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July 3rd, 2013

VIA EMAIL

admin@profitablegiving.ca

Profitable Giving Canada
515 Riverside Drive West, Suite 1707
Windsor, Ontario, N9A 7C3

Attention: J. Jaye Torley

**Re: June 25, 2013 correspondence to Relief Lending Group Inc. and
MissionLife Financial Inc.**

Dear Sir,

We have received your correspondence dated June 25, 2013.

It is clear from the parties to whom your correspondence was addressed and its content that your intention in sending the correspondence is not for a legitimate business purpose but, rather, for a collateral purpose to advance your transparent goals to discredit the companies to which you refer. For this reason, and for the additional reasons set forth in this correspondence, the questions set forth in your correspondence were not answered by Relief Lending Group Inc. or MissionLife Financial Inc. within 7 days of receipt of your correspondence or at all.

The questions that you have posed in your correspondence presume an entitlement to the information which is not acknowledged. Moreover, disclosure of the information requested may result in a breach of our privacy and confidentiality obligations to our Donors. Lastly many of the questions relate to entities and programs of which we have no knowledge.

We note that you have posted your June 25, 2013 correspondence on your website. We expect that you will also post this reply on the website as well.

We take issue with and doubt the allegation that Profitable Giving Canada ("PGC") has received numerous member complaints regarding our programs and our current activities.

We have reviewed the PGC website. Its contents confirm our belief concerning the PGC mandate. The website clearly contains various misrepresentations, and false and misleading information including but not limited to the following:

- a) PGC is not a not-for-profit organization dedicated to supporting members who have participated in profitable giving. PGC's sole goal is to create income for its directors, committee members and related parties. It appears that PGC is simply the marketing arm of Justice Trading Ltd. ("Justice Trading");
- b) PGC's goal is not to regulate the industry from abuse and provide accreditation to promoters through extensive testing, disclosure and certification to a rigorous code of ethics. In fact, the opposite appears more accurate. It appears that many of the individuals involved in PGC are unqualified, are simply willing to abuse the system to their own advantage and are themselves ethically challenged;
- c) PGC has not established research committees. Rather, PGC's goal is to create income for its directors, committee members and related parties through Justice Trading;
- d) PGC is correct that there may be a present abusive situation. However, the abusive situation appears to be the one created by PGC and Justice Trading.

As you are aware, the Schedule A to your correspondence is pure fiction and many of the individuals on your board know that Schedule A is completely false. If however, your criteria was to set out anyone who has been involved in the donation programs in any manner then there is also a material omission in your correspondence.

We know you are aware that Shy Kurtz was the creator of the RLG donation program and by extension the MissionLife donation program. He was involved in all material facets of the program and if anyone other than the directors and officers of Relief Lending Group Inc. and MissionLife Financial Inc. can be seen as being involved in management of these corporations it is Mr. Kurtz. Yet, we are surprised that he is not at the top of your fictional management chart.

As previously set out there are many material omissions on your website, the main one being the PGC connection with Justice Trading. The Justice Trading sales network receives significant commissions from the sale of pharmaceuticals to RLG Donors which is the reason the prices of the pharmaceuticals to the Donors are substantially higher than the prices arranged for RLG. We also note your failure to disclose that Justice Trading is not independent. Shy Kurtz, the creator of the programs and business models and a former material service provider to RLG and MissionLife directly or indirectly, provides services and advice to Justice Trading and either alone or together with others is the directing mind of Justice Trading.

We are informed that PGC sent emails to RLG and MissionLife Donors in March and April 2013. The emails were misleading and inaccurate in several material ways. We believe its purpose was to confuse the Donors and to solicit from them a purchase of medicine from Justice Trading at a significantly higher price than the price for pharmaceuticals arranged for RLG.

We are also aware of the relationship between PGC and Bruce Allen. We believe that PGC and Justice Trading received the RLG and MissionLife Donor lists from Bruce Allen. PGC and Justice Trading knew or ought to have known that the donor lists were confidential and that it was improperly taken by Mr. Allen, the Chair of the PGC Compliance & Disciplinary Committee.

Lastly, we expect you to publicize the significant fees and commission to be directly or indirectly received by the directors of PGC, and its committee members in connection with selling pharmaceuticals to our Donors. As you are aware, the directors of PGC, and its committee members received commissions in excess of **\$5,069,000.00** in connection with the original RLG and MissionLife programs and we understand that the directors of PGC, and its committee members expect to receive significantly more than that in connection with the sales by Justice Trading.

We trust our position is clear.

Yours truly,

A handwritten signature in black ink, appearing to read "Phil Trudelle". The signature is fluid and cursive, with a large loop at the beginning and a long tail extending to the right.

Phil Trudelle
Relief Lending Group Inc.
and
MissionLife Financial Inc.