

Loot the Plutes

A game of heists, roguish swashbuckling and wealth redistribution for the Four Points RPG System, by Tom Fummo / Penflower Ink.

Foreword

Acknowledgements

My deepest thanks to my friends and family, my play-testers and my patrons, without any of whom this game would not have been possible.

Licensing

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Disclaimer

While this game is set in a hyper-capitalistic society, it does not invite or legitimise the introduction of bigotry at the table. As mentioned later in this document, there is no discrimination based on colour, appearance, disability, faith, sex or gender in the city of Gilderburg. You may NOT create supplements or adventure modules based on *Loot the Plutes* if you also intend it to promote any of the forms of bigotry listed above.

See also the Pre-Adventure discussion chapter for information on playing safely and collaboratively.

Introduction

In the many-towered city of Gilderburg, the rich rule over all.

The Circle, a group of six horrendously wealthy families, owns all of the industry, commerce and property in Gilderburg.

For generations the Addington, Ashrovd, K'tal, Lorella, Loxwood and Vossler families have governed the city, ensuring that the rich stay rich and the poor stay poor.

They justify their wealth with the repeated claim that they worked hard for their prosperity.

In their great generosity, so they say, the Circle decided to share their wealth with those beneath them, by expanding industry, commerce and creating new jobs.

Take heart, they declare from their gold and silver towers, for you too can be like us if you work hard enough! You too can have the life we lead!

Of course, not all believe such brazen lies.

There are some who refuse to buy into them.

Those who seek to take back the hoarded wealth, to share it, for the good of all.

They live as outcasts and outlaws, routinely evading the ruthless forces of law and order, dedicating their lives to bringing about the downfall of the Circle of Plutocrats.

Are you one of them?

Are you ready to loot the Plutes?

The City of Gilderburg

Gilderburg is located on Shimmersand Coast, overlooking The Golden Bay, and built upon what was once a small port town called Sandy Side.

The city is encircled by a high wall, punctuated by seven towers, each double the wall's height and topped with a pointed conical roof.

A lower wall extends inwards from each tower towards the centre of the city, like the spokes of a wheel, converging on a large citadel and dividing the city into seven sections, called Districts. Six of the Districts are equal in size, with one taking up almost half of the city. This largest District is the only one in contact with the coast, and includes the city's factories, port and docks. Most of the houses and buildings in Gilderburg are made of stone and / or wood, with thatched roofs, or tiled roofs for the privileged few.

All of the dividing walls include huge arching gates, which connect each District to its neighbours. The Citadel at the centre of the city is encircled by a second wall, and consists of a ring of six gold and silver towers, these three times as high as those on the outer wall. The crests of the six noble families are displayed on huge banners and flags hanging from each of the Citadel towers. Each of the six smaller Districts is under the jurisdiction and patronage of one of the noble families. The Port District is equally managed by all six families, as is the Citadel. The K'tal, Vossler and Loxwood Districts have large outer gates allowing for access and exit to and from the city. Wide roads from the surrounding farmlands, mountains and forests lead up to each of these outer gates.

Population

The city is inhabited by six humanoid Folk: the Brell, or Catfolk, the Hillfolk, the K'nach, or Ratfolk, the Leshvar, or Lizardfolk, the Mountainfolk and the Valleyfolk. While the Brell, K'nach and Leshvar are three different species, the Hill, Mountain and Valley folk are all human, albeit with noticeable physiological differences. Due to the variety in size and anatomy amongst its populace, the city and its buildings have been constructed to accommodate all Folk, be they tall, short or even tailed. For more information, see the Folk of Gilderburg section.

Plutocracy manifest

The citizens of Gilderburg are divided up solely based on class and wealth. Unlike in our own real life capitalist hell-scape, in Gilderburg there is no discrimination based on colour, appearance, disability, faith, sex or gender. This is because, at least formally, the Circle wishes the citizens of Gilderburg to believe they all have an equal chance at wealth and prosperity. In reality, even the canniest, most ruthless citizen of Gilderburg can only prosper so much. They may brush shoulders, even have dealings with it, but they cannot and will not ever be allowed to be a part of the Circle. Everything in Gilderburg is structured to ensure the poor fight amongst themselves for scraps, with competition and profiteering encouraged. All the while, the true wealth stays at the top, and the Circle remains unbroken.

Most of the city's population is concentrated in the areas skirting the outer wall, which are little more than densely populated slums. The further one moves inwards towards the Citadel, the better the living conditions. The Citadel itself is a palace of lavish decadence, home to the six noble families, their servants and court. It boasts massive opulently decorated rooms and halls, despite its relatively small number of inhabitants.

Technology and Communication

The technology level in Gilderburg is semi-industrial, with the latest advances being steam-power and some tentative experimentation with electricity. The majority of workshops, forges and factories are located in the Port District. There is a Gilderburg postal service, which is subscription based, with speed and quality of delivery depending on how much one pays. Freelance couriers and messengers operate discretely throughout the city, sometimes operating as a network of relay runners, usually when delivering post from one District to another. It is rumoured that the nobles have access to some form of instant communication that transmits messages immediately from any location in the city to another, no matter the distance. Whether these rumours are true - and whether such communication is achieved through technology or magic - is not yet known.

Getting by in Gilderburg

Gilderburg has its own coin, called the Sessar, which bares the crest of Gilderburg: a six-pointed asterisk, with a circle at each point. In order of ascending value, there are copper, silver and gold Sessari.

The city is policed by the Guild of Legislation Enforcement. They wear a combination of plate armour and padded or studded fabric, and carry long spears, which have earned them the derogatory nickname 'Sticks'.

For the common citizenry, passage in between Districts comes at a price, with a minimum of 2 silver Sessari to be paid at each inner gate. Many citizens of Gilderburg spend the entirety of their lives in one District. For the nobles and their court, restricted walkways and ramps sit atop the inner walls, allowing for direct access to each District from the Citadel.

While education, healthcare, and other services are technically available to all, they all come at a price. Transportation throughout each District, for those who can afford it, is available in the form of funiculars - suspended carriages - and 'Chug-alongs', multi-floored steam-powered buses. Most people travel by foot.

Enchantment

The magic arts in Gilderburg are referred to as Enchantment. Knowledge and use of Enchantment is reserved for the nobles and their court, with any commoners wishing to learn it requiring a pricey license. If a common citizen is born with the skill to Enchant, they usually stand an equal chance of being either shunned or fawned over. It is not unknown for a commoner to escape their life of poverty by using their natural magical talents to entertain the nobility. That said, a lack of control of their powers usually leaves them in an even worse position than before, feared and distrusted by their fellows.

Culture and Norms

Art, music and literature are all certainly present in Gilderburg, but as with most things, only accessible to the wealthy. Thanks to a black market in ink, pencils and books - as well as the efforts of some rogue unlicensed teachers - most of the population of Gilderburg has some basic literacy and numeracy, whether they can afford schooling or not.

The city can be categorised as multi-faith, with a plethora of religions practiced by its citizens. What's more, all have been merged under the umbrella of the Amalgamated Pantheons of Gilderburg. All churches, temples and other places of worship under the APG banner require payment to access, as well as regular donations.

Per Gilderburg law, the worst possible crime one can commit is theft, which is often punishable by death. Murder will get you a prison sentence or a slap on the wrist, if you can afford the bribe.

The Circle

Decades ago, the six wealthy families, now known as the Circle, pooled their resources to expand the once tiny port town of Sandy Side into the enormous metropolis that is Gilderburg. Recognising it is a key location for trading, with access to the Golden Bay, as well as a wealth of surrounding natural resources, the six families were at first in bitter conflict over it. Several armed skirmishes between the families' mercenary armies, and even more covert assassinations, all took place before a truce was agreed and the Circle formed. While this bloody chapter in Gilderburg's history is omitted from all of the city's textbooks, a select few are still privy to it. Divulgence of these truths can be very dangerous to one's health.

One truth known to all, however, is that the six families possess a horde of wealth and treasure beyond most people's wildest dreams. It was with this wealth that they solidified their power, influence, and eventually, titles of nobility.

The six noble families

The Addingtons

A Hillfolk family, headed by Claudia Addington (she/her). Claudia and her wife Ethel have four adult children (Amber, Milo, Cassius, and Juniper) each with children of their own. Next in line to be head of the family is Cassius (he/him), the eldest of the Addington children, but this decision has been long contested by his siblings, who claim he does not have a head for business. The Addington family manage Gilderburg's healthcare infrastructure and pharmaceuticals industry, directly or indirectly owning all pharmacies, clinics and hospitals.

The Ashrovd

A Leshvar family, headed by Losh Ashrovd (they/them). Possibly the least interested in affairs of aristocracy out of all six nobles, Losh is famous for their almost frugal lifestyle and more hands on approach to business. The Ashrovd family were the first to propose training an official police force for the city, which went on to become the Guild of Legislation Enforcement. All members of the Ashrovd family receive combat training from an early age, and Losh was no exception. They have made it clear, on more than one occasion, that they prefer to be among the GLE officers, rather than dining with their fellow nobles. Losh has a wife, Selva (she/her), and a teenage son, Daron (he/him). The Ashrovd family owns and runs the manufacture and distribution of all weapons and armour in Gilderburg.

The K'tals

A K'nach family, headed by K'tal Vam (he/him). Vam has sired three infant children, one with each of his three wives: Heka, Lahl and Bizi (all she/her). Vam is still young, having only recently become head of the family after the sudden death of his father Skril (he/him). Vam has a reputation of being something of a hedonist, frequently holding lavish dinner parties and masked balls at his family's hall in the Citadel. Much to his wives' chagrin, rumours have circulated of him having many amorous affairs with members of the court. The K'tal family directly or indirectly own and manage all of the agricultural and farming industry, holding a monopoly on all food and produce in the city.

The Lorellas

A Brell family, headed by Lady Esper Lorella (she/her). Lady Esper is the only noble that insists everyone in her family be referred to using proper titles. She is not married, but has taken many lovers over the years, and has two daughters, identical twins Freja and Boral (both she/her). It is expected that the eldest twin (by two minutes) Freja will inherit Lady Esper's position as head of the family. Whether Boral has any objections to this is not known. Lady Esper is aided in family and business matters by her elder brother Roland (he/him). He did not inherit the position of family head due to the Lorella family's matriarchal structure. The Lorella family owns and manages the entirety of Gilderburg's textile industry.

The Loxwoods

A Valleyfolk family, headed by Larka Loxwood (she/her) and her two partners, Ral (they/them) and Kelys (she/her). The three have fourteen children, five of which are parents themselves. The head of the Loxwood family is always decided by vote from all its members. The next vote will be a month after Larka reaches her 100th birthday. Despite being one of the most numerous of the noble families, very little is known of their inner dealings and customs. The Loxwood family control all lumber production, woodworking and carpentry in the city.

The Vosslers

A Mountainfolk family, headed by Orik Vossler (he/him). Orik is a widower, having lost his wife Derna (she/her) ten years ago to sickness. He has no children, so next in line to be head of the family is his younger brother Balthus (he/him). Orik has been noticeably absent from public affairs for over a year, and it is rumoured he has contracted the same illness that struck his wife. Balthus has been managing the family's affairs on Orik's behalf, as well as causing a scandal by courting a commoner, the Leshvar singer Eshka. The Vossler family own and run all of Gilderburg's mining operations in the nearby Bitterpeak Mountains, holding a monopoly on all ore processing, metalwork and blacksmithery in the city. They often collaborate with the Loxwood family on construction and transportation projects, and with the Ashrovd family on armour and weapons manufacturing.

Rules

This section covers the basic rules of the game, which is based on the Four Points RPG System. Like in most other table-top roleplaying games, there are Players, who interpret the roles of Characters within the fictional setting of the game. One of the Players is the Guide, who also interprets Characters - the Non-Player Characters or NPCs - and generally functions as referee and narrator. If you are planning on running a game of Loot the Plutes as a Guide, see the Guide Section after this chapter.

Actions

Actions are things your Character does, the consequences of which are important to the game. There are two ways of performing Actions: by spending Energy Points (EP) from a Stat Pool, or by Testing your Luck.

Spending EP

To perform an Action, you can spend EP from one of your Stat pools.

You have four Stats: Wits, Stamina, Dexterity and Sociability.

The amount of EP you spend will determine how successful you are in your Action. You must spend EP from the Stat pool most relevant to the kind of Action you wish to perform. For example, trying to break down a locked door will probably cost some EP from your Stamina pool, whereas trying to convince a city guard to let you pass will require EP from your Sociability pool. When you run out of Energy Points in all four Stat pools, you become Unconscious. The EP costs are as follows:

- Total success = 3 EP
- Partial success (inconvenience) = 2 EP
- Partial success (negative consequence) = 1 EP

Testing your Luck

If you run out of Energy Points from a Stat pool, or don't want to spend any, but still want to perform an Action, you must roll to Test your Luck.

Roll 1d6. If you roll a 4, 5 or 6, your Action is a total success. If you roll a 1, 2 or 3, it's a total failure, with negative consequences.

Inconveniences and Consequences

The nature of any inconvenience or negative consequence to your Action is usually just narrative. However, the Guide may add some mechanical effects, such as imposing Disadvantage on your next Action, having you lose EP from a Stat pool, or even miss your next turn.

Advantage and Disadvantage

Characters may have Advantage or Disadvantage on certain Actions.

- Advantage: when spending EP to perform the Action, reduce the EP costs by 1. When Testing your Luck to perform the Action, increase the chance of success by 1 (e.g. 3 to 6 = success).
- Disadvantage: when spending EP to perform the Action, increase the EP costs by 1. When Testing your Luck to perform the Action, increase the chance of failure by 1 (e.g. 1 to 4 = failure).

The effects of Advantage and Disadvantage stack. For example, if a Character has Advantage on their next Action, further Advantage can be applied. If a Character has both Advantage and Disadvantage on an Action, the two cancel each other out and the Action is to be performed normally.

Difficulty

Sometimes, the Guide may decide that an Action being attempted would be particularly difficult, given the circumstances. There are 4 levels of difficulty:

- **Normal:** no change to EP costs or Test your Luck rolls.
- **Tricky:** EP costs increase by 1, no change to Test your Luck rolls.
- **Tough:** EP costs increase by 2, a roll of 1 to 4 means total failure.
- **Challenging:** EP costs increase by 3, a roll of 1 to 5 means total failure.

The effects of Difficulty stack on top of any pre-existing Disadvantage on the Action. Therefore, for example, a Test your Luck roll made with Disadvantage on a Challenging Action will always fail.

Size, Range and Detail

Objects and Creatures can be Tiny, Small, Medium, Large or Huge. They can also be Close, Nearby, Far Away or Very Far Away, and have varying degrees of complexity.

Size

- **Tiny:** fits in the palm of an average human hand, or in a pocket. An Area measuring an average human hand-width in diameter.
- **Small:** half the size of the average human. An Area less than a pace in diameter.
- **Medium:** roughly the same size as the average human. An Area a few paces in diameter.
- **Large:** about twice the size as the average human. An Area many paces in diameter.
- **Huge:** roughly the same size or more as an average two floor building. An Area over a hundred paces in diameter.

Range

- **Close:** less than a pace away, requires no movement to reach.
- **Nearby:** a few paces away, can be reached during a turn.
- **Far Away:** many paces away, requires more than 1 turn's movement to reach.
- **Very Far Away:** over a hundred paces away, requires several turns' movement to reach (Guide's discretion).

Detail

- **No details:** has a featureless shape, and no moving parts.
- **Simple:** has some rudimentary details, and a few moving parts.
- **Complex:** detail is fairly refined, and has several moving parts.
- **Intricate:** has a large amount of detail, and a great many moving parts.

Turns

If turns are needed (for example during intense situations like chases or combat), Turn order can be decided as a group, or be determined through rolling dice, with the highest results going first. Each Character can do 2 things during their turn: Move and perform an Action. On their turn, they can Move twice, perform two Actions, or Move and perform an Action.

Conditions

There are four main Conditions: Blocked, Hurt, Inspired, and Unconscious.

Blocked

If a Character is temporarily restrained, immobilised, disoriented or terrified, they are Blocked. Depending on the narrative, the Guide may decide whether a Blocked Character misses 1 or more turns, until they are released or receive assistance.

A Character who is Blocked may not perform any Action, except to Test their Luck to see if they can free themselves of the Condition.

Hurt

If a Character fails to avoid harm or an attack, or falls afoul of negative consequences to an Action, they may become Hurt. While Hurt, and until healed, the Character suffers some negative effects. If they are hurt again while already Hurt, they become Badly Hurt, and if hurt further, Seriously Hurt.

- **Hurt** = Disadvantage on any Actions that would be affected by their injury or wound.
- **Badly Hurt** = Disadvantage on all Actions.
- **Seriously Hurt** = Disadvantage on all Actions, and lose 1d6 Points from each Pool for every turn until Healed. If the Character is hurt again while already Seriously Hurt, they may fall Unconscious or die (depending on the game's tone).

Inspired

If a Character witnesses something truly amazing, heroic or moving, they may become Inspired. While Inspired, they receive Advantage on the next Action of their choice.

Unconscious

Fairly self-explanatory, the Character is unconscious and so unable to perform any Actions, until they become conscious again.

Vulnerability, Resistance and Immunity

Thanks to their Traits, a Character may have Vulnerability, Resistance or even Immunity to certain things.

- Vulnerability to X: Disadvantage when attempting to avoid X.
- Resistance to X: Advantage when attempting to avoid X.
- Immunity to X: no Energy Points or Tests of Luck are required to successfully avoid X.

Skills

Skills are things the Character has had some amount of training and experience in doing before. When using a Skill in an Action, the Character has Advantage.

There is no set list of Skills, save for any included in your chosen Expertise, and the following: Healing, Combat and Enchantment. A Character will start with 8 known Skills, with 4 from their Expertise, plus another 4 of their choice.

Healing

Remove or reduce a Character's Hurt condition. For example, a Badly Hurt Character will become Hurt, and a Hurt Character will be restored to full health. Healing can be achieved through traditional means such as medicine or first aid.

Combat

Inflict the Hurt, Blocked or Unconscious condition on another Character. This can be achieved through the use of weapons, or unarmed martial arts. A Character can have a Combat Skill in one type of weapon, or a form of martial art.

Power: Enchantment

Power in Four Points represents whatever unique way in which Characters in your game's setting can affect the world around them. In Gilderburg, Power is represented by Enchantment.

Using Enchantment

To use Enchantment as an Action, you spend Energy Points from the Stat pool most relevant to your Power Type. For example, if your School of Enchantment is Beguile, attempting to confuse or mollify someone will most likely require EP from your Sociability pool.

Enchantment Side Effects (Optional)

The Guide may decide that, in a given situation, use of Enchantment may be particularly unpredictable. In such a situation, after using Enchantment in an Action (regardless of success) you must roll for Side Effects (1d6). If you roll 5 or 6, there is an unexpected positive side effect. If you roll 3 or 4, there is no side effect. If you roll 1 or 2, there is a negative side effect. Side Effects to Enchantment, whether positive or negative, can be wholly narrative in nature, or also have mechanical implications. These could include Advantage or Disadvantage on your next Action, restoring or losing 1d6's worth of EP, or a missed turn.

Schools of Enchantment

In Gilderburg there are four Schools of Enchantment: Abscond, Beguile, Conceal and Deceive.

- **Abscond:** teleport yourself (and any Tiny-to-Medium object or creature you are touching) to a Nearby location. Increase the Range by 1 level by spending 1 additional EP.
- **Beguile:** Create a magical aura around yourself or someone else that projects either trustworthiness or bewilderment. Give yourself or someone else Advantage on their next Sociability Action meant to charm or confuse a target. Increase duration of Advantage by 1 Action by spending 1 additional EP.
- **Conceal:** make yourself (and any object or creature you are in contact with) invisible for 1 minute. Increase duration of invisibility by 1 minute by spending 1 additional EP.
- **Deceive:** create a Simple, illusionary object that lasts for as long as you are concentrating on it. Increase the Detail of the object by 1 level by spending 1 additional EP.

Learning new Skills

During Progression (see below), a Character may acquire new Skills. The number and nature of the Skills acquired must be narratively consistent and agreed upon by the Player group.

A Character may have a maximum of 10 known Skills, but these may be swapped out for new ones.

Traits and Abilities

Traits are physiological or anatomical attributes inherent to the Character's Folk.

Traits can afford Advantages, Disadvantages and Abilities.

Abilities are things a Character can do naturally, often thanks to a Trait.

Abilities have no Energy Point cost and are automatically successful, unless they are used as part of another Action, in which case the standard rules apply. If an Ability would be difficult to use at the time, the Guide may ask the Player Character to Test their Luck.

Resting

Whenever your Character gets a chance to rest, they may recover some Energy Points. When they have a short rest (2 to 3 hours) you may roll 1d6 and distribute the result across your Stat point pools. If they have a long rest (minimum 6 hours), you may roll 2d6. Depending on the situation in game, you may increase the amount of Rest dice to roll (Guide's discretion).

Progression

After completing an Adventure, each Character has the chance to increase their base amount of Energy Points. Each Player rolls 1d6 and distributes the result across their Stat pools, increasing the maximum amount of EP. If during the Adventure, a player had a particularly big influence on the outcome of the game, displayed some really engaging role-play, or even made the funniest joke, the rest of the group can award them an extra 1d6 for Progression.

Character Creation

If you're having trouble thinking of what kind of Character you want to play, think of some famous swashbucklers or rogues from popular media or history, and use one or more as inspiration. Remember that during the pre-game stage, you can brainstorm with your fellow Players and Guide.

However you come up with your Character concept, you must pick a **Folk** and **Expertise**. Make a note of all your **Skills, Traits and Abilities**.

Determining Stats

Take 8d6. You will need these to determine how many Energy Points your Character has in each Stat pool.

You can either distribute the 8d6 across your four Stats then roll, or roll all 8d6 together to get a total of EP which you must then distribute across your Stats.

For example,

Player A distributes their 8d6 as follows:

WITS: 3d6; STAMINA: 1d6; DEXTERITY: 2d6; SOCIABILITY: 2d6.

They then roll for each pool and get the following result:

WITS: 13; STAMINA: 5; DEXTERITY: 7; SOCIABILITY: 7.

Player B rolls all 8d6 together and gets a total of 26 EP.

They then distribute the 26 EP across their Stat pools as follows:

WITS: 10; STAMINA: 8; DEXTERITY: 5; SOCIABILITY: 3.

Please note: if you are using the Four Points RPG System core rules, you can use the Experiences method of Character creation.

Defence

A Character's Defence score is determined by their armour and equipment, and represents how many times they can negate the Hurt Condition, even if they fail to evade an attack or harmful event. For example, if a Character has 2 Defence, their armour or equipment can take two hits, before the Character becomes Hurt.

Equipment

Finally, decide what kind of Equipment your Character has with them, including any Mobility Aids, Medication, Armour, Shields or Weapons.

Mobility Aids

Your Character may be disabled and use a Mobility Aid (e.g. wheelchair, walker) and/or Prosthesis (e.g. artificial limb). As these items of Equipment primarily function to ensure the Character can perform any and all actions an abled Character can, they do not have a separate mechanical rule set within this system. They are to be considered part(s) of their body.

From a narrative perspective, these aids might have varying levels of technological sophistication or material costs. They might also be equipped for Combat, by adding weapons or a shield. A Mobility Aid or Prosthesis can be equipped with a maximum of 1 weapon and 1 shield.

Medication

For a disability that requires medicinal treatment rather than a mobility aid or prosthesis, you should discuss and determine the following with your Guide:

What kind of medication does your Character require?

How easy is it to acquire?

How often does your Character need to take it?

Do the symptoms - if untreated - have roleplaying implications?

Armour, Shields and Weapons

Armour and Weapons are categorised based on weight: Light, Medium and Heavy.

Weapons can be used to inflict the Hurt, Blocked or Unconscious Conditions, while Armour and Shield afford Defence.

- **Light Armour** = 1 Defence (requires minimum 10 EP in STA or DEX)
- **Medium Armour** = 2 Defence (requires minimum 14 EP in STA or DEX)
- **Heavy Armour** = 3 Defence (requires minimum 18 EP in STA or DEX, Disadvantage on DEX Actions).
- **Shield** = 1 Defence, while raised.
- **Light Weapons** = any particularly small weapon (e.g. claws, fangs, daggers, hand-axes, etc.)
- **Medium Weapons** = any weapon that can be wielded both one and two-handed (e.g. spears, short-swords, clubs, bows, etc.)
- **Heavy Weapons** = any weapon that requires at least two hands to be used (e.g. broadswords, great hammers, heavy crossbows, etc.)

Folk of Gilderburg

The following is a list of the playable Folk in Gilderburg, along with the Traits and / or Abilities they possess.

Brell (Catfolk)

The Brell are medium-sized humanoids, with feline features, fur, tails and retractable claws.

Traits

- **Claws:** You have retractable claws on your hands and feet that function as natural Weapons when bared. You can use your claws in Combat against a Close Target.
- **Heightened senses:** Your senses are by nature particularly attuned to your surroundings and any possible dangers nearby. You have Advantage on evasive Actions made to avoid sudden dangers or surprise attacks.
- **Tail:** You have a long tail. Your tail affords you a great sense of balance, meaning you have Resistance to getting Blocked by being knocked over.

Abilities

- **Climbing:** Your claws assist you greatly in climbing. You have the Ability to scale and move up, down, and across any vertical surfaces that are not completely smooth.
- **Jumping:** You have the Ability to jump higher and further than most other Folk. You have the Ability to perform a leap or jump up to 6 times your body length or height (excluding your tail). You can increase your jumping height/distance by spending additional EP (Guide's discretion).

Hillfolk

The Hillfolk are small humans with large heads and feet, and pointed ears.

Traits

- **Night Vision:** You can see in low light as if it were bright light, and in darkness as if it were low light. Your night-vision cannot discern colour when in darkness. Your eyes are sensitive to bright sunlight. Upon exiting a dark area and entering an area of bright daylight, you have Disadvantage on all Actions for 1 hour, unless your eyes are appropriately shielded.
- **Nose for nature:** You have a keen sense of smell, focused primarily on distinguishing between harmful or beneficial plants, which can be useful in herbalism. You have Advantage when using your sense of smell to find beneficial plants or detect poisonous ones.
- **Scent-speech:** You can exchange simple messages with other Hillfolk using unique scents that you emit from your body. Other Folk with a heightened sense of smell may be able to detect these scents but not necessarily decipher them.
- **Sturdy:** You can bounce back from most impacts, and are Resistant to being Hurt by bludgeoning impacts and attacks.

K'nach (Ratfolk)

The K'nach are small humanoids with rodent-like features, fur, long whiskers and tails.

Traits

- **Heightened Hearing:** Your auditory sense is highly sensitive. You have Advantage on any Action that requires hearing, unless this sense is otherwise impaired.
- **Superior smelling:** Your olfactory sense is highly sensitive. You have Advantage on any Action that requires smell, unless this sense is otherwise impaired.
- **Tail:** You have a long tail. Your tail affords you a great sense of balance, meaning you have Resistance to getting Blocked by being knocked over.

Abilities

- **Burrowing:** You have the Ability to easily burrow and tunnel into the ground. If the earth you are burrowing into is particularly compacted, this Ability will cost additional EP (Guide's discretion).
- **Easy Squeezy:** You are able to squeeze your body through a gap or crack half your Size, without injury.

Leshvar (Lizardfolk)

The Leshvar are medium-sized humanoids, with reptilian features, scaly skin and thick tails.

Traits

- **Cold blooded:** You have a Resistance against becoming Hurt by extreme heat. While in very cold climates, you have Disadvantage on all Actions until able to find warmth, bundle up, or heat yourself through other means.
- **Fangs:** You have sharp teeth that are capable of piercing flesh, and function as natural Weapons when bared. You can use your fangs in Combat against a Close Target.
- **Scaly Skin:** You are covered in scales, that afford you extra protection from harm. You have a Resistance to being Hurt by slashing impacts and attacks.

Abilities

- **Venom:** Your fangs are capable of injecting venom as well as piercing flesh. This Ability can be used in a Combat Action to cause Hurt or Blocked on a Close Target.
- **Wall-crawling:** Thanks to the particularly adhesive surface of your hands and feet, you are able to move up, down, and across vertical surfaces, as well as upside down along ceilings. While wall-crawling, you are only able to remove one of your limbs from the surface you are clinging to in order to perform an Action, or else you will detach.

Mountainfolk

The Mountainfolk are small, hirsute humans with long beards and tough hides.

Traits

- **Bearded:** you are covered in thick hair and have a bushy beard, both of which help keep you warm and provide you with a layer of protective padding. You are Resistant to becoming Hurt by intense cold.
- **Hardy Eater:** you can ingest and digest almost anything. You can consume any manner of food - even spoiled - and still draw sustenance from it without suffering any ill effects. You are Immune to becoming being Hurt by poisonous or spoiled food.
- **Night vision:** you can see in low light as if it were bright light, and in darkness as if it were low light. Your night-vision cannot discern colour when in darkness. Your eyes are sensitive to bright sunlight. Upon exiting a dark area and entering an area of bright daylight, you have Disadvantage on all Actions for 1 hour, unless your eyes are appropriately shielded.
- **Thick Skin:** You have a very thick skin, which affords you a Resistance to being Hurt by piercing impacts and attacks.

Valleyfolk

The Valleyfolk are tall humans with large round eyes and long, pointed ears.

Traits

- **Big Eyes:** Your eyes are larger than those of most other Folk, affording you a wide field of vision. Unless you are Blocked, or the threat is invisible, you can detect movement or dangers coming from the side or almost directly behind you. You have no Disadvantage on avoiding dangers of this nature.
- **Buoyant:** Your body is so light that you stay afloat atop the surface of any non-corrosive liquid. You may function as a living raft for 1d6 creatures in calm liquids, and half that total (rounded down, minimum 1) if the liquid is agitated or in motion.
- **Heightened Hearing:** Your auditory sense is highly sensitive. You have Advantage on any Action that requires hearing, unless this sense is otherwise impaired.
- **Sunned and Watered:** If no food is available, you can acquire all the nourishment you need from sunlight and water. If you are unable to find both food and adequate sunlight or water, you can survive a number of days equal to half of your Stamina (rounded down, minimum 1), before becoming Unconscious.

Expertise

The following is a list of the available types of Expertise, along with their 4 allocated starting Skills. Remember, you can then add another 4 Skills of your choice, for a total of 8 Skills.

- **Burglary**

Starting Skills: Lock-picking, Sneaking, Hiding, Appraising.

- **Pick-pocketing**

Starting Skills: Sleight of hand, Causing distractions, Insight, Tracking.

- **Disguises**

Starting Skills: Acting, Mimicking, Persuading, Deceiving.

- **Fighting**

Starting Skills: Intimidating, Combat (Unarmed), Combat (Armed, choose 1 weapon), Protecting.

- **Inventing**

Starting Skills: Engineering, Constructing gadgets, Repairing, Sabotaging.

Pre-Adventure discussion

Before starting your game, it is advisable to have a discussion with your fellow Players and Guide, about things both in and out of game.

Playing Safely

Before starting any TTRPG, it is important to take measures that ensure the safety and respect of all Players.

Generally speaking, it is important that all Players let each other know beforehand what subject matter and themes they would prefer only be alluded to or not covered at all during the game.

How serious should the game's tone be? Should Character death be an option?

The ultimate goal of Four Points, like most TTRPGs, is for the Players to tell an enjoyable story together and have fun. The Guide and other Players therefore have a responsibility towards each other to determine what tone the game will have, and whether or not everyone playing is comfortable with that tone.

This can be facilitated through the use of a variety of Safety Tools (see link below).

[The TTRPG Safety Toolkit Guide](#), collected and curated by Kienna Shaw (@/KiennaS) and Lauren Bryant-Monk (@/jl_nicegirl)

Playing Collaboratively

After having established what your expectations for the game are as a group, you can use the following questions to further flesh out your Characters and how they fit into Gilderburg's landscape.

Individual Questions

- Have you always been a rogue or thief? If not, what were you before and how did you end up where you are now?
- What kind of rogue are you? Do you stick to the shadows or do you enjoy being the centre of attention? Do you like to rush headlong into danger or do you never act without a meticulous plan?

Group Questions

- How long have you been working together?
- Does your band or gang have a name?
- Do you have a reputation within the city and, if so, what is it?
- Where are you based? Do you move around or do you have a lair somewhere in the city?
- What kind of jobs or missions do you usually go on?
- Where do you get your information from? Do you have a contact within the aristocracy, or a network of informants, or something else?

Guide Section

This chapter contains information and resources useful for Guides who are looking to run a game of *Loot the Plutes*.

Crafting an Adventure

Whether you're planning on running a one-shot or a long campaign of interconnected arcs, hopefully this setting has provided enough information to inspire you.

That said, you may use the following stages as a framework.

1. **Rumours:** the Player Characters receive news of a potential opportunity to steal some big loot. This can take place anywhere and in any form you wish. Perhaps the Characters have an undercover informant in the Citadel, or overhear a whispered conversation between Sticks in a crowded tavern.
2. **Making a plan:** the Player Characters plan how they are going to steal the loot. Consider what type of loot it is, and where it is being kept. When are the Characters thinking of making their attempt? You can use the roll tables in the later section for inspiration. This stage could simply involve the Characters gathering around a table in their lair, or require them to travel around the city to collect more information.
3. **Executing the plan:** the Player Characters begin putting their plan into action. Maybe everything goes according to their plan, or maybe...
4. **Things go wrong:** something unexpected happens that may force the Player Characters to adapt or discard their original plan. Whether you use this stage is entirely up to you, as is the amount of things going wrong. Perhaps the information they received from their contact was wrong, or a vital piece of lock-picking equipment malfunctions. You could create one single hitch in the Characters' plan and that may be enough to set off a domino effect.
5. **The getaway:** the Player Characters must try to escape with their loot. Note the use of the word "try". Feel free to let the Characters get themselves into trouble or end up at a dead end. Next session can be all about them getting out of trouble! Alternatively, propose using a real world phone timer to add some tension to their escape.

These stages are inspired by the structure of many heist films and stories. That said they are still just suggestions. You can add more of your own, or combine them in any way you want. Your Players may not enjoy one or more of these stages, and that's fine! For example, if they are not interested in a planning stage, feel free to have an NPC deliver them instructions.

Building NPCs

This section covers creating Non-Player Characters that you, as the game's Guide, will be playing as. To build an NPC, you can follow these steps.

Choosing a Folk

First, choose a Folk for your NPC, and make note of their Traits and Abilities. As the Guide does not spend Energy Points or roll dice in *Four Points*, you can instead assign Difficulty to your NPC's Traits and Abilities. As an example, let's build a Brell NPC.

Assigning Difficulty

How much of a challenge is your NPC going to be for your Players?

You can start by assigning the NPC a base Difficulty, or separate Difficulties for each of their Stats. Next consider how the NPC's Difficulty might increase or decrease based on their Traits, Abilities and Skills.

If the NPC has a Trait that affords them an Advantage on a certain Action, or is Skilled in that Action, you can increase their Difficulty by 1 or more levels when they perform it.

The NPC's Difficulty will also be affected by any Conditions applied to them.

If an NPC is Hurt, their Difficulty might go down by 1 level. Conversely, if they are Inspired, it might go up by 1.

Let's continue building our Brell NPC, who is quick-witted and nimble, but not very physically imposing. Their Difficulty will be Tricky against Wits, Dexterity and Sociability Actions, and Normal against Stamina Actions.

Their Traits include Heightened Senses and a Tail. These Traits would normally afford Advantage on avoiding surprise attacks and Resistance against being Blocked by being knocked over. For this NPC, it means their Difficulty will go up if the Players attempt a surprise attack against them, or try to knock them over.

Next we'll give them Skills. These could include Deception. This means that if a Player Character is performing a Sociability Action to determine if our Brell NPC is lying, the latter's Difficulty level will go up to Tough, or even Challenging.

Defence

As for Defence, this is simply determined by whether or not you want your NPC to wear any armour or carry a shield.

Our Brell NPC will have Light Armour, which will afford them 1 Defence.

Performing Actions

As previously mentioned, the Guide does not spend Points or roll dice.

This means you, as Guide, can decide how successful you want your NPC's Action to be.

If the Action is hostile towards one or more Player Characters, the Players determine its success, by successfully avoiding or negating it by spending EP, or Testing their Luck.

Sample NPC

Alf Lusters (he/him):

A grey-furred, middle-aged Brell, with slightly floppy ears and curling whiskers.

Alf spends most of his time at the Happy Hog tavern, eavesdropping and drinking wine.

He is a reliable source of news and rumours from the Citadel.

Stats:

- Wits, Dexterity and Sociability: Tricky
- Stamina: Normal

Traits:

- Claws: can use retractable claws as natural weapons in Combat against a Close target.
- Heightened Senses: Increase Difficulty by 1 level against surprise attacks.
- Tail: Increase Difficulty by 1 level against attempts to knock down.

Abilities:

- Climbing: can climb and move up, down and across non-smooth vertical surfaces.
- Jumping: can perform a leap or jump six times their body length (excluding tail).

Skills:

- Deception
- Eavesdropping
- Sleight of hand
- Lock-picking
- Singing
- Healing
- Armed Combat with a dagger

Adventure Prompts

The following is a list of prompts you can use to build an Adventure around.

1. It is rumoured that the Addington family cargo ship, the Relentless, is going to be coming into port in two day's time, with some very rare imports. Amongst these imports are several parcels of dried Ko'el root, which can be boiled into a highly effective remedy for fevers and inflammation.
2. The Loxwood family is holding a symposium - fancy drinking party - at the house of a member of their court, the Hillfolk banker Roderick Pergamena (he/him). Pergamena is said to be entrusted with the key to one of the Loxwood family's vaults in his bank.
3. A group of starving street urchins has approached you, with rumbling bellies. As luck would have it, you know that the the Ashrovd family and their court are holding a lavish picnic lunch in their private park. There is definitely more than enough food to go around...
4. A graduation ceremony is going to be held for K'tal Vam's cousin Gert (she/her), who recently completed her degree in archaeology. The ceremony will take place in the K'tal district's largest museum. The cavernous building is rumoured to contain certain documents pertaining to the K'tal family's dealings that they would rather the other families not know about.

Roll Tables

This chapter contains roll tables for you to use as inspiration when crafting an Adventure for a game of *Loot the Plutes*. First, pick a noble family or roll 1d6 on the list of noble families from the earlier chapter. Next, use the following roll tables to pick an event and loot.

Event Tables

Roll 1d6 to pick an events table then roll again for an event:

Roll Table 1

1. Wedding
2. Birthday party
3. Wake or Funeral
4. Engagement party
5. Graduation ceremony
6. Bachelor / hen party

Roll Table 2

1. Exhibition
2. Sale
3. Opening ceremony
4. Unveiling
5. Conference
6. Presentation

Roll Table 3

1. Masked ball
2. Awards ceremony
3. Music festival
4. Theatrical performance
5. Concert
6. Variety show

Roll Table 4

1. Dinner
2. Lunch
3. Symposium
4. Wine-tasting
5. Afternoon tea
6. Club meeting

Roll Table 5

1. Race
2. Sports match
3. Sports competition
4. Fight
5. Talent competition
6. Gladiatorial fight

Roll Table 6

1. Delivery of goods
2. Exchange of goods
3. Open auction
4. Closed auction
5. Book signing
6. Fashion show

Loot Tables

Roll 1d6 to pick an objective table then roll again to pick the loot:

Roll Table 1

1. Gemstone
2. Jewellery
3. Money
4. Gold
5. Silver
6. Diamond

Roll Table 2

1. Painting
2. Statue or sculpture
3. Weapon
4. Mechanical device
5. Ancient artefact
6. Trophy or award

Roll Table 3

1. Letter
2. Confession
3. Blueprints
4. Map
5. Recipe
6. Spell

Roll Table 4

1. List of names
2. Incriminating evidence
3. Last will and testament
4. Book
5. Diary
6. Photograph

Roll Table 5

1. Secret code
2. Password
3. Ticket
4. Key
5. Item of furniture
6. Item of clothing

Roll Table 6

1. Toy
2. Item of food
3. Rare herb or spice
4. Medicine
5. Poison
6. Antidote