



Question: Who formed the FSCO Action Group?

Answer: Peter Lantos, Larry Smith and John Landolfi.

We are Mortgage Agents / Investment Advisors with over 90 years of collective experience and expertise in insurance, investments and mortgage investments.

Question: Why did you form this group?

Answer: Our sole objective is to help not only our own clients, but also to help all Tier 1 Advisory investors who have lost money in one or more of the 16 Tier 1 projects.

We have spent hundreds of hours talking to some of the top Lawyers and Lobby Agencies in Toronto in helping us develop our current strategy.

Question: Will the Chairmen and Director of the FSCO Action Group be compensated for their work?

Answer: NO ... to date (Feb 2018) we have collectively spent well over 500 hours of unpaid time to conduct research, discussions, administrative/computer tasks and to get the Group off the ground. We have sacrificed time with our families and looking after our own businesses because we strongly believe in what we are doing to help the investors and we believe we have a good chance to recover at least some portion of your investments.

Your agent/advisor who has directed you or referred you to Participate in the FSCO Action Group also receives NO compensation in any way, either directly or indirectly.

Question: How will the funds collected be used?

Answer: The funds will be used as needed to pay the Lobby Agency and the Law firm that we have retained. Any funds left over (if any) will be disbursed on a pro-rata basis to all the participants.

The funds collected have been deposited into a Non-Profit account at the TD Bank in the name of FSCO Action Group. All expenditures must be approved by both Peter and Larry.

Question: Who are the Lobby Agency and Lawyer(s) you have retained?

Answer : We are not giving out this information. Simply because we do not have a million dollar budget to pay these people \$600+ per hour to answer endless phone calls from investors to ask basic questions that we can answer ourselves. Plus the fact that they will not be able to focus on their work that is necessary on behalf of our Group.

Grant Thornton encourages investors to call in or to email them because their fees are paid by all the investors out of each project recovery ... before the investors see a single dollar.

If you as an Investor have a question, you should first ask your agent/advisor. If he/she cannot provide you with an answer, he/she can contact us and we will answer it. If we cannot answer your question, we will contact the Lobbyists or Lawyer as needed.

Question: What is the success rate of the Lobby firm and Law firm with their extensive experience in lobbying and negotiations?

Answer: Both were highly recommended by some of the largest law firms in Toronto. They both have a high degree of success in their respective areas. Both are contracted with some of the largest law firms in Toronto.

Question: When will we as Participants receive updates?

Answer: We will be emailing you a newsletter at the end of, or the beginning of each month, commencing March 2018, even if there is little to report in a given month. We promise to keep you in the loop every single month.

Question: What if the FSCO Action Group does not raise enough money for the Lobby agency and lawyers or the actual cost will be higher than expected? Will they ask of additional money later on?

Answer: We have already raised enough money to pay for the Lobby group in just the 1st 3 weeks. If we reach our goal of 500 investors (we are already 50% of the way there), we will not have to ask for more money.

We cannot offer investors any assurances or guarantees.

The only guarantee we offer is that if we do nothing, we will get nothing!