ADVISORY

This is to inform the public that **RGA** also known as **R/GA MARKETING LTD.** (RGA for brevity) is **NOT AUTHORIZED TO SOLICIT INVESTMENTS FROM THE PUBLIC.**

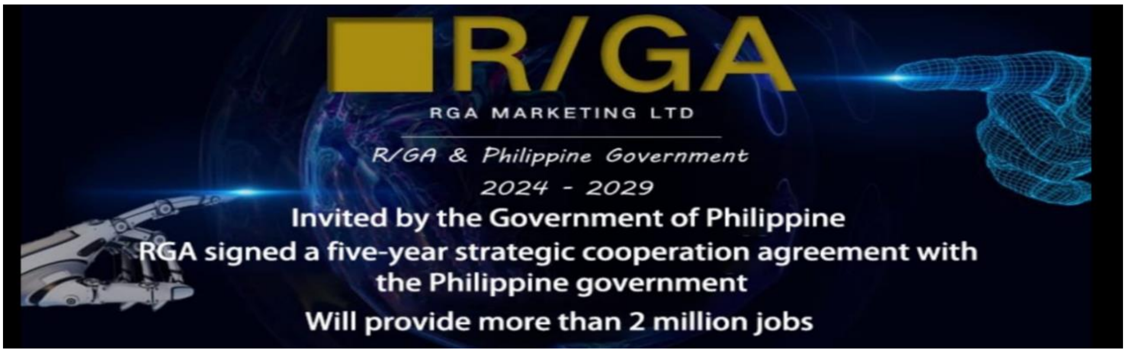
This SEC Advisory is specifically directed against the sham **RGA** or **R/GA MARKETING LTD**. which illegally solicits investments from the public. *It is **NOT** in* any *way related to the legitimate **RGA** Visayas based entity here in the Philippines and RGA companies situated in the United States and United Kingdom of Great Britain and Northern Island.*

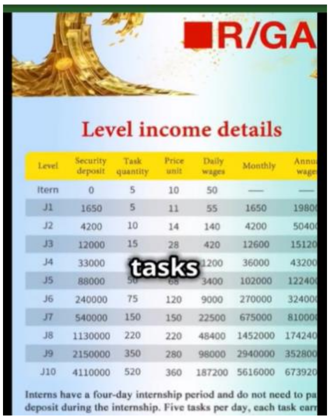
RGA and its supporters exaggerated that years ago, they were in collaboration with the Philippine Government for a strategic mutual cooperation ensuring two (2) million online occupations. **RGA** also envisioned of partnering with the Philippine Red Cross and the education sector to carry out charity activities designed to help the poor, orphans and hospital patients.

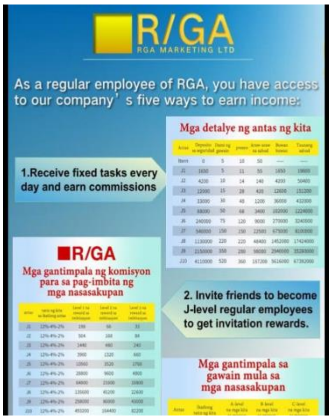
As seen in its Facebook posts, RGA's outward appearance may seem to provide employment for Filipinos, but beneath this engagement lies an unregistered investment undertaking. Interested persons who seek employment may register in the following links, namely: https://rgavip.com/bB5fgg and https://rgavip.com/h5/#/pages/index/company.

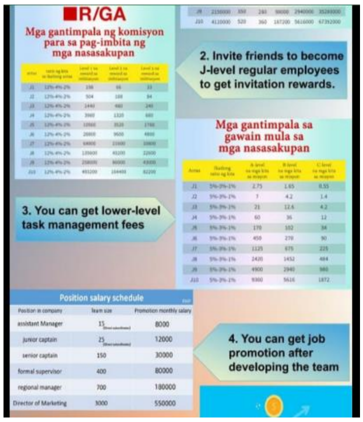
After downloading the RGA app, the investor-recruit must register to the RGA platform. At that instance he gets a sign-in bonus as an intern. While in the internship program the recruit may earn up to Php 200. 00 for accomplishing five (5) daily tasks. After the internship, the recruit becomes a formal employee and proceeds to the "J level employment".

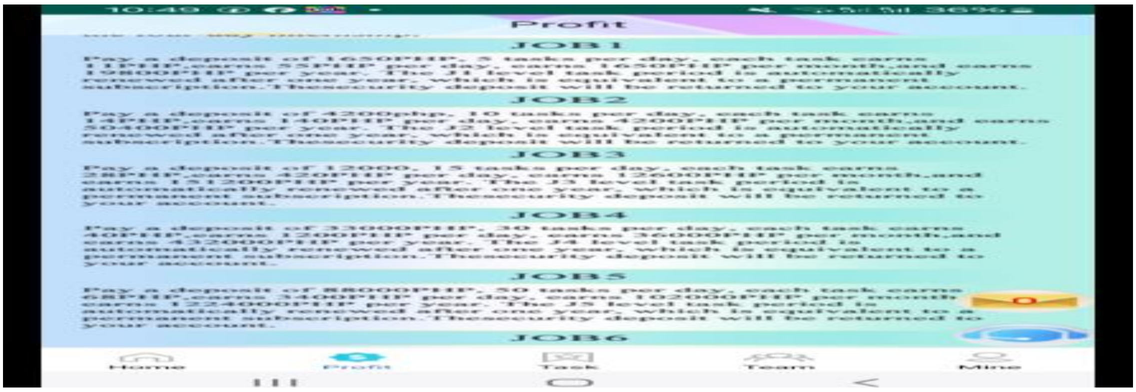
Under the J1 level (starting level), the recruit needs to deposit (invest) at least Php 1,650; accomplish five tasks for a daily wage of Php 55.00, a monthly income of Php 1,650 and an annual income of Php 19,800.00. These pattern goes on until the recruit reaches the J10 level employment wherein he must invest Php 4,110,000.00, complete five hundred twenty tasks, for a daily wage of Php187,200.00, a monthly income of Php 5,616,000.00 and an annual income of Php 6,739,200.00.











At first glance, it would seem that **RGA** was actually offering a legitimate part-time job on a work from home basis. But in reality, there is no part-time job at all. After the recruit has completed the sign-in (registration), all he needs to do is complete the vague task of promoting products from e-commerce platforms. Thereafter, he is required to invest money in between levels for him to collect his earnings.

The most common indicators of a job offer scam are the following: (1) Offering part-time jobs through unsolicited messages or invitation in social media sites; (2) promise of high returns in exchange of numerous tasks; (3) job offers are made attractive by convincing the investor of flexible working conditions; (4) Investor is required to join a group chat, usually through Viber, WhatsApp, Messenger and Telegram messaging applications; and (5) Prior to withdrawal of investment or commencement of a new task, the investor is required to pay a fee or recharge (invest money).

As stated above, **RGA** draws public attention through unsolicited messages in messaging platforms or invitation of job opportunities through Facebook. Commensurate to the work offered by **RGA** is the promise of high monetary return "that is too good to be true". **RGA** assures its member of no risk of losing money but instead guarantees high return of investment without exerting much time, least effort or no effort at all from the member himself. Simply register, promote products from e-commerce platforms, once you are done, you earn money.

The member is also promised not to work under pressure considering that he need not work on an eight-hour work arrangement. He is also obliged to join a group chat for the group's regular weekly meeting. This group chat serves as venue for the announcement of supposed bonuses to be received. And lastly, after the tasks are completed, the recruit is obliged to recharge or invest money before he could withdraw his earnings.

However, the recruit is not able to withdraw his earnings but is tricked into paying more money as a condition for release of earnings, which never happens, until the recruit realizes that he has been scammed or duped. It is only at the beginning of the scheme that the recruit is allowed to withdraw earnings from small initial investments to trick them into believing that the scam is legit.

The above described modus used by these scammers are pseudo "JOB SCAMS or TASKING" & "RECHARGING SCAMS" with supposed investment in an enterprise where the recruit is made to believe he has been recruited to join and perform menial tasks which require him to make an investment before they can perform the task and earn.

The investment commonly used to entice recruits is in the form of an "*investment contract"* which exists when there is an investment or placement of money in a common enterprise with a reasonable expectation of profits to be derived from the efforts of others which is prominent in the scheme of **RGA** together with its TASKING & RECHARGING SCAM.

The Securities Regulation Code (SRC) requires that offer and/or sale of securities must be duly registered with the Commission and that the concerned entity and/or its agents should have the appropriate registration and/or license to sell such securities to the public.

Based on the Commission's database, this fake **RGA** is NOT REGISTERED as a corporation or partnership and OPERATES WITHOUT THE NECESSARY LICENSE AND/OR AUTHORITY to solicit, accept or take investments/placements from the public nor to issue investment contracts and other forms of securities defined under Section 3 of the Securities Regulation Code (SRC).

Moreover, the Financial Products and Services Consumer Protection Act prohibits the commission of "Investment fraud", defined as any form of deceptive solicitation of investments from the public which includes Ponzi schemes and such other schemes involving the promise or offer of profits or returns sourced from the investments or contributions made by the investors themselves and the offering or selling of investment schemes to the public without a license or permit from the SEC.

In view thereof, the public is hereby warned to STAY AWAY FROM OFFERS OF PART-TIME JOBS USING THE TASKING & RECHARGING SCHEME and NOT TO INVEST or to STOP INVESTING in the conjoined investment scheme being offered by **RGA** as well as to any other entities having the same or similar schemes and to exercise caution in dealing with any individuals or group of persons soliciting investments or recruiting investors for and on behalf of **RGA**.

Those who act as salesmen, brokers, dealers or agents, representatives, promoters, uplines, recruiters, influencers, endorsers and enablers of **RGA**, in selling or convincing people to invest in the investment scheme being offered by the said entity including soliciting investments or recruiting investors through the internet may be held criminally liable under Section 11 of the Financial Products and Services Consumer Protection Act (FCPA) and under Section 28 of the SRC which are both penalized separately with a maximum fine of Five Million Pesos (Php5,000,000.00) or imprisonment of Twenty One (21) years or both pursuant to Section 73 of the SRC (*SEC vs. Oudine Santos, G.R. No. 195542, 19 March 2014*).

Should you have any information regarding any investment solicitation by any individual or group of individuals on behalf of **RGA**, please send your report through email at imessage.sec.gov.ph.

For the information and guidance of the public.

Makati City, 17 March 2026.