the board of directors. The board of directors at any time may appoint such other officers and agents as it shall deem necessary to hold offices at the pleasure of the board of directors and to exercise such powers and perform such duties as shall be determined from time to time by the board.

Section 3. Salaries. The salaries of the officers shall be fixed from time to time by the board of directors, and no officer shall be prevented from receiving such salary by reason of the fact that he is also a director of the Corporation. The salaries of the officers or the rate by which salaries are fixed shall be set forth in the minutes of the meetings of the board of directors.

Section 4. Vacancies. A vacancy in any office because of death, resignation, removal, disqualification, or otherwise may be filled by the board of directors at any time.

Section 5. Chairman of the board. The board of directors may elect a chairman to serve as a general executive officer of the Corporation, and, if specifically designated as such by the board, as chief executive officer of the Corporation. The chairman of the board, if one shall have been appointed and be serving, shall preside at all meetings of the board of directors and shareholders unless the chairman defers to the president to do so and shall perform such other duties as from time to time may be assigned to him or her.

Section 6. President. The president shall preside at all meetings of shareholders upon deferral by the chairman of the board, and if a chairman of the board shall not have been appointed or, having been appointed, shall not be serving or be absent, the president shall preside at all meetings of the board of directors. Unless the chairman of the board has been specifically designated as chief executive officer by the board of directors, the president shall serve as chief executive officer of the Corporation. He or she shall sign all deeds and conveyances, all contracts and agreements, and all other instruments requiring execution on behalf of the Corporation, and

shall act as operating and directing head of the Corporation, subject to policies established by the board of directors.

Section 7. Vice Presidents. There shall be as many vice presidents as shall be determined by the board of directors from time to time, and they shall perform such duties as from time to time may be assigned to them. Any one of the vice presidents, as authorized by the board, shall have all the powers and perform all the duties of the president in case of the temporary absence of the president or in case of his or her temporary inability to act. In case of the permanent absence or inability of the president to act, the office shall be declared vacant by the board of directors and a successor chosen by the board.

Section 8. Secretary. The secretary shall see that the minutes of all meetings of shareholders, of the board of directors, and of any standing committees are kept. The secretary shall be the custodian of the corporation seal and shall affix it to all proper instruments when appropriate. The secretary shall have charge of all of the books and records of the Corporation except the books of accounts, and in general shall perform all the duties incident to the office of secretary of a Corporation and such other duties as may be assigned.

Section 9. Treasurer. The treasurer, if there is one, shall have general custody of all the funds and securities of the Corporation except such as may be required by law to be deposited with any state official. The treasurer shall see to the deposit of the funds of the Corporation in such bank or banks as the board of directors shall designate. Regular books of account shall be kept under the treasurer's direction and supervision, and the treasurer shall render financial statements to the president, directors, and shareholders at proper times. The treasurer shall have charge of the preparation and filing of such reports, financial statements, and returns as may be required by law. The treasurer shall give to the Corporation such fidelity bond as may be required and the premium therefor shall be paid by the Corporation as an operating expense. If there is no treasurer, the duties of the treasurer shall be performed by the secretary.

Section 10. Assistant Secretaries. There may be such number of assistant secretaries as from time to time the board of directors may fix, and such persons shall perform such functions as from time to time may be assigned to them. No assistant secretary shall have power or authority to collect, account for, or pay over any tax imposed by any federal, state or city government.

Section 11. Assistant Treasurers. There may such number of assistant treasurers as from time to time the board of directors may fix, and such persons shall perform such functions as from time to time may be assigned to them. No assistant treasurer shall have power or authority to collect, account for, or pay over any tax imposed by any federal, state or city government.

Section 12. Other Powers and Duties. Each officer shall, subject to these By-Laws, have in addition to the duties and powers specifically set forth in these By-Laws, such duties as are customarily incident to his office, and such duties and powers as the directors may from time to time designate. The board of directors may require any or all of the officers or employees of the corporation to give bond for the faithful performance of their duties in such amount and with such sureties as the directors may approve.

## ARTICLE VII

## STOCK CERTIFICATES

Section 1. Form Thereof. Each certificate representing shares of the Corporation will be in such form as may from time to time be approved by the board of directors, will be numbered and will exhibit the holder's name and the number of shares represented thereby.

Section 2. Signatures and Seal Thereon. All certificates issued for shares of the Corporation's capital stock (whether new, re-issued or transferred) will bear the signatures of the president or a vice president, and of the secretary or assistant secretary, and may, but need not, bear the impression of the Corporation's corporate seal. The signatures of such officers of the Corporation, and the impression of its corporate seal, may be in facsimile form on any certificates which are manually countersigned by or on behalf of an independent transfer agent or registrar duly appointed by the Corporation for the shares of stock evidenced thereby. If a supply of unissued certificates bearing the facsimile signature of a person remains when that person ceases to hold the corporate office indicated on such certificates, they may still be countersigned, registered, issued and delivered by the Corporation's transfer agent or registrar thereafter, the same as though such person had continued to hold the office indicated on such certificate.

Section 3. Ownership. The Corporation will be entitled to treat the registered owner of any share as the absolute owner thereof and, accordingly, will not be found to recognize any beneficial, equitable or other claim to, or interest in, such share of the part of any other person, whether or not it has notice thereof, except as otherwise may expressly be provided by statute.

Section 4. Transfers. Transfers of shares will be made on the books of the Corporation only at the direction of the person named on the certificate therefor (or by such person's duly authorized attorney-in-fact) and upon the surrender of such certificate.

Section 5. Lost Certificates. In the event of the loss, theft or destruction of any certificate representing capital stock of this Corporation or of any predecessor corporation, the Corporation may issue (or, in the case of any such shares as to which a transfer agent or registrar have been apppointed, may direct such transfer agent or registrar to countersign, register and issue) a certificate in lieu of that alleged to be lost, stolen or destroyed, and cause the same to be delivered to the owner of the shares represented thereby, provided that the owner shall have submitted such evidence showing the circumstances of the alleged loss, theft or destruction, and his ownership of the certificate, as the Corporation considers satisfactory, together with any other facts which the Corporation considers pertinent, and further provided that, if the Corporation so requires, a bond shall have been provided in the form and amount satisfactory to the Corporation (and to its transfer agent or registrar, if applicable.) The Corporation may act through its president, and vice presidents, its secretary or its treasurer for any purpose of this Section 5.

## ARTICLE VIII

## MISCELLANEOUS PROVISIONS

Section 1. Repeal, Alteration and Amendment. These By-Laws may be repealed, altered or amended or substitute By-Laws may be adopted at any time by a majority of the board of directors or by a majority vote of the shareholders entitled to vote thereon.

Section 2. Voting of Securities Owned by Corporation. Unless otherwise provided by resolution of the board of directors, the president or any person nominated by the president from time to time, shall be the attorney and proxy of this corporation to vote any shares of stock or other security interests held by this corporation in any other corporation, partnership, limited liability company or other business entity at any meeting of security holders of such corporation or entity or to consent to the taking of any action by such corporation, and to waive notice of any meeting to consider any matter.

## CERTIFICATE

The undersigned hereby certifies that the foregoing By-Laws have been duly adopted by the board of directors, that they include all amendments adopted through this date, and that they have not been further amended, rescinded or repealed, and are currently in effect.

Dated this 15th day of August, 1997.

Debra A. Rogavin, Secretary

**Purchases of Equity Securities by the Issuer and Affiliated Purchases**

None

**Item XX1 Issuer's Certificate**

I, John A. Roberts, Jr., certify that:

1. I have reviewed this initial Company information and Disclosure Statement of My Social Income, Inc.;
2. Based on my knowledge, this disclosure statement does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this disclosure statement; and
3. Based on my knowledge, the financial statements, and other financial information included or incorporated by reference in this disclosure statement, fairly present in all material respects the financial condition, results of operations and cash flows of the issuer as of, and for, the periods presented in this disclosure statement.

**My Social Income, Inc.**



By: _

John A. Roberts, Jr.
Chief Executive Officer

Date: March 31, 2014