

**From:** cc9356@gmail.com  
**Sent:** Friday, November 29, 2019 6:57 PM  
**To:** 'Jeffrey Sokol, BeneShield'  
**Subject:** RE: Former Partners Warning

I want to believe you're another victim like me, but there were a number of new job openings for Beneshield PG Executives, just posted today. And Gwen is still advertised as working strictly for Beneshield, everywhere. If I had a colleague who's business practices were threatening the demise of company I'd built, I'd be separating myself from them as fast as possible, not ramping up new business with them while issues remained unresolved - but that's just me.

I'm not threatening anyone and I will not cower to your passive aggressive threats about how I'm coming after your wife and kids, leaving you with no option other than to defend them at all costs. If you were going to worry about protecting the security of your family, you should've thought about protecting their financial security when you were making the decisions that led to all this.

I'm threatening no one, I'm filing legally justified complaints with our state and federal agencies. If you disagree with them, I'm sure you'll have plenty of opportunity to discuss this when they contact you.

As for the employees that recently left: none were insurance agents. Every single one had a hand in moving "PG Execs" through the funding process and gathering our sensitive information so that we could eventually be assigned to corporations that would be funded and we'd go on to be paid our agreed upon monthly fees. I'm well aware that these employees left because they did not like the continued business practices and did not want to be affected by the inevitable fallout. As the CEO of your company, same company whose name was tied to each of those employee's names, I'd want to be certain of their reasons for leaving and if it had anything to do with Credex, I'd be taking actions to protect my company if I were innocent. But again, that's just me. There's a lot you could be doing differently.

Please don't contact me again. Its best we leave this matter to the intermediaries, particularly given your continued claims of my threats against your family. I do not harbor any particular ill will and hope in time you can understand that no one is going to leave 50k as an extended loan until the undefined time period BeneShield / Credex is able to find and fund a corporation, if ever. Beneshield and Credex have been used simultaneously this entire time, you don't get to stop now that it's no longer advantageous.

**From:** Jeffrey Sokol, BeneShield <jsokol@beneshieldfinancial.com>  
**Sent:** Friday, November 29, 2019 5:21 PM  
**To:** C Scott <cc9356@gmail.com>  
**Subject:** Re: Former Partners Warning

Another thing, I know all of this because the last time you brought it up, I was pretty aggravated with Ken and Gwen both.

Gwen gets paid by Ken, 100%, and any representations she makes are a result of his payments.

Please don't threaten my family again.

On Fri, Nov 29, 2019 at 2:43 PM C Scott <[cc9356@gmail.com](mailto:cc9356@gmail.com)> wrote:

Hi Gwen,

I received an email from Mansa Musa back on Nov 21<sup>st</sup>. He didn't include a company name of any sort, but did reference that he was following up on a funding request again – however, I never responded so no real harm. BeneShield has had a number of employees part ways recently it seems.

I wanted to ask, what happened with our call scheduled for this past Mon at 10am? I never heard anything and wanted to give you and Ken time to follow up, but I can't extend any longer.

Oct 1<sup>st</sup> was the first request for my 50k to be returned, but you said the funding team was almost done and I'd get it back in less than the 30day return window, so I agreed to wait.

Oct 15<sup>th</sup>, I again asked to initiate the return of the 50k by whatever means necessary as it'd been outstanding since July 26<sup>th</sup> and there wasn't any real plan in place for returning. I was told I'd have it back within 30days.

Two weeks later, after sending texts and emails with no response, I reached out to Jeff Sokol and he was able to re-establish communication with myself, you and Ken.

Oct 30<sup>th</sup> we jumped on that call and I was guaranteed my money would be returned within the original 30 days window, possibly sooner. Nov 15<sup>th</sup>, I'd have it back, ***if not sooner***

Nov 15<sup>th</sup> Ken advises it will take another week, something came up

Nov 20<sup>th</sup> Another delay, now it'll "take awhile longer" to return my funds. No timeline or plan to return funds again

The company has had my money tied up for more than four months and there's been no hint of employment on the horizon. With a potential loss of 50k, I'm left with no choice other than to file the necessary complaints.

I believe it's fair to say Credex / Beneshield has broken the contract for employment. I've never seen anything to indicate I've been assigned a corporation or was put through any funding rounds, other than verbal confirmation that its forthcoming. Its been forthcoming since June. I signed up for the credit monitoring so that my financial acumen could be supervised as agreed and my credit has done nothing but nose dive since I was "hired", I haven't received a single paycheck, and in fact I'm out money at this point.

While they may be legitimate, due to the association, I nor any of my contacts will be working with David and Andre. I cannot in good conscience risk their financial security as mine has been. I hope I'm proven wrong before this goes much further, but at this point I doubt it.

If they want to return the funds before we get too far in the process, Mr. Beling's bank can kick them back; there's no reason for us to jump on any more calls. Either its returned or its not, but I'm submitting the rest of my filings today.

Wish you well,

Cari Scott

On Mon, Nov 25, 2019, 5:49 PM Gwen Nicholson <[gwen@beneshieldfinancial.com](mailto:gwen@beneshieldfinancial.com)> wrote:

Hello, All.

If anyone is contacted by anyone stating they are with BeneShield Financial, or CredEx, please confirm with your hiring manager, or myself. We may have ceased our relationship with them, and they may be contacting you with less than honest dealings.

Specifically, we no longer have a working relationship with Mansa Musa. They have been reaching out to our PG Executives offering funding, but are not representing BeneShield Financial or CredEx.

Please let us know if you are contacted by anyone representing either of our companies.

**Gwen Nicholson,**

Executive VP of Operations

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Regards,

**Jeffrey D. Sokol**  
**CEO, BeneShield Financial, LLC**

Phone: 888-990-7779

[www.BeneShieldFinancial.com](http://www.BeneShieldFinancial.com)  
[www.SmartWealth.co](http://www.SmartWealth.co)



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