

Third Interim Report December 6, 2014

1. Subjects of the Investigation

Canadian Organization for International Philanthropy (COIP)
Relief Lending Group Ltd (RLG)
Mission Life Financial Inc (MLF)
Pharma Gifts International Inc (PGI)
Related Individuals and Corporations

2. Previous Interim Reports Summary

It remains evident that the Group of companies listed above are all controlled by a very few individuals so the PGC investigation continues to refer to [The Group](#) and only occasionally to one specific entity. We expect that what one company does, the others will follow suit at some point. The first Interim Reports are summarized as follows:

- The Group has used, for their own benefit, all of the prepaid interest that was required to be kept in trust for the donors. No or little prepaid interest is available to refund to donors if they settle early.
- The Group has used the funds in the donor's legal defense fund for their own defense, leaving little or no funds for the original purpose of defending a donor test case in tax court against the CRA.
- The Group has deceived donors by knowingly providing non-arm's length debt settlements that contain significant donor indemnifications on the original debt. This not a valid debt settlement for tax purposes. The Group is clearly not arm's length from each other according to definitions in tax law.
- The Group inappropriately withheld cash donations from one of their charity partners.
- The Group continues to frustrate the Justice Pharma debt settlement process by throwing up unwarranted road blocks to the acceptance of delivered pharmaceuticals.

The above is a summary of the previous reports, full details are available on our website. Below is the **Third Interim Report**. It is strikingly similar to the first two reports even after such a long period of time. The Group has not changed their behaviour much.

3. New Complaints and Investigation Details.

The following is a summary of the member complaints new since the last Interim Report. Again, similar complaints have been received for several of the Group's entities and are therefore not duplicated in their entirety. All evidence supporting the allegations made herein is contained in the PGC Evidence Vault as described in the first Interim Report.

Complaint 1: The Group is continuing their debt collection activities, with collection telephone calls, emails, and letters. Integrated RM Inc (IRM), a licensed collection agency, is contacting me for the Group. I am worried about my credit rating if IRM reports me.

Results of Investigation: We have evidence that the collection actions are continuing and will likely ramp up during the fall. Integrated RM Inc (IRM), is indeed licensed to collect debts in BC, Alberta, Manitoba and Ontario, however, we believe they are contacting donors in other provinces as well. IRM is a different company than Integrated Receivables Management Inc (IRMI) . PGC believes however, that they are related and controlled by the same Group of people. Please refer to [Alert 14-10](#) for their corporate profiles. Both companies appear to have been created at roughly the same time and with similar names for the purposes of the Group. You can see one of the collection attempts by Blair Wright of IRM in [Appendix 1](#) below.

Complaint 2. The Mission Life Financial (MLF) settlement offers are now being communicated by Integrated RM Inc as if it was a collection action. Again, the settlement offer for my 2011 and 2012 participation does not result in a net refund of interest to me, even though I would have expected it.

Results of Investigation: We have confirmed this action and an example is shown in [Appendix 2](#) below. PGC continues to believe the reason for the high price of the cash or pharmaceutical settlement is to avoid any situation where a donor might be entitled to a refund of prepaid interest. It is clear that MLF does not have the trust money available to refund to donors who settle early. PGC issued an [Alert A13-14](#) to Members on the Mission Life settlement offer. The same warning applies to the offer from Integrated RM Inc.

Complaint 3. I have already purchased pharmaceuticals using the Justice Pharma program to settle my debt with the Group. The Group continues, however, to try and collect the debt from me using Integrated RM Inc collection agency. This is basically the same complaint as previously.

Results of Investigation:

PGC has conducted a review of its endorsement of the Justice Pharma program. During that review , we found continued and extraordinary attempts by Justice to deliver pharmaceuticals to the designated recipients. You can see the results of the Justice Endorsement Review [HERE](#).

Justice has also provided a confidential update to its clients on these delivery activities. The report documents months and months of legal communications and efforts to deliver settlement pharmaceuticals and have them accepted.

It appears that all of these persistent efforts are finally resulting in the Group accepting the delivery of settlement pharmaceuticals from donors. Large shipments have been made to the Group's warehouses in South Africa, as directed, and they are acknowledging receipt of the pills. In spite of this, however, the Group continues to try and collect debts directly from their donors. Additionally, as of the date of this report, they have yet to issue any individual acknowledgements of the debt settlement, even though the shipment documentation acknowledges receipt of debt settlement pharmaceuticals.

Complaint 4: The Group (specifically MLF) refers to PGC as “a tax shelter advocacy organization” and tells me PGC is publishing false information about MLF. In particular, as an example, they claim that net refunds are being issued to donors, something that PGC has yet to verify.

Results of Investigation: PGC has not heard from MLF regarding this false information. It has just been posted on the MLF website; you can see the allegations in [Appendix 3](#) below. We have yet to hear or see a donor who has received a net refund of their participation. If you are one of the 1,611 donors who will benefit in this manner, we would appreciate hearing from you and will post the information in the next report. In the meantime, PGC believes it has the correct information and stands by its position until evidence proves otherwise. PGC has no commercial relationship with Justice Trading whatsoever. We would love to have them as a sponsor, however, that has not happened. PGC has endorsed the Justice Pharma program since it is the only known program that can achieve the proper debt settlement process.

4. Report Summary

PGC continues to strongly recommend that Members avoid dealing with any of the Group's entities when you attempt to settle your donation debts. The entities involved are clearly related and not arm's length as required by tax law and therefore any settlement offer would not be compliant, unless it is for full face value of the loan. PGC's prime concern is to protect the tax credits of Members who participate in profitable giving.

We are hopeful that recent acceptance of Justice Pharma program settlement shipments will continue and full documentation will be issued. PGC will continue to monitor the situation and provide updates to Members as appropriate.

Appendix 1 Integrated RM Inc Recent Collection Activities

From: Blair Wright [<mailto:agent@irmcollections.com>]
Sent: September-30-14 3:56 PM
To: [REDACTED]
Subject: MissionLife donor program settlement offer

Dear [REDACTED]

We are offering donors a settlement to complete contractual obligations of your promissory note (loan) for the donor program you signed up in. Please review statement (s) attached. If prepaid interest has yet to expire, there is no debt at this stage. As each month passes, your interest due decreases and net payable increases. If prepaid interest expires you need to settle your loan obligation.

At this time you can close your account and settle obligations for both the loan and compliance with Income Tax Act.

All statements, frequently asked questions and signed contract are available for you to view/download at <http://www.missionlifefinancial.com>. If you need help with the password, please call.

Please let me know if you wish to settle your account.

PGC has several legal opinions that indicate this is a false statement

Sincerely,

Blair Wright, Collections & Compliance Manager
Integrated RM Inc.

Phone: ☎ (647) 748-8320 (EST)
Toll Free: ☎ (855) 378-4954 (EST)
Fax: (647) 748-8322
eMail: agent@irmcollections.com

**Appendix 2
Mission Life Settlement Offers**



RE: 2012 MISSION LIFE FINANCIAL DONATION PROGRAM

[Redacted]
[Redacted]
[Redacted]ga, Ontario
[Redacted]

MLF Account: [Redacted]
MLF Customer: [Redacted]
Statement Date: 30-Jun-14

Interest Rate: 3.50%
Interest Expiry Date: 31-Jan-16

Interest Not Due

PLEASE SELECT ONE OF THE OPTIONS TO RECLAIM YOUR CREDIT CERTIFICATE

*Can be purchased elsewhere for less
*If purchased from MLF or IRM, tax credits most likely to be lost.

<input type="checkbox"/> Reclaim Certificate with Cash		
Cash Amount (before applicable interest)	A	\$1,363.74
Interest Due/ (On Account)	B	(\$795.00)
TOTAL AMOUNT PAYABLE/(REFUND)	A+B	\$568.74
By selecting this option, along with accompanying payment, all interest on account will be applied directly against the cash amount. Refund cheque (if applicable) will be sent within approximately 8 weeks.		

<input type="checkbox"/> Reclaim Certificate with Pharmaceuticals	
Treatment Units Outstanding	119
<small>476 doses of 3-in-1 ARV Medicine 119 doses of Ciprofloxacin (250 mg) 1,309 doses of Fluconazole (150 mg)</small>	
Pharmaceutical Price (before applicable interest)	\$1,485.12
Interest Due/ (On Account)	(\$795.00)
TOTAL AMOUNT PAYABLE	\$1,485.12
If you choose this option, you are required to submit payment for the above pharmaceuticals. Upon receipt of payment, a refund for all interest on account (if applicable) will be sent within approximately 8 weeks.	

No Net Refund

Upon receipt of payment in full, your Promissory Note will be returned to you marked "PAID IN FULL" and your 2012 MLF participation will be completed.

Please enclose final payment along with a copy of this statement to:

Integrated RM Inc.

Toll Free: 1-855-278-5926
info@missionlifefinancial.com

10 Milner Business Court, 3rd Floor
Scarborough, ON M1B 3C6

DMN#

Appendix 3 PGC Insinuations on MLF Website

Frequently Asked Questions



What about the Tax Shelter advocacy organization?



Some donors have received communications from a "not for profit" entity that claims to be a tax shelter advocacy organization.

We find it peculiar that an advocacy group would heavily endorse any "for profit" private company, let alone just one. It is our belief that their role is to act as a marketing arm for a specific offshore pharmaceutical vendor. We believe there is an economic relationship between the Advocacy Group's directors, officers and committee members, and the pharmaceutical vendor.

The advocacy group has posted false and misleading information on its website concerning MLF. We believe that the information, as posted, is to discredit MLF and gain trust with donors with the ultimate purpose of getting donors to purchase pharmaceuticals from the pharmaceutical vendor. Among other things, they have represented that "no donor will receive a net refund". This statement is false. Currently, there are 1,611 MLF participants who have more interest on account than the amount required to finalize their program participation. These participants will receive net interest refunds once they finalize their program participation.

With regards to their defamatory communications, note that we have thoroughly reviewed all of our offerings with our advisors and continue to do so on a regular basis. At this point we are investigating all legal remedies.