PROFITABLE GIVING CANADA

A Not for Profit Organization

PGC Investigation 13-001

June 25, 2013

Mr Robert Steen
Group Founder and Senior Manager
The COIP/RLG/MLF/PGI Group of Companies

Also addressed to: Steve Arnold, Terry Bey, Alfred Gembicki, Zeev Landesberg, Steve Munden, and Phil Trudelle,

Delivered via email info@coip.name, info@panaggregate.com, info@relieflendinggroup.com

Dear Mr Steen et al,

We are writing to you jointly and severally with the individuals and corporations shown on Appendix "A" attached. More specifically, we are writing to your Group initially because of your senior role(s) with the COIP donation program and subsequent programs.

You are no doubt aware that Profitable Giving Canada (PGC) has received numerous Member complaints regarding your RPGA programs and their current activities. As a result, PGC initiated an investigation which is currently in process. As part of that process, we have a series of questions we are asking you to answer publically on behalf of the donors. The first set of questions is specifically related to the COIP donation program. Please provide your answers to these questions within 7 days of your receipt of this letter.

1) Is it true that PanAggregate Financial Corporation (PFC) has been corporately reassessed by the CRA and thereby disallowed deductions/expenses claimed for payments made to their offshore pharmaceutical supplier/s (ie SunRx or other)?

2) Is it true that PFC has had its bank accounts frozen by the CRA?

3) Is it true that PFC has been using monies from donors' unaccrued Prepaid Interest accounts, which are trust amounts, without stated collateral, and without donor permission, whether for legal defence, expenses, operating costs, or otherwise?

4) Do you admit that Sun Rx is/was your offshore supplier of pharmaceuticals in the COIP Program?

5) Is it true that the CRA audit of the COIP tax shelter program has concluded that PFC is not dealing at arm's length with its "offshore supplier"?

6) Please provide any corrections needed to the facts and summary contained in Appendix "A" attached. If you have corrections, please provide substantiation thereof.

Profitable Giving Canada
515 Riverside Drive West , Suite 1707
Windsor, Ontario N9A 7C3
admin@profitablegiving.ca

7) Please provide SunRx corporate registration details and full identification number, as well as address of principal establishment, including the names and contact details of any of its directors and officers, and proper web address, if any. Please provide this so that donors can confirm to whom they are now in debt as a result of PFC's alleged "assignment of the debt", and please provide proof of such assignment for CRA audit purposes in the future.

8) Please provide proof of the existence of your legal defense funds for each program and the activity they have undergone to date.

9) Is it true that Integrated Receivables Management Inc (IRMI) is negotiating significant discounts from face value of the donor's debt for settlement? If so , please provide the specific legal arguments and provisions of the *ITA* that you intend to argue for the protection of the donor's tax credits with the indemnification being offered.

10) Are monies being paid to SunRx for the purchasing of pharmaceuticals? If yes, please provide copies of the vendor's certificate of good manufacturing practices, typical certificates of analysis showing the donors pharmaceuticals meet the terms of the original contract, proof of title transfer to the donor and subsequently to the original vendor. If the answer to 9) is "yes", please provide evidence as to how and where sufficient funds are available to purchase the pharmaceuticals.

Yours truly,

J. Jaye Torley
President
Profitable Giving Canada

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APPENDIX "A"

The Group's Directors and Management Team

The following diagram shows the Group's relationships and positions, in a hierarchy form.

Rob Steen
Founder of the COIP program. Rob is the founder of just about everything else as well, and the "defacto director" of the Group

Terry Bey
Owner of Beta Management Services. Negotiator and head of logistics for the pills shipments and offshore suppliers. Brother in law of John Pipa, the head of Agkuran Distributing and LogiPharm Distributing.

Zeev Landesberg
Head of Spitfire , in control of all marketing programs. One of the founders of the 4 programs. Active in the control and marketing of all programs Father of Jamie Landesberg, head of Integrated Receivables Management Inc.

Steve Arnold
President and Owner of PanAggregate Financial, the second finance company in the COIP program. The supplier of medical units to PanAggregate was SunRx, an offshore company found to be controlled by the Group. Also acting to assist Relief Lending Group with their collection activities. Partners with Rob Steen and Phil Trudelle in a prior failed venture called Legal Services Plan.

Shane Saltzman=
Chartered accountant for the Group; husband of Rob Steen's niece.

Alfred Gembicki
President of COIP ; brother in law of Rob Steen

Phil Trudelle
President of Relief Lending Group and Mission Life Financial. Current and previous business partner with Steve Arnold and Rob Steen

Jamie Landesberg
President and owner of Integrated Receivables Management Inc. Son of Zeev Landesberg

John Pipa
President and Owner of Agkuran Distributing and LogiPharm Distributing. Married to Terry Bey's sister.

Graham Arnold
President of RLG Marketing Inc. Brother of Steve Arnold.

Aran Kwinta
Lawyer with Chaitons ; Rob Steen's childhood friend and in house counsel to the Group. Not a tax attorney, rather a corporate and securities attorney.

Garry Sisko
Chartered accountant for the Group. With Shane, they have a company called Firefly (telemarketing), located in the offices of the tax shelters. He worked previously with Zeev Landesberg.

Steve Munden
President and owner of PGI and head marketer of MLF; Zeev Landesberg's friend from Dunn and Brad Street

For most of the time in question, the Group shared offices and staff at headquarters in Downsview, Ontario. The different operations were closely integrated and controlled by the above team.