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Wealth

Wealth is an often misunderstood system, and it has a few glaring flaws, so the following section explains it a bit more clearly and eliminates the flaws.

To begin with, then, Wealth does not indicate how much money you have. It isn't notes in your pocket or gold pieces in your backpack. Instead, it **symbolically represents how much buying power you have access to** at a moment's notice. It's designed to replicate the modern world; whether you have a certain amount of money in a bank has relatively little to do with what you can go out and purchase *right now*. Thus, **Wealth is an abstract number** measured as a bonus, just like BA or Saves, and **it is fluid**; it decreases when you buy expensive things and increases when you level up or come into money.

Wealth is a combination of liquid capital (money), credit (credit cards, credit rating, lines of credit, IOU's), investments, and debts (i.e., car payments, student loans, etc.). The amount you can buy at a moment's notice is almost undoubtedly very different than the amount of actual capital you *own*. You can be broke but have a dozen credit cards in your pocket. Such is the mystery of modern finance. Being in debt is already factored into your Wealth score. In fact, making large purchases on credit is the most common way to reduce your Wealth. Climbing out of that debt takes time; hence, you don't regain that Wealth until you come into money or level up.

The Wealth Score

At first level, you determine your Wealth score through a process similar to how you determine your Hit Points; you factor a die roll into a formula:

- **2d4 + Occupation Bonus (+1 for Profession ranks)**

At every subsequent level, you make a single [Profession](#) check that can potentially increase your Wealth Bonus. You can also take [Windfall](#), which grants an additional Profession check. At character creation, then, you roll the formula above to get your initial Wealth, and then you make at least three Profession checks for your 2nd, 3rd, and 4th levels (assuming you're starting at 4th level). At that point, you can start making purchases.

Consult the table, below, to get a general idea of what kind of lifestyle corresponds to your Wealth Score. These descriptions are generalisations only; **you can interpret your Wealth differently**, if you want to. Having a **fabulously wealthy** character is mostly a matter of role-playing and description. Although a certain Gotham socialite or New York arms dealer might be disgustingly rich, they primarily show off that wealth through character moments such as showing up to public events with a super-model on each arm or living in a stately manor. Unless these character touches turn into in-game benefits (i.e., using the models as Contacts or the stately manor as a place to hide), then GMs should just let them go. By the same token, **extreme poverty** for the sake of role-play is also allowed and does not have to negatively affect your actual Wealth score. Living under a bridge but somehow also having access to strangely expensive technology could be a fun contradiction to play. Don't stifle your creativity if it doesn't actually break a rule. You're allowed to look cool. You're allowed to flaunt your status. Your GM will indulge whatever fantasy you want to live out *if* you can do so within the rules. The game is all about fantasy, after all.

Wealth and Lifestyle

+0	Impoverished: Living off of what's in your pockets
+1 to +4	Working Poor: Living paycheque to paycheque
+5 to +10	Lower-Middle Class: Long-term, well-paying job; own a major asset (e.g., condo, car)
+11 to +15	Upper-Middle Class: Long-term career with job security; own multiple major assets (home, cars, etc.)
+16 to +20	Wealthy: Hold investments (e.g., shares); long-term, high-

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+21 to +30	status career; own several major assets Rich: Living off of a portfolio of investments; possibly don't have to work at all; own several major assets
+31 or higher	Loaded: Own several major assets; investments are worth enough that markets shift with <i>your</i> decisions; could live like a king indefinitely without working

Buying

To buy something, you must make a Wealth Check against the item's Purchase DC (PDC), which we'll refer to as its "price" for the sake of simplicity. This roll works exactly the same as rolling to hit versus a Defence score. **You roll 1d20 plus your Wealth against the price of the item.** If you meet or beat the price, then you can afford the purchase. Your ability to buy things is based on a lot of factors, such as whether your rent cheque cleared, whether you've been paid yet, how much you've already put on your credit cards, etc. The purchase roll randomizes those factors so that you don't have to track them. **If your Wealth Bonus exceeds the price of the item, then there is no need to roll** because you can't fail the check; you can just buy that item with no penalty. Rolling a 1 is not an automatic failure.

For any item that's at all unusual (i.e., something you couldn't find at a corner store or supermarket), it takes **a number of hours equal to half the price of the item** to locate it. This can be time you spend browsing stores, or you can do this research from a phone/internet connection. You can Take 10 or Take 20 on Wealth Checks; doing so multiplies the shopping time by 10 or by 20, respectively.

If the **price is higher than your Wealth**, then you lose 1 Wealth point. You lowered your bank balance or exceeded your credit limit or something like that. For **every 5 points by which the price exceeds your Wealth, you lose 2 Wealth points in total.** You can determine the cost as a formula as well:

- **Wealth Loss = (PDC - Your Wealth) / 5** (rounded up)

But we've tabulated it as well:

PDC	Purchasing Wealth
PDC = Wealth +1 to +4	-1
PDC = Wealth +5 to +9	-2
PDC = Wealth +10 to +14	-4
PDC = Wealth +15 to +19	-6
PDC = Wealth +20 to +24	-8
PDC = Wealth +25 to +30	-10
etc.	etc.

Note that the **penalties are not cumulative**, so if you buy something that has a price that is 10 points higher than your current Wealth, then you lose only 4 points. Also note that it **has no upper limit**, so you can just take larger and larger penalties to make big purchases, effectively destroying your credit rating, maxing your cards, draining your line of credit, borrowing from family, etc..

However, **you cannot make a purchase that would reduce your Wealth to below zero (0)**, so if you have Wealth 5, you cannot buy something that would inflict a -6 penalty. In that case, you simply can't make the purchase at all, regardless of your roll. A natural 20 is not an automatic success. Wealth 0 doesn't just mean you have no money. It means you literally have no power to purchase things.

You don't lose Wealth if you fail your Wealth Check because you didn't buy anything, and you can try to buy the item again as many times as you like, but you have to expend the shopping time all over again.

Selling

To sell an item, you simply use the Wealth/Price calculations in reverse. The amount of Wealth you gain equals the amount you would have lost if you had made the equivalent purchase. If the price of the item were 10 points higher than your Wealth, you would get Wealth +4 (see table, below), and if the price were **equal to or less than your Wealth**, you would get no increase at all. It just wouldn't be worth your while to sell that item given how wealthy you already are. Note also that, aside from collectible items or the like, **anything you sell is "used"** by definition, so it's PDC is -3.

Selling

PDC	Wealth	
PDC = Wealth +1 to +4		+1
PDC = Wealth +5 to +9		+2
PDC = Wealth +10 to +14		+4
PDC = Wealth +15 to +19		+6
PDC = Wealth +20 to +24		+8
PDC = Wealth +25 to +30		+10
etc.		etc.

Used Goods and the Black Market

Whether you're buying or selling them, **used items are three points cheaper than new items (PDC -3)**. This penalty doesn't apply to art, treasures, or collectibles, though, because there's no such thing as a "used" *Action Comics* #1 (although it's probably not 'mint'). Anything with a price of "0" just isn't worth selling.

However, the above rules apply only if you are selling to a legitimate buyer or you have faked paperwork (e.g., forged certificates of authenticity or pink-slips). Anything you buy/sell on the **black market takes a 50% reduction or a -3**, whichever reduces the price *more*.

Aiding Purchase Rolls

You can Aid Another on a purchase roll. Just like Aiding a skill, you roll against **DC 10** with your Wealth. If you meet or beat the DC, you grant a **+2 bonus**. You grant **another +2 For every 5 points** by which you beat the DC.

To determine the **Wealth penalty of the purchaser**, subtract the Aid bonus from the PDC and compare that adjusted PDC to the Wealth score. For example, the purchaser has Wealth 4 but receives Aid +2 to buy a PDC 8 item. The effective price for the purchases is PDC 6, so the penalty is -1.

To determine the **Wealth penalty of the Aider**, treat the Aid bonus as a PDC. For example, an Aider with Wealth 6 who grants a +2 to someone else loses no Wealth.

Note, however, that rather than Aiding someone else's purchase, you always have the option of just **buying something and giving it to them**. If it wouldn't cost you anything either way, there's no need to go through the bother of an Aid roll.

Pooling Wealth

There are various legal means by which people can combine their money. The most common are incorporation or opening joint bank accounts. In any case, this combined Wealth has to be a legal entity of some kind. You can't just stuff some bills under a mattress. When you create a Wealth Pool, **it starts with Wealth +0**. It has no buying power. You then invest in the pool. In game terms, when you invest Wealth points into the pool, **the pool itself has effectively sold something with a PDC value equal to your investment**, and thus it gains Wealth just as you would have if you'd sold something. As the pool increases, you therefore must invest more and more into it to raise its Wealth. If you and several people all invest at the same time, then you combine the amount you invest into one big increase. If you invest separately, then you must calculate the increase separately.

For example, you create a joint bank account with Wealth +0. If four players give up Wealth +1 each, then the total is Wealth +4. Now, the pool "sells" that as if it were PDC 4 and gains Wealth +1. If five players give up Wealth +1 each, then the total is Wealth +5, and that same pool would gain +2. However, if a single player now tried to invest Wealth +1 into a pool that is already worth Wealth +1, then there would be no increase, just as you would have nothing to gain by selling a PDC 1 item if your Wealth were already +1. It pays to have everyone pool their money *at the same time*. That simultaneous investment is the Wealth system's way of simulating the communal effort of investment.

Divvying Wealth

In most cases, superheroes don't stumble upon great huge piles of cash, and if they do, they usually turn them over to the authorities, or use them for some poetically just purpose, or possibly a bit of both. This depends on the flavour of your game, of course. We're just talking about what's likely based on the genre, not what you have to do.

If you *do* end up with a pile of valuable goods on your hands, and you have a way to turn them into liquid capital, then you simply **sell the loot** using the Selling rules, above, and then **divide the Wealth Adjustment** among the PCs as evenly as possible with whole numbers (there's no such thing as half a point of Wealth, so the remainder is lost in the division).

Remember once again, though, that if that PDC is equal to or lower than your current Wealth, then the amount just isn't enough to alter your finances. It'll buy a couple of lunches or fill your tank a few times, but that's about it. Anyone with a Wealth score so high that they wouldn't benefit from the bonus can **forego their share** so that everyone else gets more. Why, after all, would a billionaire bother with small change?

Cash

In the rare case that you do find a big bag of money, remember that it doesn't instantly travel into your bank account, nor does it inform your credit cards that you are now flush with liquid capital, nor does your credit rating rise. In the modern world, a big bag of money is actually rather inconvenient, especially if it was acquired through illegal or quasi-legal means. The **simplest solution is to just treat it as cash** which you can then spend until it runs out. The GM has final say on costs in real-world currency, but it's not very difficult to agree on these things or quickly look them up. For smallish amount of money, this works just fine. If it's a large enough amount, however, then you might try to integrate it into your actual Wealth scores.

You have to **take the time to count the money** before it becomes part of your Wealth. Then you have to look up its value on the PDC to Cash table in the SRDs, and *then* you can divide up the Wealth bonus as described above (i.e., divide it as evenly as you can with whole numbers). However, most banks are required to report the nature of any cash deposits over a certain value, usually around US\$5000, ?3000, or €3500 (consult local laws about your game's setting to be sure), so be wary.

However, **the official conversion tables in the SRDs are from the US in 2001**, so they don't bear a lot of resemblance to the current economic climate, and they're not very useful if you're not in the US. The best thing to do is not think in dollars, pounds, rupees, or what have you, and instead think in Wealth. What kinds of items do you want your PCs to be able to buy? That's the important question.

Bag of Wealth

As an **optional rule**, you can treat a bag of money as if it had **its own Wealth score**. That bag, by virtue of being filled with cold, hard cash, has buying power. A person holding that bag can make purchases out of it. For the sake of your imagination, a Bag of Wealth is about ten times its dollar value. A Bag of Wealth +4 would be around US\$200. You can buy PDC 4 items (\$20) "for a while," and the pile doesn't visibly shrink, but start spending money on expensive stuff, and it's going to disappear before you know it. Remember, the goal here is *not* to simulate an exact dollar amount. Unless the PCs stop and spend an hour counting the money, there's no reason why they'd know it's exact value anyway. The point is to simulate the *feeling* of having a big wad of cash in your hand. You start buying drinks for all your buddies off what looks like a bottomless stack of bills, but then at the end of the night it's mysteriously all gone because around 1am you started on the really good vodka.

Improvised Weapons

Super fights can get a little nuts in comics, and so they should in *Phoenix*. Streets get ripped up. Cars get thrown. Buildings topple. Because Strength scores can be well above the human range, the normal Improvised Weapons rules aren't always applicable, which is why we've created special rules for this game.

Weight

You can **wield in two hands any object that is equal to or less than your Light load**. This includes both *mêlée* and ranged attacks. If it less than or equal to half your Light load, then you can wield it in one hand. Note that [Mighty Lifting](#) increases your Light load, and therefore, it absolutely does change the maximum weight of objects that you can wield like weapons. If you're ever in doubt as to the weight of a particular object for the purposes of using it as a weapon, you can easily look it up on the internet.

Size

If your improvised weapon is **four or more size categories different than your own, then you can't wield it at all**. You simply don't have the leverage or fine control necessary. A fine-sized hero trying to lift a car is going to have a hard time finding something to grab, even if she has the Strength to do it. A colossal-sized hero trying to throw a baseball will probably just crush it between thumb and forefinger.

Damage

In addition to Strength and other applicable damage bonuses, over-sized weapons do damage either according to the table below or by weight, whichever seems more appropriate to the GM (although we recommend erring on the side of more damage because, what the hell?). The damage on this table has been adjusted upwards from standard d20 rules because superheroes are more generically prone to hitting people with things that are lying around, so the damage potential should match that tendency. We've also added a **new size category, "Ginormous,"** because Colossal just wasn't big enough.

GMs can also adjust the damage up or down depending on the circumstances. Objects that weigh significantly more than the average for their size, for example, might do more damage, and objects that are less heavy than the average for their size might do less. Also, objects that are more aerodynamic or easier to wield might do more damage, or vice-versa. **As a rule of thumb, every 100 pounds of weight adds 1d6 damage.** However, any players who whine, carry on, and generally makes asses of themselves about the weight of a thrown object in order to weasel their way into more damage should know that such behaviour is not appreciated by the GM.

Ranges

You can throw any improvised weapon that you can wield in *mêlée* (see above, Weight). The **Range Increment is 10 ft. plus your Strength modifier**, rounded down to the nearest 5 ft (i.e., one square), and the **maximum range equals half your Light load** in feet if you use one hand, or 3/4 your Light load if you use two hands.

If you throw an object that is the size of a five-foot square (or cube) or more, then you target an area that is the size of the object. The area has Defence 10. Anyone in the area takes damage, or you can **save for half damage (DC = 10 + your attack bonus)**.

Thrown objects generally **lose their kinetic energy and fall to the ground when they hit their targets**, but if the object in question is more than twice the weight of the target, it will continue to fly along its vector for two range increments before it starts to plummet. **An object that can roll**, due to a round shape or sufficiently robust wheels, might continue for another range increment, but unless it lands on a slope or gets some other help, it will stop at that point. GMs are encouraged to eye-ball where such objects land and PCs are encouraged not to get too wrapped up in real-world physics.

Objects that can roll can be thrown along the ground. Their range increments are 20 ft. plus Strength bonus (as above), and their maximum range equals your Light load in feet.

You can also **drop heavy objects from heights**, in which case you make an attack roll and roll the object's damage as normal. The attack has no maximum range because it eventually just hits the ground. The attack is modified by your Dexterity bonus, but you **don't get a Strength bonus to damage** because gravity is doing all the work. If you *throw* an object straight down, then you do add your Strength modifier to the damage.

Improvised Weapon Damage

Object Size	Examples	Damage
Ginormous	18-wheeler, private jet, small building, hummer	16d6
Colossal	pick-up truck, shed, utility pole	12d6
Gargantuan	dumpster, pop machine, very small car	8d6
Huge	10-foot ladder, mailbox, oil barrel, park bench	4d6
Large	garbage can, TV set, office chair, tire iron	2d6
Medium	brick, briefcase, bowling ball, hockey stick, guitar	1d8
Small	big rock, drill, helmet, fire extinguisher, flower pot	1d6
Tiny	small rock, mug, screwdriver, wrench	1d3
Diminutive	ashtray, CD case, paperweight	1
Fine	coin, ball-point pen, computer mouse	-

Large Objects

This section lists three large objects that are common to urban spaces and that super-powered characters tend to throw around and hit each other with: dumpsters, utility poles, and vehicles. Any object that requires two hands to wield or throw can be wielded/thrown with one hand if you have the Over-Sized Weapons feat.

Dumpster

This object is an industrial-sized garbage container known by several different names, but "dumpster" is the common term in the US based on the name of one of the major companies that supply them (which is why they're often called "biffies" in Canada). They take up **two five-foot cubes** (i.e., they're more or less 5-ft high, 5 ft. wide, and 10 ft. long), and they weigh about **600 lbs empty and 1500 lbs full**.

Dumpsters **require two hands to throw** because they're awkwardly shaped, but they're on wheels, so they can be pushed along the ground as if you were throwing them. It takes a move action to grab and lift one over your head, and a standard action to attack with it.

Utility Poles

This object can be a telephone pole, lamp post, or the like. To snap a utility pole off and use it as a giant bat, you have to **attack the pole to break it**, and then you have to use a **move action to grab** the pole off the ground or catch it as it falls; thus, it'll take a full round to arm yourself with such a weapon. The attack needs to do **25HPs of physical damage** to the base of the pole, and the pole has **Defence 10**. You can break the pole as part of a full-attack action, but you'll still need a move action to grab it.

Utility poles come in wood and steel, and are typically 70 ft. tall (23m). **Wooden poles** are about 2200 lbs (1000kg) and Hardness 5. **Steel poles** are about 1100lbs (500kg) and Hardness 10.

Vehicles

These are familiar objects?motorcycles, cars, trucks, buses?that superheroes and villains sometimes throw at each other. There's a great deal of variety when it comes to the weight of various vehicles, so the weights below are listed as ranges, and GMs can decide what weight to apply depending on what kind of vehicle they're describing. Cars, trucks, and buses also **have to be lifted/thrown by their frames**, not by a non-load-bearing part such as a bumper or door. For game purposes, this means that you have to **lift cars with two hands**, and it takes a move action to grab and lift one over your head, and a standard action to attack with it.

- **Motorcycles:** 300 to 400 lbs (135 to 180kg).
- **Cars:** 4000 to 8000 lbs (1800 to 3600kg; from compacts to sedans).
- **Trucks:** 6000 to 10,000 lbs (2700 to 4500kg; from light trucks to heavy-duty trucks).
- **Buses:** 20,000 to 30,000 lbs (9000 to 13,500kg; from a small school bus to city bus).

Armour

Armour in *Phoenix* includes Modern and Archaic armour as well as Shields. Modern Armour includes things like athletic padding and tactical body armour, Archaic Armour includes old-fashioned mail and plates, and Shields include any barrier you can carry in your hand(s). The tables that describe all three forms of armour contain the following columns:

Armour: The name of the item.

Def: The Defence bonus that the item grants, either an armour or a shield bonus. While *d20 Modern* uses only "equipment" bonuses, *Phoenix* has enough fantasy built in that it uses *D&D* rules.

Non-Prof: The Defence bonus that the item grants if you are not proficient (i.e., you don't have the right Armour or Shield feat[s]).

Max Dex: The Maximum Dexterity bonus to Defence you can have while you wear that armour.

ECP: The Equipment Check Penalty applies to applies to several skills: Climb, Escape Artist, Jump, Perception, Perform (Dance), Swim, Tumble.

Speed: This penalty, if any, applies to your movement.

Weight: The item's weight, in pounds.

PDC: The Purchase DC of the item.

NB: Since buying armour in the modern world is merely unusual, not illegal, there are no Restriction modifiers.

Modern Armour

Modern Armour is anything that you can purchase or repurpose that grants a Defence bonus (or Resistance Score) and is a product of modern industry. It does not include traditional protection such as mail and plates, which are Archaic Armour.

Armour	Def.	Non-Prof	Max Dex	ECP	Speed	Weight	PDC
NBC Suit	-	-	+5	-4	-	10 lb.	15
Fire Resistant Suit	-	-	+5	-4	-	10 lb.	13
Helmet, Light	+2	+1	+10	-1	-	3 lb.	14
Helmet, Heavy	+3	+1	+6	-3	-	5 lb.	14
Biker Jacket	+1	+1	+8	0	-	4 lb.	10
Sport Pads	+1	+1	+8	0	-	4 lb.	10
Light Undercover Shirt	+2	+1	+7	0	-	2 lb.	13
Pull-Up Pouch Vest	+2	+1	+6	-1	-	2 lb.	13
Undercover Vest	+3	+1	+5	-2	-	3 lb.	14
Concealable Vest	+4	+2	+4	-3	-5 ft.	4 lb.	15
Light-Duty Vest	+5	+2	+3	-4	-5 ft.	8 lb.	16
Tactical Vest	+6	+2	+2	-5	-5 ft.	10 lb.	17
Special Response Vest	+7	+3	+1	-6	-10 ft.	15 lb.	18
Forced-Entry Unit	+9	+3	+0	-8	-10 ft.	20 lb.	19

NBC Suits do not grant an armour bonus. Instead, these oversized suits protect you from nuclear (radiation), biological, and chemical hazards when they are fully sealed: +10 equipment bonus on Fortitude saves against radiation, disease, chemicals, or poisons (airborne or contact only). An NBC suit comes with an internal air supply that lasts for one hour. The suit takes 5 minutes to don with someone's aid or 10 minutes without. If an NBC suit takes 4 points of damage from ballistic, slashing, or piercing weapons, the benefits it provides are negated. If the suit has been exposed to some hazard, it must be cleaned and neutralized, taking 1 hour and requiring special chemicals (PDC 15) and high-pressure water hoses.

Fire Resistant Suits are bulky, silver-coated suits that provide Resistance (heat) 10, but do not protect against any other type

of damage. They are used primarily by fire fighters.

Helmets: These fit over the head, protect the skull, and usually wrap around the face, thus protecting some of the most vital areas of the body. They are most typically designed for riding motorcycles or other open-air vehicles (i.e., Heavy Helmets), but are also designed for some sporting events, like fencing or baseball (i.e., Light Helmets). Heavy Helmets always have some way of seeing out the front, either a hardened but clear polymer, a fine mesh, or even a traditional slatted "beaver," as found in medieval armour. Light Helmets are often open-faced. Light Helmets impose a -2 penalty to Observe checks, and Heavy Helmets impose a -4.

Biker Jacket are specialized jacket's made of tough material, not always leather, and designed to protect the wearer in case of accidents.

Sport Pads include hockey or American football gear, or any other combinations of helmets and pads that might be worn for contact sports. This kind of armour automatically takes the "Low-Melting Point" modification.

Light Undercover Shirts are designed for deep undercover work in which it's critical that the wearer not appear to be armed or armoured, this garment consists of a T-shirt with a band of light protective material sewn in around the lower torso.

Pull-Up Pouch Vests consist of a torso apron of light protective material held up by a loop around the neck. They can be stored in an innocuous belt pack. Deploying the apron is a move action. This garment provides no equipment bonus (and has no armour penalty or maximum Dexterity bonus) when it is not deployed.

Undercover Vests cover a larger area of the torso and provide better protection than the light undercover shirt, they are easier to notice; they impose Stealth -2 to checks against spotting the presence of the vest.

Concealable Vests are standard issue in many police forces. They provide maximum protection in a garment that can be worn all day long under regular clothing. While they can go unnoticed by a quick glance, they are usually visible to anyone looking closely; they impose Stealth -4 to check against spotting the presence of the vest.

Light-Duty Vests are designed for extended use by riot police and forces on alert for potential attack. They sacrifice a degree of protection for a modicum of comfort, at least compared to other tactical body armours.

Tactical Vests are the standard body armour for police tactical units. They provide full-torso protection in the toughest flexible protective materials available.

Special Response Vests are built like the tactical vests but incorporate groin and neck protection as well as ceramic plates over the chest. They provide additional protection in battles against heavily armed opponents.

Forced Entry Units have the most powerful protection available, which consists of a heavy torso jacket with ceramic plates over the chest and back, neck and groin guards, arm protection, and a helmet. Heavy and cumbersome, this armour is generally only donned by tactical officers heading into a dangerous assault.

Archaic Armour

Archaic Armour is what most people think of when you say "armour." It was largely devised in the mediaeval/feudal periods before firearms became the standard weapons of war. It includes mail and plate armour. It does not include anything that you can purchase or repurpose in the modern world, which is Modern Armour.

Armour, Archaic	Defence	Non-Prof	Max Dex	ECP	Speed	Weight	PDC
Padded	+1	+1	8	-3	30	10 lb.	9
Leather Armour	+2	+1	6	-0	30	15 lb.	12

Studded Leather Armour	+3	+1	5	-1	30	20 lb.	13
Hide Armour	+3	+2	4	-3	20	25 lb.	10
Scale Armour	+4	+2	3	-4	20	30 lb.	16
Mail Shirt	+5	+2	2	-5	20	40 lb.	18
Lamellar	+5	+2	3	-4	20	35 lb.	20
Breastplate	+5	+2	3	-4	20	30 lb.	18
Splint Armour	+6	+3	0	-7	20	45 lb.	18
Banded Armour	+6	+3	1	-6	20	35 lb.	19
Half-Plate	+7	+3	0	-7	20	50 lb.	21
Plate Armour	+8	+3	1	-6	20	50 lb.	23

Padded Armour is made of layers of cloth and batting. Armour used for training attack dogs and extremely heavy winter clothing fall under this classification of armour.

Leather Armour consists of a breastplate made of thick, lacquered leather, along with softer leather coverings for other parts of the body.

Studded Leather Armour is made from tough but flexible leather (not hardened leather as with normal leather armour) reinforced with close-set metal rivets. Some heavily studded motorcycle gear can be considered studded leather.

Hide Armour is prepared from multiple layers of leather and animal hides. It is stiff and hard to move in. Shadow creatures and other primitive individuals that are unconcerned about appearance or hygiene commonly wear hide armour.

Scale Armour is a coat and leggings (and perhaps a separate skirt) of leather covered with overlapping pieces of metal, much like the scales of a fish. It includes gauntlets.

A **Mail Shirt** is a long shirt made of interlocking metal rings, with a layer of padding underneath. It's heavy, making it uncomfortable to wear for long periods of time.

Lamellar is similar to splint armour. It consists of small, overlapping plates of metal sewn together or stitched to a backing of leather or cloth.

A **Breastplate** covers your front and your back. It comes with a helmet and greaves (plates to cover your lower legs). A light suit or skirt of studded leather beneath the breastplate protects your limbs without overly restricting movement.

Splint Armour is made of narrow vertical strips of metal riveted to a backing of leather that is worn over cloth padding. Flexible mail protects the joints. It includes gauntlets.

Banded Armour is made of overlapping strips of metal sewn to a backing of leather and mail. The strips cover vulnerable areas, while the mail and leather protect the joints and provide freedom of movement. Straps and buckles distribute the weight evenly. A suit of this armour includes gauntlets.

Half-Plate is a combination of mail with metal plates (breastplate, epaulettes, elbow guards, gauntlets, tasses, and greaves) covering vital areas. Buckles and straps hold the whole suit together and distribute the weight, but the armour still hangs more loosely than full plate. It includes gauntlets.

Plate Armour consists of metal plates that cover the entire body. It's heavy and loud, but it provides a great deal of protection.

Armour Modifications

If your GM allows it, you can pay a little extra (or a little less) for slightly different kinds of body armour.

Almost all of the options on the table, below, translate to using better or poorer materials (e.g., titanium instead of steel, household plastic instead of sophisticated polymers). In real terms, these kinds of armour are either custom made or home made, or they're of higher or lower quality. Remember that you can supply whatever flavour text you want, so your armour could be recycled hockey gear, or you might have scrounged together enough titanium to beat out a chest plate in your basement. That kind of thing is entirely up to you.

You can combine any and all modifications to body armour, but you cannot layer the same kind of modification. For example, you cannot take Hardened twice in order to get a +2 Armour Bonus. Also, Armour Modification bonuses **do not stack with mastercraft** bonuses or enhancement bonuses.

Armour	Def	Non-Prof.	Max Dex	ECP	Speed	Weight	PDC
Mastercraft	-	-	+1*	1	-	-	2
Heavy	-	-	-2*	-1	-10 ft.	50.00%	-2
Light	-	-	+2*	1	+10 ft.	-50.00%	2
Ultra-Light	-	-	+3*	2	+10 ft.	-75.00%	3
Flexible	-	-	+1*	1	+10 ft.	-	1
Hardened	1	-	-	-	-	-	1
Softened	-1	-	-	-	-	-	-1
Conductive	-	-	-	-	-	-	-1
Ferrous	-	-	-	-	-	-	-1
Fragile	-	-	-	-	-	-	-2
Low Melting Point	-	-	-	-	-	-	-1
Insert, Light	1	1	+8*	-1	-	3 lb.	12
Insert, Medium	2	1	+6*	-2	-	5 lb.	13
Insert, Heavy	3	1	+6*	-3	-	7 lb.	14

* This number modifies the Maximum Dexterity of a pre-existing piece of body armour.

Mastercraft: This armour is simply of higher quality in general. Mastercraft bonuses represent a combination of improvements that incorporates lowered weight, flexibility, and hardening. Therefore, **Mastercraft bonuses do not stack with other modification bonuses**. You can buy Mastercraft easily. It's just a better quality of armour. To buy higher grades of Mastercraft (i.e., Improved, Awesome, and Supreme) requires that you make it yourself or get someone to make it in the game world. That level of quality requires a face-to-face meeting.

Heavy/Light: This kind of body armour is made of materials of different weights but similar hardness, which adjusts the armour's Maximum Dexterity, Armour Penalty, and Speed Modifier accordingly. It could be super-light ceramic or super-dense metal, for example.

Flexible: This kind of body armour is made of materials that can bend and flex but retain their protective qualities, such as meshes, textiles that become rigid on impact, or space-age variations on good old chain mail. Adjust the Maximum Dexterity of the armour as indicated. This could be made of ultra-modern woven fibres or space-age plastic.

Hardened/Softened: This kind of body armour is made of materials of different hardness/softness, but about the same weight. Reduce or increase its Armour bonus to Defence as indicated. This could have been specially treated in a patented chemical

process, or weakened by years of use and repair.

Conductive: This kind of body armour conducts electricity. It is usually made of metal, but other materials are theoretically possible.

Ferrous: This kind of body armour is made of a metal that can be affected by magnetic fields. To be ferrous literally means that the metal has some iron in it, but you can come up with whatever explanation you like.

Fragile: This kind of body armour is made of a material, such as ceramics or certain plastics, that does not bend or dent but instead shatters when it takes a blow at the wrong angle and/or of sufficient force. Every time you either (a) take a critical hit or (b) take 30 or more HPs of damage in a single blow, Fragile body armour loses 1 point of protection. If this reduces the body armour to +0, then the damage effectively destroys it. It falls off your body in shards (which is actually kind of a cool image, so you've got that going for you). This kind of armour could be designed to take hits so that you don't.

Low Melting Point: This kind of body armour is usually made of plastic, but it can also be certain kinds of metal. Whenever it takes heat damage of 30 HPs or more, it loses 1 point of protection. Whenever it takes electrical damage of 50HPs or more, it loses 1 point of protection. This reduction is cumulative. If it reduces the body armour to +0 protection, then the armour has effectively melted right off of your body, and it'll be a pain in the ass to clean up. The most common low-melting-point body armour is sports padding (e.g., hockey gear, American football pads, etc.).

Inserts (armour): These are small pieces of plastic, ceramics, or metal that you affix to your clothing. The individual pieces can be very small and affixed to a mesh that is then sewn into clothing, or they can be larger and fit individually into special pockets. Meshes are flexible but more delicate, and large pieces are less flexible but more robust, but the game rules don't differentiate between the two. Inserts come in **Light, Medium, and Heavy**. You cannot layer inserts.

Generic Firearms

The superhero genre is not overly preoccupied with firearms. They're not colourful or flashy enough in a world of heat vision and web shooters. Therefore, instead of the published material on firearms in d20, which attempts to somewhat accurately represent the products created by the modern firearms industry, *Phoenix* uses generic firearms that are more akin to fantasy games in which you buy a "long sword" or a "great axe" instead of a particular long sword created by a specific manufacturer, or a specific great axe made by a particular designer. The table below lists all the Generic Firearms. The side effect of this system is that the Weapon Specialization feat tree applies to a single Generic Weapon (e.g., a Light Machine Pistol or a Medium Rifle) rather than a specific make and model of weapon from a particular manufacturer, which we think is just awesome.

Generic Firearms

Handguns	Damage /Ammo	Range Increment	Rate of Fire	Ammo Capacity	Size	Weight	PDC	Restriction
Derringer	2d4 / A	10 ft.	Single	2 int	tiny	1 lb.	14	Lic +1
Revolver, Light	2d4 / A	20 ft.	S	6 cyl	small	1 lb.	13	Lic +1
Revolver, Medium	2d6 / B	30 ft.	S	6 cyl	small	2 lb.	14	Lic +1
Revolver, Heavy	2d8 / C	40 ft.	S	6 cyl	med	3 lb.	15	Lic +1
Pistol, Light	2d4 / A	20 ft.	S	10 mag	small	1 lb.	15	Lic +1
Pistol, Medium	2d6 / B	30 ft.	S	10 mag	small	3 lb.	16	Lic +1
Pistol, Heavy	2d8 / C	40 ft.	S	10 mag	med	4 lb.	17	Lic +1
Machine	2d4 / A	30 ft.	S/A	20 mag	small	3 lb.	17	Res +2

Pistol, Light Machine	2d6 / B	40 ft.	S/A	20 mag	med	4 lb.	18	Res +2
Pistol, Medium Machine	2d8 / C	40 ft.	S/A	20 mag	med	4 lb.	19	Res +2
Pistol, Heavy								
Longarms								
Rifle, Light	2d8 / C	90 ft.	S	6 int	large	8 lb.	14	Lic +1
Rifle, Medium	2d10 / D	90 ft.	S	6 mag	large	16 lb.	22	Lic +1
Rifle, Heavy	2d12 / E	120 ft.	S	12 mag	huge	35 lb.	24	Lic +1
Shotgun	*	30 ft.	S	6 mag	large	8 lb.	16	Lic +1
Shotgun, Double-Barrelled	*	30 ft.	S*	2 int	large	10 lb.	14	Lic +1
Shotgun, Sawed-Off	*	10 ft.	S	2 int	med	4 lb.	15	Ill +4
Shotgun, Semiautomatic	*	30 ft.	S	6 mag	large	8 lb.	18	Res +2
Shotgun, Automatic	*	30 ft.	S/A	6 mag	large	8 lb.	20	Mil +3
Shotgun, Bean-Bag	2d8 / bean	20 ft.	S/A	4 int	large	10 lb.	16	Lic +1
Submachine Gun	2d6 / B	50 ft.	S/A	30 mag	large	7 lb.	18	Res +2
Assault Rifle	2d8 / C	80 ft.	S/A	30 mag	large	9 lb.	18	Res +2
Exotic								
Firearms								
Machine Gun, Light	2d8 / C	80 ft.	S/A	30 mag	large	12 lb.	19	Res +2
Machine Gun, Medium	2d10 / D	100 ft.	A	linked	huge	22 lb.	21	Res +2
Machine Gun, Heavy	2d12 / E	120 ft.	A	linked	huge	75 lb.	22	Mil +3
Rocket Launcher	10d6 / rocket	150 ft.	1	1 int	large	5 lb.	15	Mil +3
Grenade Launcher	* / grenade	70 ft.	Single	-	large	+4 lb.	+2	Mil +3
Grenade Launcher, Semiauto	* / grenade	70 ft.	S	6 cyl	large	+10 lb.	+4	Mil +3

Firearm Types

The following text describe the Generic Firearms in general terms. After each entry is a list of examples of real-world guns that fall into the parameters of the gun type. For example, **you can purchase a submachine gun and call it an Uzi**, an MP5, or whatever you like. **You can buy a heavy revolver and call it a Smith and Wesson .44** or a Colt Python, etc. You can also describe them as custom-made firearms of no recognisable design. Ultimately, **the numbers are there to support your own creativity**, not over-ride it with "facts." If you were into facts, you wouldn't be playing a superhero game.

Handguns:

These are firearms that you can shoot comfortably with one hand if necessary, although two is preferable, but they are

generally less accurate. (We know that you need two hands for a handgun in the real world, but this is most definitely not the real world.)

Derringers are very small pistols with only two bullets loaded internally. They're extremely easy to hide.

- American Derringer, Baby Browning .22, Bond Arms Derringer, Cobra Arms Derringer

Revolvers have a central barrel that rotates each fresh bullet into place. They either break at the top via a hinge just in front of the trigger, or the barrel swings out to the side. Revolvers usually have 6 chambers for bullets, but you can upgrade them to 9 or 12.

- **Light Revolvers:** AEK 906 9mm, Knight Suppressed 5.56, Taurus Raging Hornet .22
- **Medium Revolvers:** Armenius Vindicator .357, MR73 Gendarmerie .357, S&W Model 586 .357, SCK M60 New Nambu .38, Taurus Raging Bull .454
- **Heavy Revolvers:** Colt Anaconda .44, DOG-1 12.5mm, S&W Model 29 .44, Smith & Wesson .44, Udar 1 12.3mm, Yesaul 5.45mm

Pistols take mag ammo that loads into the handle. You reload them by simply replacing the magazine.

- **Light Pistols:** Astra A-60, Baretta 950, RPA PSM, SIG Sauer P230, SITES M380 Resolver, Walther PPK
- **Medium Pistols:** Astra A-90, Beretta 92FS, Calico M950, Colt Double Eagle 9mm, FN BDA 9, Glock 17, HK P9 9mm, Ruger P85 Mark II, SIG-Sauer P220, S&W 6904, SITES M9 Resolver, Tanfoglio Baby, Steyr GB, Walther P5
- **Heavy Pistols:** FN Five-Seven, IMI Baby Eagle .41, Tanfoglio GT41

Machine Pistols are essentially the same as pistols, but they can switch between semi-auto and fully-automatic fire.

- **Light Machine Pistols:** CZ Model 61 Skorpion, MAC Ingram M11
- **Medium Machine Pistols:** Barretta 93-R, Bushman IDW, CZ Model 68 Skorpion, Glock 18, HK VP70, IMI Micro-Uzi, MAC Ingram M10, Steyr TMP
- **Heavy Machine Pistols:** Bushman IDW .41inAE, Steyr TMP .41

Longarms

These are firearms that require that you fire them with both hands, but they tend to be higher calibre and more accurate. You can fire them with one hand and take a -4 penalty. This isn't very realistic, but neither are superheroes.

Rifles have long barrels and fire single shots at a time. They are either internally loaded or take mag ammo.

- **Light Rifles:** HK PSG1, Winchester 70
- **Medium Rifles:** Remington 700
- **Heavy Rifles (Sniper Rifles):** Barrett Light 50

Shot Guns are basically the same as rifles, but they can fire rounds of shot (tiny steel balls) instead of bullets. The Double-Barrel Shotgun is an old favourite, and is "semi-automatic" because you can fire each barrel in rapid succession. The Sawed-Off Shotgun is usually illegal, but makes for a weapon that is easier to conceal, although it also drastically reduces the gun's range.

- **Shot Guns** : Armscor M30 Series, Birmingham Pump Gun, Browning BPS- SP, Izhmash IZH 81M, Mossberg Model 500 Series, Neostead, Poseidon Micro, Viking Arms SOS
- **Semiautomatic Shotguns** : Fabarm Tactical, HK512, Mossberg M9200 Norinco M2000, Omega SPS 12, Remington Model 11-48 Saiga 12
- **Automatic Shotguns** : Daewoo USAS 12 Gauge, Mark Three Jackhammer 12 Gauge

Submachine Guns are mid-way between machine pistols and machine guns. They have fully-auto fire, and they require two hands to shoot.

- A9 9mm, Arsenal Shipka 9mm, Bizon Series 9mm, MP51 9mm, LaFranceM16K .45, F1A1 9mm, FEGKGP9 9mm, FMK3 Mod2 9mm, Franchi LF57 9mm, GG95 9mm, H&K MP5A1 9mm, IMI Uzi 9mm, Intratec TEC9 9mm, MadsenM52 9mm, Mekanika URU 9mm, MGP87 9mm, Norinco 7.62mm, Parker Hale IDW 9mm, PM84 Glaubeyrt 9mm, Port Said 9mm, Romarm BORD 9mm, SA58/98 Bulldog 9mm, SCH21 Gorda 9mm, Spectre M4 9mm, Star Z70B 9mm, Steyr AUG9 9mm, Walther MPK 9mm

Assault Rifles are fully-automatic and require two-hands to fire properly.

- Baretta SC 70, Colt M16A1, Colt M4 Carbine, GIAT FA-MAS Commando, HK G33K, IMI CTAR-21, IMI Galil ARM, Norinco QBZ Type 95, RSA AK-74, SIG SG 551, Steyr AUG

Exotic Firearms

These weapons require special training or finicky operation. Machine guns fall into this category because they are belt-fed and generally only used in military situations. Rocket and grenade launchers are exotic because they simply do not operate or fire like other firearms.

Machine Guns are fully-automatic rifles that are so heavy that they must be mounted to fire properly. If you are strong enough to lift one, you can attempt to fire a machine gun two-handed, but you take a -4 penalty to hit. If you are strong enough to lift a machine gun with one hand, you can attempt to fire it one-handed, but you take a -8 penalty to hit.

- **Light Machine Guns** : CETME Ameli, CIS Ultimax 100, FN Minimi, HK 23E, IMI Negev, RSA PKM, Steyr AUG HBAR
- **Medium Machine Guns** : FN MAG, HK 21E, Rheinmetall MG42, Saco M60E1
- **Heavy Machine Guns** : CIS .50 CIS, FN M2HB, RSA Degtyarev DshKM, RSA NSV

Rocket Launchers literally launch self-propelled rockets. The launchers themselves are light plastic or fibre-glass tubes you can aim with. They are single-use items. The rocket destroys them after it fires. Rocket launchers use specialised, self-propelled rocket ammo.

- M72A3 LAW

Grenade Launchers shoot special grenades that are shaped like large bullets (see d20 rules for the kinds of grenades you can load into a Grenade Launcher). In reality, longarms are manufactured with grenade launchers incorporated into the design, but for game purposes, a Grenade Launcher is an add-on feature. Add the listed price and weight to the price and weight of any rifle, submachine gun, or assault rifle.

- **Single Shot:** CIS 40GL, Colt M203, GM-94, HK AG36, ISTECH ISL 200 Compact Series, Lacroix Samurai Urban Warfare (SUW), Romarm AG-40 M80
- **Semiautomatic:** 6G-30, Milkor MGL Mark I

Rates of Fire

- **"1"** means you must reload the weapon every time you fire it. It takes one round of ammunition at a time.
- **"Single"** means it requires manual action (i.e., cock the hammer, pull the bolt, etc.).
- **"S"** designates a semi-automatic weapon (it automatically loads the next bullet, usually through a slide, a spring-loaded mag, or what have you).
- **"A"** indicates a fully-automatic firearm (it auto-loads and fires bursts of bullets).
- **"S/A"** means that the weapon can switch from semi-automatic to fully-automatic as a free action.

Reloading a **cylinder** firearms bullet by bullet takes a full-round action, but reloading with a speed-loader? a small frame that holds the bullets in place so that you can slip them all in at once? takes only a move action. Reloading an **internal** ("int") firearm requires a full-round action for 6 to 12 bullets, but a move action for fewer than 6. Reloading a **mag** firearm takes a move action. Feeding a new belt of **linked** ammo into a machine gun takes a move action, but you can pre-link several belts to maintain uninterrupted fire. Two people normally operate a single machine gun: one shooting and one feeding.

Ammo Capacity

Each gun has a maximum number of bullets it can carry, and a mechanical means to carry them. "Internal" firearms keep their bullets in the body of the weapon. "Cylinder" firearms keep their bullets in a rotating barrel. "Mag" firearms keep their bullets in a pre-loaded magazine. Finally, "Linked" firearms take bullets that are linked to each other by small metal clips of 50 at a time.

Size

The size of a firearm dictates how you grip it and who can comfortably do so. If you are the same size as your weapon, you can use that weapon in one hand. If the weapon is one size larger than you, then you need two hands. If the weapon is two sizes larger than you, then you need to either set the weapon on the ground or use a mount (like a bipod).

You can try to use a weapon that's **one size too large** in one hand (i.e., a medium-sized person with a large-sized firearm), but you take a -4 penalty to attack. You can also try to use a weapon that's **two sizes too large** in two hands (i.e., a medium-sized person holding a huge-sized weapon), but again, you take a -4 to attack. Finally, you can try to use a weapon **two sizes too large in one hand** (i.e., a medium-sized person with a huge weapon), but you take a -8 penalty to attack. These penalties are not just a matter of strength, but of the design of the firearm, the size of the grip, the balance of the weapon, etc.

With weapons that require a mount, you must take a full-round action to set the weapon in place, either flipping up a mount and positing the barrel, or lying down and firing the gun from a prone position.

Restriction

The restriction of a firearm refers to just how easy/legal it is to get your hands on. The modifiers on Table 7-6 Generic Firearms adjust the PDC of a weapon when you attempt to purchase it off of the Black Market. Bare in mind, however, that these **restrictions refer to the United States**, which has relatively lax gun laws compared to many other countries (although far more restrictive than some other countries). **If your game is set in a nation with more strict gun laws, add +1 at least to all of the Restrictions**, and you might as well do a little research into that country's gun laws for that extra bit of realism.

Generic Ammunition

The table below lists all ammunition by damage and price. The 5 standard types of bullets, A through E, are loose approximations of common calibres of modern bullets and step up in damage through the standard dice: 2d4, 2d6, 2d8 2d10, and 2d12. A firearms listed as "B" type damage thus takes "B" type ammo.

Shot is small containers of pellets. When they fire, the pellets spread out in a wider area, but do less damage individually. As a result, shot takes a **penalty, damage -1, for every range increment** after the first.

There are also two kinds of **non-lethal rounds**, **Rubber** bullets and **Bean-Bag** rounds. Rubber bullets have been made of wood, wax, and most recently plastic. We use "rubber" as a generic term for any round that's designed to be, as it were, less-than-lethal. They come in "A" and "B" calibres, which means they can be loaded into any weapon that takes those ammo types, and they do **2d6 NL**, except on a critical hit, in which case they do half their damage as NL and half as HP.

Bean-Bag rounds are small pouches filled with lead balls. You must buy a special kind of Shotgun to fire Bean-Bag rounds, however, and they follow the same rules about lethality as plastic rounds: **2d8 NL**, except on a critical hit, in which case half their damage is NL and half is HP.

You can also purchase special bullets that **increase the damage** of your firearms by either exploding on impact (concussive), or flattening (slashing/piercing), or burning (heat/fire). Extra-damage ammo costs **PDC +1** and increases the damage by **1d6 HPs**. When you purchase the ammo, you must specify if the extra damage is concussive, heat-based, or slashing/piercing.

This game uses the term "**clip**" to refer both speed-loaders and actual clips: any small device used to quickly load bullets into, and remove spent shells out of, a cylinder or internally loaded firearm. They reduce the loading time from a full-round action to a move action.

When you purchase a firearm that takes **magazines**, it comes with one mag and bullets. When you buy bullets, they come with mags. Basically, don't worry about mags unless you're buying large mags.

Generic Ammunition

Type	Amount	Damage	PDC
A	50	2d4	4
B	50	2d6	5
C	50	2d8	6
D	20	2d10	5
E	20	2d12	6
Rubber ("A" and "B" only)	50	2d6 NL	5
Shot	10	2d8	4
Slugs	10	2d10	5
Bean-Bag	10	2d8 NL	4
Clip	6	-	2

Modifying Generic Firearms

You can also modify your guns, having them customised, doing it yourself, or just buying superior quality.

Ammo Capacity: For **Internal and Cylinder** weapons, you can increase the number of bullets that they normally carry. Most of the time, this means you simply happen to have purchased a weapon that has more chambers in the barrel?many revolvers have more than six chambers?although you could, conceivably, machine new parts for yourself just for the hell of it. Either way, pay **PDC +1** to increase the **number of bullets by 50%** (which also increases weight by 25%), or **PDC +2** to increase capacity by **100%** (and weight by 50%). Doubling the ammo capacity is the max.

For **Clip** ammo, you can simply buy a larger clip off Table 7-7, but if high-capacity mags aren't good enough, you can, with your GM's explicit permission, buy rarer mags that take even more bullets. Start with the ammo capacity on Table 7-6. For **PDC +1**, increase its capacity by 100% (i.e., double it). At three times the standard capacity, the mag imposes an Equipment Penalty -2 because it's so long that it gets tangled in clothing, strapping, and potentially even your own limbs.

Fully Automatic: This upgrade changes a semiautomatic weapon into a fully automatic weapon. You can apply this upgrade to any weapon for which the equivalent does not already exists (i.e., a fully automatic rifle is called a "submachine gun" or an "assault rifle").

Higher Calibre: It's theoretically possible to load "E" ammo into a derringer. You just have to modify the derringer. For **PDC +3**, you can increase the size of the bullets a weapon can fire by one letter. **For example**, you could alter a Revolver so that it fires D-type rounds (2d10) instead of C-type (2d8). If your GM permits, and she is under no obligation to do so, you can step the damage up more than one ammo type for **PDC +3** per step, but this gets a little silly very quickly.

Increased Range: You can increase the range of your firearm, usually by having the barrel elongated slightly, but any flavour text you like will do. Pay **PDC +1** to increase the weapon's **Range Increment by 25%** (rounded down to the nearest 10 feet). The maximum Range Increment for a handgun is 60 ft.. The maximum Range Increment for a longarm is 150 ft..

Mastercraft: These weapons gain **Mastercraft bonuses**, either an attack +1 (Mastercraft), or a combined attack/damage +1 (Improved). For Awesome or Supreme Mastercraft, you have to make in-game contact with someone who has the skills to do such work.

Modifying Generic Firearms

Modification	Benefit	PDC Increase
Ammo Capacity I	50% increase	+1
Ammo Capacity II	100% increase	+2
Fully Automatic	full-auto fire	+3
Higher Calibre	one extra die	+1
Increased Range	25%	+1
Mastercraft	attack +1	+2
Improved Mastercraft	hit/damage +1	+4

Generic Vehicles

Superheroes and villains don't tend to drive specific makes and models of automobiles or other vehicles. They tend to drive, pilot, or fly vehicles that are custom made or otherwise of no particular brand name. Therefore, *Phoenix* uses Generic Vehicles much like *D&D* might have you buy a "war horse," in *Phoenix*, you buy a "Luxury Sedan" or a "Light Pickup Truck." Table 1, below, lists all the stats for Generic Automobiles.

Generic Vehicles

Cars	Pass	Cargo	Size	Doors	Man	Speed	Def.	Hard	HPs	PDC
Subcompact	3	100 lb.	L	2	-2	16	8	3	20	22
Compact	3	275 lb.	L	2	-1	20	9	5	30	26
Sedan	5	425 lb.	H	4	-2	22	8	5	34	28
Wagon	6	275 lb.	H	5	-2	22	8	5	32	28
Limousine (Stretched Sedan)	9	500 lb.	H	6	-1	20	8	5	40	32
Sports Car	2	250 lb.	H	2	-2	30	8	5	32	30
Trucks										
Pickup Truck	2	1700 lb.	H	2	-2	18	8	5	36	28
SUV	4	1000 lb.	H	5	-2	18	8	5	32	28
Cube Van ("Box Truck")	2	33000 lb.	H	3*	-4	20	8	5	44	34
Shipping Truck ("10 Tonne)	2	66000 lb.	H	3*	-4	20	8	5	44	36
Armoured Truck	2	3600 lb.	H	3*	-2	20	8	10	36	34
Vans and Buses										
Minivan	8	325 lb.	H	4*	-2	18	8	5	34	28
Van	2	1000 lb.	H	3*	-2	18	8	5	36	30
Small Bus	40	-	C	2*	-4	18	8	5	48	38
Touring Bus	n/a	750 lb.*	C	2	-4	20	8	5	48	38
City Bus	100	-	C	2*	-6	16	6	5	70	50
Motorcycles										
Scooter	1	20 lb.	M	-	-1	12	9	5	16	21
Street Bike	1*	40 lb.	L	-	-1	27	9	5	22	26
Dirt Bike	1*	-	M	-	+0	16	10	5	18	23
Sport Bike	1*	20 lb.	M	-	-1	37	10	5	18	27

The vehicle stats are the same as those under standard d20 rules.

- **Pass** (passengers) is the number of people that the vehicle can fit, including the driver.
- **Cargo** is how much weight the vehicle can carry, including the crew and passengers.
- **Man** (manoeuvre) is the vehicle's modifier to your Drive, Pilot, or Ride checks as well to your Initiative rolls.
- **Speed** is the number of combat squares the vehicle can move at maximum speed. Halve that number to get the vehicle's speed in miles per hour (MPH).
- **Def** is the Defence score of the vehicle.
- **Hard** is the vehicle's Hardness.
- **HPs** is the vehicle's hit points. When that number reaches zero (0), the vehicle no longer functions. It might make noise, but it will not move. To fully destroy a vehicle requires HPs damage three times its standard HPs.
- **Size** is the size of the vehicle.
- **PDC** is its price.

Vehicle Types

There are three general categories of Generic Vehicles: Cars, Trucks/Vans, and Motorcycles. These categories exist most for the sake of organising the list. The Drive skill applies equally to all three.

Cars

Subcompact cars are smaller versions of Compact cars: two doors, low horsepower, and little cargo space. Subcompacts often have trouble keeping up with highway speeds, but they're perfectly suited for big-city driving because they can park in small spaces. They're often boxy and square-looking.

- Chevrolet Vega GT, Ford Pinto Runabout, AMC Gremlin, Ford Fiesta, Opel Corsa

Compact cars are built to be small and run on relatively little gas. They come standard with four doors and have enough horsepower to maintain highway speeds as well as having a moderate amount of cargo space. You can buy two-door models as well (see Templates). They're often snub-nosed, having shortened front and rear ends.

- Honda Civic, Ford Focus, Nash Rambler, Chevrolet Corvair Monza 900, Volkswagon Golf MK6

Sedans are full-sized cars with four doors. They are built for city and highway driving, and have generous trunks/boots. They have the familiar look of American cars: long hoods and trunks.

- Opel Kadett, Lincoln Town Car, Chevrolet Cavalier, Ford Crown Victoria, Mercedes E55 AMG

Limousines are "stretched" sedans; they have an extra set of doors in the middle and, thus, extended space in the centre that usually contains two sets of bench seats that face each other. Stretched Sedans don't fit in standard parking spaces because they are about one-third longer than regular sedans, but they can maintain highway speeds without much trouble. They suck up a lot of gas.

Sports Cars are built for minimal passenger and cargo space in order to make room for powerful engines and reduce the vehicle's weight. They generally have long hoods and shortened rear-ends.

- Lamborghini Diablo, Chevrolet Corvette Stingray, Lotus Elan M100, Porche 911

Wagons, also called Station Wagons, are essentially sedans with a covered back end instead of a trunk. This increases their storage space and/or adds an extra set of seats. In all other respects, they're just like sedans.

- Volkswagon Jetta, Buick Sport Wagon, Chevrolet Bel Air, Volvo 240, Toyota Camry, Ford Taurus

Trucks

Pickup Trucks are larger and taller than most cars and have an open bed on the back, called a "flat bed," instead of back seats. They are built to haul cargo, and suitable for driving both in the city and on the highway.

- Ford F150, GMC C1500, Chevrolet Silverado, Dodge Ram, Nissan Titan, Toyota Tundra, Suzuki Equator

Cube Van and Shipping Trucks?also called "5 Tonnes" or "10 Tonnes," respectively?have cabs so high that you have to step up into them, and covered back ends with a single, locking door at the back. They are built to transport cargo. Therefore, they're built for highway speeds, and although they take up much more room than cars, they're regularly used to transport goods within cities, as well. There's no inherent difference between the two other than size.

SUVs, or "Sport-Utility Vehicles,"are a little higher off the ground than cars and often have four-wheel drive, like trucks. but they're covered and contain one, large interior space filled primarily with seating as well as a large storage area at the back with a vertical window.

- Ford Explorer, Jeep Cherokee, Toyota Land Cruiser, Land Rover Range Rover, Audi Q7, Volvo XC90

Armoured Trucks are used to transport expensive cargo such as jewels, precious metals, or far more often than anything else, money. They have two seats in the cab and a storage area separated by hardened steel walls. The single door at the back has an integrated, mechanical lock that is very hard to pick (Disable Device DC 30).

Vans and Buses

Minivans are, in essence, larger Wagons. They are taller and roomier, contain three rows of seats, and have a storage area roughly the same size as a Sedan's trunk/boot. Minivans are notoriously top-heavy and largely associated with suburbanites.

- Kia Sedona, Volkswagon Vanagon Syncro, Ford Aerostar, Toyota Van Wagon 4WD, GMC Safari

Vans are box-shaped, fully covered vehicles with two seats up front and empty space in the back. There is no barrier between the seats and the storage area. Vans tend to have little if any hood.

- Dodge Sprinter, Chevrolet Nomad, Chrysler Voyager, Ford Econovan, Suzuki Supercarry, Toyota Probox

Small Buses are extra wide and about twice as long as Sedans. They have a single driver's seat and many rows of bench seats for passengers. These bench seats rarely provide seat belts. They are most often used as local school buses.

Touring Buses are extra wide and about twice as long as Sedans. The driver and passenger seats are separate from the living area, which usually has two rooms?a bedroom and a living room?as well as a very small washroom. Touring Buses are most often used by bands or other entertainers who spend large amounts of time on the road. The Cargo on a touring bus might seem low, but that amount is in addition to all the weight of the living quarters in the back.

City Buses are extra wide and three times as long as Sedans. There is a single driver's seat and many rows of passenger seating as well as standing room and overhead bars and straps to hold onto. City buses are built specifically for public transportation in urban areas. Although city buses are built to take a great deal of weight, they have no actual cargo space. The weight is assumed to be people.

Motorcycles

Scooters are essentially low-powered motorcycles with a step-through design and a flat place to place the rider's feet. They aren't powerful enough to keep up with highway speeds, but they're entirely equipped for the city. Many modern scooters have electrical engines.

- Vespa Primavera, Kymco G3, Honda Beat, Piaggio MP3, Aprilia SR50, Lambretta Luna, Yamaha Spy

Street Bikes are primarily designed for transportation, thus they have slick tires and minimal shocks. They are quite capable of maintaining highway speeds and, because of their relatively small size, quite convenient in cities when it comes to parking.

- Harley-Davidson Softail, BMW Cruiser, Honda Gold Wing, Yamaha Royal Star Venture

Dirt Bikes are primarily designed for off-road and recreational riding, so they have extra-powerful shocks. You can ride them in the city, of course, but they're over-engineered for the job and the pavement would quickly wear away their knobby tires.

- Yamaha YZ 250F, Kawasaki ZX-10R, Honda CRF150F, BMW K1600GT, Ducati Diavel, MV Agusta F3

Sport Bikes are primarily designed for, as their name suggests, sheer speed on pavement. They have slick tires but also super-charged engines and aerodynamic design.

- Suzuki GSX-R, BMW S1000RR, Honda CB750, Kawasaki Ninja, Triumph Daytona

Modifying Vehicles

Templates

The three Vehicle Templates? **Luxury**, **Economy**, and **High-Performance**? represent different models of the Generic Vehicles but tweaked for comfort, price, and speed, respectively. You apply Vehicle Template modifiers at the time of purchasing the vehicle, including adjusting the price up or down. You cannot apply them to a vehicle that you already own.

Luxury cars are high on creature comforts and design, including a jaw-droppingly beautiful chassis and increased smoothness (i.e., handling). They have more HPs because they are just that much better designed; they can take damage and keep functioning.

Economy cars are, in essence, the opposite of luxury cars. They're less comfortable, less pleasing to look at and drive. They're also not as responsive and fast, and they're that much more likely to break down. However, they're cheaper, which is why they thrive in the marketplace.

High-Performance vehicles are built for speed and handling at the cost of being just a little more delicate and not having anywhere near the storage space as a standard vehicle. It's possible to have any vehicle as a High-Performance model, but it's most common with Coupes. High-Performance Coupes are often just called "sports cars."

Vehicle Options

Options are like templates in that you must buy them with the vehicle, but they stack with templates. Many options are specific to certain models on Generic Vehicles table.

Convertible, Rag-Top (Cars): These vehicles have a retractable roof made of canvas or another soft, cloth-like covering. They have glass windows on the front and sides, but usually a plastic rear window. It takes one person approximately 2 minutes to take down or put up the roof, or half that time with two people. Rag-Tops offer less protection than vehicles with roofs, and although they do not actually take a penalty to their over-all Hardness, the roof is made of cloth, so anyone with a knife and lack of ethics can break into one.

Convertible, Hardtop (Cars): These vehicles have a retractable roof made of hardened plastic or light metal. They have glass windows on the front and sides, but usually a light, plastic rear window. It takes one person approximately 2 minutes to take down or put up the roof, or half that time with two people.

Convertible, Motorized (Cars): These convertibles are equipped with motors that can raise or lower the roof?either Rag-Tops or Hardtops?automatically at the push of a button. The process takes 30 seconds when the car is still or moving at city speeds. At highway speeds, the wind sheer makes a motorized conversion impossible. You can combine this Option with either a Rag-Top or a Hardtop.

Electrical Engine: These vehicles have an electrical engine instead of a gas-powered engine. They have lower top speeds but a lot of pickup, and they don't require gas. Instead, they can be plugged in to recharge. For game purposes, after a day of driving, electric vehicles need to be plugged in overnight. Despite having no bonus to Manoeuvrability, Electrical Engines get a +2 to Initiative.

Extended Cab (Trucks): These trucks have an extra set of two seats in the cab and thus, also, a longer cab that takes up some of the space that would normally comprise the bed of the truck.

Extended Bed (Trucks): These trucks have extra Cargo space in their beds.

Extra Bench (Wagons): These Wagons have an extra bench of seats instead of their extended cargo space. These seats are permanently affixed. This option is free.

Four-Door (Compact/Subcompact): These cars have four doors instead of two.

Hatchback (Cars): These cars have a single, vertical door at the back of a vehicle, which increases its Cargo space by 25%. Wagons already come with a rear door, so you cannot apply this Option to them.

Removable Seats (Wagons, Minivans, and Cube Vans): These vehicles have sets of rear seats that you can remove in order to create more storage space in the vehicle. Two people can remove one bench of seats (three seats total) in one minute. one person can do the same job in three minutes. Storing the bench is a separate job. You can install two sets of Removable Seats in a Minivan or Cube Van, but only one in a Wagon.

Templates and Options

Templates	Pass	Cargo	Size	Doors	Man	Speed*	Def.	Hard	HPs	PDC
Luxury	-	-	-	-	+2	-	-	-	+25%	+4
Economy	-	-	-	-	-2	-20%	-	-	-25%	-8
High-Perfo rmance	-	-50%	-	-	+4	+20%	-	-	-30%	+4
Options										
Convertibl e, Rag-Top	-	-	-	-	-	-	-2	-	-	+1
Convertibl e, Hardtop	-	-	-	-	-	-	-	-	-	+2
Convertibl	-	-	-	-	-	-	-	-	-	+1

e,										
Motorized										
Electrical	-	-	-	-	*	-10%	-	-	-	+4
Engine										
Extended	+2	+25%								+4
Cab (trucks only)										
Extended	-	+25%	-	-	-	-	-	-	-	+2
Bed (trucks only)										
Extra	+3	-90%	-	-	-	-	-	-	-	+0
Bench										
Four-Door	-	-	-	+2	-	-	-	-	-	+2
Hatchback	-	-	-	+1	-	-	-	-	-	+1
Removable Seats	-3	+50%	-	-	-	-	-	-	-	+2

Mods

Vehicle Mods are things that you can add to vehicles after you purchase them. You buy them piecemeal, so they're more expensive than Vehicle Templates, but you can get only those modifications that you want, and you can usually get bigger bonuses. All modifiers granted by Vehicle Mods are Equipment bonuses/penalties.

The PDCs listed for Mods represent purchasing both the hardware and the labour; you pay a mechanic, and your vehicle in the shop for anywhere from a day to a week (as determined by the GM). You then get it back with the Mod installed. You can, however, go the Do It Yourself route and install the hardware yourself. The **PDC is cheaper by 2**, but you need a **Huge Mechanical Repair Kit** (PDC 20), and you must make a **repair check** (DC 15 + the DIY price of the Mod). The installation takes a number of hours equal the DIY price. You can Take 10 or Take 20 on the Repair check.

Trunk: These mods increase both the maximum weight that a vehicle can carry, in cargo, but also the size of the space.

Dual Side Doors: Just like it sounds, this mod adds an additional sliding door to the driver's side of a van.

Handling: These mods enhance the vehicle's Manoeuvrability.

Lowered Suspension: This mod lowers the vehicle, bringing it closer to the ground, which aids in handling and improves aerodynamics slightly. However, it also increases the risk of bottoming out or damaging the undercarriage with debris or speed bumps.

The vehicle gains +1 manoeuvre to any check to prevent the vehicle from rolling. It also increases the speed of the vehicle by 1 square at highway speeds. However, on jump any stunt, the vehicle takes 1d4 points of damage for every 10 feet you clear, and this damage bypasses the vehicle's hardness. Furthermore, damage from debris or other hazards deals an extra 1d6 points of damage. Finally, the vehicle suffers manoeuvre -1 on unpaved surfaces.

Hardened: This mod increase the vehicle's Hardness. You can apply this mod up to three times. Its effects stack.

Body Armour: These mods grant increases to the Defence rating of the vehicle, but they also apply a Drive check penalty, just like armour for your body applies an equipment penalty.

Engine Speed: These mods increase the vehicle's Speed.

Robust Components: This mod adds HPs to the vehicle. It represents better, over-all engineering in a vehicle that means that it can take a beating and still function. You can take this mod up to 5 times. Its effects stack.

Snow Tires: These tires, a set of four, increases your Manoeuvrability, but only in snowy/icy conditions. Outside of those conditions, they apply a penalty.

Off-Road Tires: These tires, a set of four, increases your Manoeuvrability, but only when you drive off-road. On pavement, they apply a penalty.

Fat Tires: These tires, a set of four, are wider than normal and made of slightly softer rubber so that they stick to the road. They offer better handling on paved roads, but on any unpaved surface, they apply a penalty.

Separators: These are solid barriers, either plexiglass or steel bars, that separate the front seats of a car or van from the back seats or storage area. They are a common accessory for police patrol cars and taxis that operate in dangerous areas.

Mods

Option	Modifier*	Retail	Repair	Notes
Big Trunk	Cargo +25%	11	16	
Bigger Trunk	Cargo +50%	12	17	
Dual Side Doors	Doors +1	14	19	on driver's side
Good Handling	Man +1	11	16	
Better Handling	Man +2	12	17	
Best Handling	Man +4	14	19	
Fast Engine	Speed +10%	11	16	
Faster Engine	Speed +20%	12	17	
Fastest Engine	Speed +30%	14	19	Weight +10%
Lowered Suspension	Drive +1	13	17	see text
Hardened	Hardness +3	12	17	Manoeuvrability -1
Body Armour:	Defence +1	12	16	Drive -4
Home Made				
Body Armour:	Defence +1	13	18	Drive -2
Professional				
Robust Components	HPs +5	12	17	Manoeuvrability -1
Snow Tires	Man +2 / -2	11	16	snow/ice bonus
Off-Road Tires	Man +2 / -2	11	16	off-road bonus
Fat Tires	Man +1 / -1	10	14	on-road bonus
Separator, Plexiglass	-	11	16	plastic barrier
Separator, Steel	-	12	DC 16	steel barrier

**Round modified speeds to the nearest whole number.*

Vehicle Item Slots

Vehicles have a limited, although large, number of places that they can have items. These items can be of any origin, and they can include [Gadgets](#).

Cars, Trucks, and Vans (13 total):

- ramplate or bumpers (set of two)
- steering wheel
- coat of paint
- tires (four tires count as one item; extra sets of two tires count as a single additional item where applicable)
- headlights (both as one item)
- horn or siren
- storage space (glove compartment, trunk, flat bed, etc.)
- non-electronic accessory (on mirror or dashboard, etc.)

- seat or set of seats (two rows of seats count as one item, extra rows of full seats count as a single additional item each, where applicable; City Busses have one driver's seat slot and two passenger seat slots total)
- windows (windshield and side windows)
- engine or engine accessory
- 2 electronic accessories (stereo, GPS, theft alarm, etc.)

Motorcycles (9 total):

- handlebars
 - tires (both)
 - headlight
 - horn or siren
 - storage space
 - saddle
 - engine or engine accessory
 - helmet (only when worn while riding)
 - electronic accessory (GPS, theft alarm, etc.)
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