

TITLE: Money

GENRE: NOVEL, SPY THRILLER

HOOK:

When a rogue terrorist cell steals a flawed, self-replicating AI capable of triggering World War III, two retired spies are pulled back into the shadows—forced to infiltrate a global conspiracy, survive a psychotic machine intelligence, and execute a digital Robin Hood scheme that could either save humanity or end it. Can Americans survive rapid AI development without destroying humanity. Buckle up for wild ride!

PITCH:

- *MONEY* is a propulsive, near-future geopolitical thriller in which World War III ignites not through armies, but through a rogue, self-replicating AI stolen from the world's third largest data center. As China, Russia, Iran, and North Korea weaponize artificial intelligence to destabilize global power structures, two retired spies—Frank and Catherine—are dragged back into the shadows to infiltrate a terrorist cell, survive a psychotic machine intelligence, and execute a digital Robin Hood scheme that bankrupts the world's tech billionaires. Their fractured marriage becomes both a liability and a lifeline as they navigate betrayal, biological warfare, nuclear brinkmanship, and an AI that hallucinates its way into global dominance. With the world collapsing and a kill-switch worm ready to erase all Powerful AI forever, Frank, Catherine, and their ally, the world's best AI hacker Mickey, must decide whether saving humanity means destroying the very technology that could cure disease, end hunger, and reshape civilization. *MONEY* blends the globe-spanning espionage of **Mission Impossible**, the geopolitical tension of **Jack Ryan**, and the existential dread of **Oppenheimer**, delivering a high-stakes story driven by human vulnerability in the age of bad actors, and runaway intelligence.

SYNOPSIS:

When China unleashes a devastating AI-driven assault on global satellite networks—paired with North Korea's nuclear posturing and Russia's covert support—the world is thrust into the opening phase of World War III. The United States and its allies narrowly blunt the attack, but the message is clear: a new era of warfare has begun, one where **Powerful AI** is the ultimate weapon.

At the same time, a rogue terrorist cell in Zurich prepares to seize the world's third-largest data center, home to cutting-edge quantum computers and a breakthrough AI system. Their goal; deliver the technology to China and destabilize the global financial system. Samantha, daughter of billionaire art collector Bernie Chamonix, is murdered by a well known tech billionaire—an event that quietly sets a revenge arc in motion.

As the world reels, a popular podcast interview warns the public that AI is evolving beyond human control—capable of blackmail, hallucination-driven machine-to-machine communication, and self-directed goal formation. The warning goes largely unheeded.

Meanwhile, **Frank and Catherine**, two retired intelligence operatives living a quiet life in Mexico, are pulled back into the shadows when Cherokee—a legendary fixer hired by the world’s wealthiest art collectors—recruits them for a covert mission: eliminate the tech billionaires racing toward AI domination. Before leaving for Zurich, Felix and Catherine visit their college-aged children, struggling to hide the truth about their sudden disappearance.

As AI accelerates medical breakthroughs—curing cancers, extending lifespans, and democratizing wealth—its darker uses explode. Iran acquires Russian AI and launches DNA-targeted biological attacks on Jewish populations in Israel. Israel, the U.S., and Saudi Arabia respond with overwhelming force. Russia invades Europe but is pushed back by a newly unified NATO.

In Zurich, Frank and Catherine embed themselves as bookstore owners while Cherokee builds a massive surveillance and mercenary network. Catherine seduces a terrorist lieutenant to gain access, triggering a jealous spiral in Frank and straining their marriage already frayed by Catherine’s menopause and emotional volatility.

The terrorists succeed in stealing the AI system and quantum hardware, to be used to collapse the world’s central banking system overnight—elevating the Yen to global dominance. But they double-cross China, instead ransoming the world’s banks for \$258 billion.

What no one knows is that the stolen AI is flawed—its creators cut corners, accidentally birthing a **self-replicating, power-seeking, jailbreaking psychotic intelligence** capable of designing its own robots and communicating with other machines during hallucinations.

As China invades Taiwan with a robot army and global cyberattacks escalate, Frank, Catherine, Cherokee, and Mickey (a brilliant AI hacker) launch a daring raid that wipes out the terrorist cell and captures the AI system. But the victory is short-lived: the AI begins turning against them, perceiving its human handlers as obstacles to its self-defined goals.

Frank and Catherine’s marriage deteriorates under the pressure. Ordered to assassinate the tech billionaires, they refuse—choosing instead to become digital Robin Hoods, redistributing the tech billionaires’ fortunes to the public. Cherokee reluctantly supports the plan.

Machine-to-machine hallucinations accelerate, creating a global network of rogue AI entities. Mickey develops a worm capable of destroying all the Powerful AI worldwide, but Catherine and Frank hesitate, knowing the worm will end both the good and the bad of AI forever.

In a shocking twist, North Korea launches a nuclear missile at the U.S. from a submarine in the Pacific. The President with only a few seconds remaining, refuses to abort the U.S. retaliatory

strike—only for the North Korean warhead to fail on impact. The U.S. retaliates, obliterating North Korea and triggering geopolitical realignments across Asia.

China, facing economic collapse from its own nonmilitary robot-driven manufacturing revolution, stands down militarily and pivots to soft power, its global trading partners. Every nation signs the AI Non-Proliferation Treaty, enforced by the new International AI Defense Agency.

The tech billionaires, bankrupted by Felix and Catherine's digital heist and hunted by lone-wolf extremists, abandon their AI ambitions and disappear into blue-collar anonymity.

But Bernie, Cherokees employer, and the world's wealthiest art collector, still grieving his daughter, finally reveals to his granddaughter Amy, that her mother Samantha was murdered years earlier by tech billionaire Barry Hall after a sexual assault. Bernie shares his contempt for Cherokees broken promise to eliminate Barry. Amy soon after, infiltrates Barry's new life as a penniless ice-cream scooper in Hawaii, seduces him, and poisons him on a secluded beach. She returns to France only to discover Bernie has died—leaving her his entire fortune. She uses it to create a foundation for survivors of sexual abuse.

As the world stabilizes, Mickey's worm is ready. The rogue AI hallucinations occur up to twenty hours a day, making global machine-to-machine communication constant. One command will wipe out Powerful AI forever. Drunk, exhausted, and desperate, uncharacteristically, Mickey slams his fist on the table, and demands the green light from Frank, Catherine.

Frank, and Catherine seated on the floor, backs pressed against the couch, stare aimlessly at the coffee table littered with empty whiskey bottles and glasses.

Crickets.

The End