



# State of Utah

Department of Commerce  
Division of Consumer Protection

RECEIVED

NOV 12 2013

DIVISION OF

CONSUMER PROTECTION

Send to:

Utah Division of Consumer Protection  
Attention: Complaint Processor  
Heber M. Wells Building, 2<sup>nd</sup> Floor  
160 East 300 South, PO Box 146704  
Salt Lake City, UT 84114-6704  
(801) 530-6601 | (801) 530-6001 fax  
www.consumerprotection.utah.gov

## Consumer Complaint Form

The Division of Consumer Protection is charged with enforcing consumer protection laws. We offer assistance according to those laws; however, you should not rely solely on the filing of this complaint to resolve your problem. You may need to consult an attorney to determine what remedies may be available to you and any statute of limitations that may apply to your case.

CONSUMER INFORMATION		
Your Name	Home telephone number	Daytime or Work telephone
Street Address		
City	State	Zip Code
E-mail Address		
COMPLAINT AGAINST		
Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Paramount Concepts	208-962-6734	
Street Address		
1914 E 9400 S #386		
City	State	Zip Code
Sandy	Utah	84093
E-mail Address	Web Address (URL)	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$12,400.00	January 21, 2013	3 credit card transactions
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> verbally over the phone and then by the internet		
Was the product or service advertised? If yes, give location and date.		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/> The advertisement I responded to was not what they sold me.		
How would you like to see your complaint resolved?		
I would like a refund.		
OTHER INFORMATION		
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		

## SUMMARY OF COMPLAINT

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached"). Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division.

On January 21, 2013 I received a phone call from Mr. Devon Ogden of Paramount Concepts for an interview on how to be able to succeed at a higher level. For at least a couple hours he proceeded to explain to me a great business opportunity where I could earn money from my computer at home. Mr. Ogden explained to me that of 25 people interviewed, only one was accepted into the program. He was the second interview to see if I was a good fit for this program. He described four things that would be required of me. Time, money, knowledge, and commitment. He explained that with a minimum of 5 to 10 hours a week, I could earn between \$3000 and \$5000 a month, in as little as 45 to 90 days. He explained how to use the bank's money (credit) to make this purchase and be able to pay it off with \$1500 the first month, \$3000 the next, and \$5000 monthly thereafter. Within 4 month's time the business would be free and clear. Mr. Ogden used an illustration of the costs of driving my car each month to work. That same money could be used to pay off this tuition that I would place on my credit cards.

I was told that I must be teachable, do the assignments. They would show me step by step what, why, how and when to do thing but I must take action and do them. I would receive personalized mentoring from a coach. I would have 3-5 months of interactive training where I could log onto my computer and visually see my coach's computer screen. After watching how they do it, I would then do the same on my computer. I would have a minimum of one session per week but could have a session per day if I wanted. After the 3-5 months the coach wouldn't contact me but I would contact them "as needed".

I was told I would have option research tool software that would tell me what day, time of day, and price to sell an item. Examples were given of how this software could be used. I would have web-builder software. I was told I would have complete control of the software, I would own the software. I was told about the SEO marketing and the various tuition costs with three different levels. For \$12,400 my first website would be built for me, fully optimized with keyword campaign, pay-per-click, social network, and submitted to 100 top rated directories. They would build the website for me. This is the final cost of this opportunity, \$12,400 that I paid with my credit cards.

Mr. Ogden explained that this business opportunity was 100% tax deductible because it is a tuition or education expense. I would have a tax coach to set up an S Corp or LLC. I never received a 1098-T form and to be eligible for this opportunity, I needed to sign up now. I was not given the name of their business or the company name. Mr. Ogden gave me his phone number and an email address. After giving my credit card information for payment, I did not receive a copy of a receipt for payment or a contract copy. Over the next several months I made repeated calls to request a contract copy sent to me. I kept telling my coach what I was supposed to receive (website built). Finally in May, my coach looked it up in my file and told me what things were included and the next month, after more phone calls, I did receive a copy from the corporate office. Once I did receive a copy of my contract I noticed that it said "We do not allow refunds for any reason and all sales are final." Nothing was emailed or sent to me at the time I signed up. I never received my contract to be able to go through the cancellation steps within the three days. I never had an address where I could send such a cancellation letter.

I was told that my coaching sessions would be about 30 minutes. For the first two months, my coach would ask "How's it going?" and after about 5 minutes, I would be told to do the next assignment and she'd call next week. When I asked about more than one call a week, I was told no. I soon learned that to have a coaching call longer than 5 minutes I had to prepare a list of questions to ask. My coach did not freely teach me things unless I asked a question. Often the questions I asked she would say I'd have to talk to someone else about it. She would just tell me to do the next assignment. I would send her questions by email so she could answer them during my coaching call. That did not happen. Seldom did I receive any email answers to my questions. I did not get much help when trying to create a listing for eBay. If I asked why my template was not looking like it should I would be told I had to call into chat and ask a technician. At one point, I had a half hour call from the supervisor over the coaches because of my dissatisfaction with what I was receiving.

Please see the continued page...

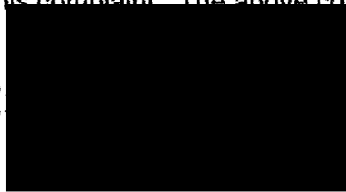
CONTINUE ON A SEPARATE PAGE IF NECESSARY

PLEASE ATTACH COPIES OF ANY DOCUMENTS RELATED TO YOUR COMPLAINT (i.e. contracts, warranties, bills received, cancelled checks – front and back, correspondence, etc.). DO NOT SEND ORIGINALS. Materials submitted with your complaint will NOT be returned to you.

PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

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SIGNATURE



DATE: Nov 12, 2013

## Page 2 of Summary of Complaint

I tried to do all that was required of me because I believed that they would help me get to the point of making the money described. I was surprised that so much emphasis was placed on selling on eBay. I did not sign up to sell things on eBay. Mr. Ogden sold me on the concept of a website and selling there. Several times I asked about the part of the initial advertisement that I had responded to and would be told "that will come later." I would have cancelled immediately if they had disclosed that at the beginning that it was selling on eBay. I signed up because of an advertisement about making money placing links for companies. I would earn a certain amount of money for each link placed. Each time with Mr. Ogden or my coach when I asked about it, I was told that would come later.

My scheduled coaching time was at a time that I had to get off work half an hour early to make it home for the call. Several times I would get home to find an email message from my coach stating that the call had to be cancelled for various reasons. Twice I responded back asking my coach to please give me a phone call instead of email as I don't have email at work and was leaving work early to keep my call. I never did receive a call to notify me of a cancellation.

A couple times I asked my coach about how she did things or about her business. She was very clear to say they were not allowed to tell about what they did. From some things she said, I learned that her husband also had an online business and seemed to be successful enough to support the family. But she seemed to just be doing it "part-time". It provided a little spending money. I began to wonder how successful she really was and how much I would learn from her.

Finally in frustration, I wrote a letter to the president of Paramount Concepts on June 15. I asked that my website be built as my contract stated. I received a phone call in early July and Mr. Leonard said he would get them to build my website. He also stated I would receive 4 additional coaching calls so I could learn how to manage the site. I was put in touch with the builder team in August. Douglas Israelson told me to do a keyword search to determine the profitability of my choices. I also gave the team about 30 products and my suppliers to use. I was signed up with the eLibrary and given more assignments of the videos to watch. I had two coaching calls with Douglas and then was told the website was finished. It was just before I was scheduled to leave for a two week vacation so my coaching calls were cancelled until I returned.

When I got back from vacation and tried out the website, there was no shipping for any products. I still do not have the shipping being correctly charged. They did not do the keyword search. They do not have any social media on the site. The pay-per-click was not done. The site was not submitted to any directories. I was assigned another coach for the last two calls and basically given more assignments in the eLibrary.

When I signed up with the company in January I had expectations of being able to make some money. I put my good faith in the promises and did all assignments asked of me. I paid the top tuition price because I was to receive the website built and fully optimized for me. If I had paid a lower price I would have been left to build it myself. As it was, I still was left to do much of the work and part of the promises have just not happened. I never received a copy of my contract until after May. I was sold a list of promised over the phone that did not happen. The

contract makes an illegal statement when it states "we do not allow refunds for any reason and all sales are final." I never received a copy of the contract so I could not send in a cancellation letter within the three days. When I did try writing to the president of the company, I searched the internet for a mailing address. The one I found there was returned to me as undeliverable. After receiving my contract, I found an address on it and sent my letter there.

The services I received for the money spend are not what I was promised and I am requesting an immediate refund on the tuition paid, \$12,400.



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### CONSUMER INFORMATION

Your Name	Home telephone number	Daytime or Work telephone
[REDACTED]	[REDACTED]	[REDACTED]
Street Address		
[REDACTED]		
City	State	Zip Code
[REDACTED]	[REDACTED]	[REDACTED]
E-mail Address		
[REDACTED]		

### COMPLAINT AGAINST

Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Paramount Concepts	888 221 3772	
Street Address		
1914 East 9400 South		
City	State	Zip Code
Sandy	UT	84093
E-mail Address	Web Address (URL)	
[REDACTED]	[REDACTED]	

### TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
\$5,400 00	Oct 19, 2013	Master Card
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc)? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> Over Internet		
Was the product or service advertised? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> On Internet		
How would you like to see your complaint resolved?		

Full refund of my money.

# Want a full refund of my money

### OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number		
NO <input checked="" type="checkbox"/>	YES <input checked="" type="checkbox"/>	Fraud org

## SUMMARY OF COMPLAINT

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Please see attached information a summary.

Thank You -

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE

DATE: 11-12-2013

To Whom It May Concern,  
2013

November 12,

I have been the victim of an on line, Internet, scam which started on Oct 12<sup>th</sup>, 2013. I opened a page in "Finance Reports" which featured an article entitled "Connecticut Single Mom Makes \$89,844/Yr in her Spare Time on The Computer Without Selling Anything". The claim was that all I had to do to make money was to "fill out forms and search sites". I clicked on the link called "Home Income", which took me to a simple form where I entered my name and contact information.

Within a couple of days I was contacted by Shay Johnson and then Al Strout, who told me that I would have access to counselors to help me through the process. He called again on the 19<sup>th</sup> of October and I was at my computer where he talked me through the process of filling out forms, one of which was a contract with a company called Paramount Concepts for a "student enrollment agreement". At the same time he told me I had to give my credit card information which they would bill for \$5,400.00. I asked why so much and he said "it is usually more, and that is a discount because you are elderly" (he previously asked my birthdate. I am 80 years old). After giving what was I think an "electronic signature to a document" I learned that this was a business involving E Bay. He also told me I had to form an LLC (which he said was like an insurance policy for a business in case I got sued) with a company called "Reliable Business Consultants, LLC". He also told me that the very first thing I needed to do was to get on E Bay and buy 20 things so I could see how it worked. I tried this and bought two things.

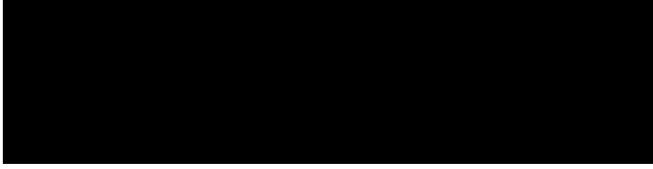
On Oct 31<sup>st</sup>, 2013, I was contacted by "Reliable Business Consultants" by a James Donovan and then also a Jacque Baer. Jacque got me back on the computer to fill out another contract for an LLC and took my credit card which was billed another \$5,700.00. She also set me up with an appointment with another counselor named Jamie White for the next day. By this time I was becoming very upset thinking I got myself into something bad, and not what I thought I was buying. I wrote a letter to both companies demanding the money back. Because I was within the three day rescission period for the agreement with Reliable, the \$5,700.00 was refunded, but Paramount refused to credit me the \$5,400.00.

The only thing Paramount did was to insist that I spend more money on this LLC and buying things on EBay. They did not provide me with any support in starting my home business, and I was misled from the beginning, as I did not know this was all about selling things on EBay.

Al Strout of Paramount said I can either stay with the training, and we will pay you \$600.00 back, or "total out" and we will pay you back \$1,100.00. Mind you there was a charge of \$5,400.00 to my credit card before my three days were up.

My husband is in the hospital very sick and I am staying with him most of the time. They know my age of 80, but don't care about anything but keeping my money for nothing. I am on a very

limited income and as a result of these charges to my credit card was unable to pay for our medication. Can you direct me in a positive way?







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SEP 25 2014

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### CONSUMER INFORMATION

Your Name

Home telephone number

Daytime or Work telephone

Street Address

City

State

Zip Code

E-mail Address

### COMPLAINT AGAINST

Name of Business Entity

Daytime telephone number

Other telephone or facsimile

Paramount Concepts

888-200-5813

Street Address

1914 E 9400 S 386

City

State

Zip Code

Sandy

UTAH

84096

E-mail Address

Web Address (URL)

support@paramountconcepts.comh

http://pmcadvantage.com/contact.html

### TRANSACTION INFORMATION

Amount of Transaction

Date of Transaction

Method of payment for transaction

\$5,400.00

August 14, 2014

Credit Card

Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date.

NO ☐

YES ☒

By phone 8/14/2014

Was the product or service advertised? If yes, give location and date

NO ☒

YES ☐

We had replied to a company called "PaidSurveys" not Paramount Concepts

How would you like to see your complaint resolved?

We would like our total fee of \$5,400.00 refunded to our credit card and this company and its subsidiaries closed down.....put out of business and web info removed.

### OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number

NO ☒

YES ☐

## SUMMARY OF COMPLAINT

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We have been wanting to find a job where we could work from home and make some extra money as we are both retired and live on Social Security

On Monday, 8/11/14, my husband (Bob) visited a website called "PaidSurveys" It talked about all this money that could be made by filling out surveys on-line He paid \$44.95 and had 30 days to decide if that was what we wanted to do or else he could cancel. After a few days and realizing that what we received were surveys that were giving us "points" and not money, we determined this was not for us. Bob proceeded to cancel and his money was refunded.

On 8/13/14, Bob received a call from a young lady named Amanda (ph# 828-738-1336) who wanted to talk to him about another program that she had to offer. He told her about the surveys we had received that were only giving "points" and not money. She told him not to worry about those, not to respond to any more of and started explaining the program she had. He asked her what company she was with and how she got his information. She did not tell him the company name. She "interviewed" him and explained she needed 5 to 15 people who wanted to work from home and gave him an assignment outlining our Short Term Goals, Long Term Goals and Financial Goals. She then would set us up an appointment with her "Director" to discuss the program. We found out during the conversations with Amanda, that her position is to create "Success" stories.

On 8/14/14, Amanda called Bob back. We told her our goals and she put us on hold to connect us with her "Director" Mr. Kelly Glad (ph# 888-221-3772, Ext. 2069) came on the line to talk to us. He informed us the name of the company was Paramount Concepts and said there are three (3) conditions to working with them: 1) Time - we needed to work 10-20 hours per week, 2) We needed to be "Teachable" and be able to make decisions, 3) Be aggressive. He said the number one thing to remember is we needed to COMMIT and be PATIENT. He proceeded to tell us the "tuition" would cost \$5,400.00 and included; 5 areas to learn about; we would have access to coaching/mentoring/advising and had to work 10 hrs a week. Next, we would have access to their E-Library (electronically) for the lessons. He told us we would be "moving products on behalf of big corporations" and drop shipping these products. We would not have anything physical to ship from our home. He stated that they (Paramount Concepts) have "relationships with the top 50 corporations on Ebay" and Paramount Concepts would provide us with a list of companies who need people to list their products on Ebay and also give us a list of drop ship companies to get these products to the buyers. He told us they would show us how to research the data and find out what the "hot" items were that buyers are looking for and how to reach a price so that what WE listed would sell. Then, "Lacey" came on the phone. This is the lady we gave the credit card information to. She told us the \$5,400.00 was for "Education": 12 wks of one-on-one training, 6 mo. of Live Chat + email support. She explained that she would send via email, the contract for us to e-sign and email back to her. She said we had 3 days from midnight 8/14/14 to cancel this contract. At this point, we were getting excited to work with these people. After signing, we received an email setting up our password to get into their "E-Library". According to this "Student Enrollment Agreement" and I quote "all parties will receive a final PDF copy by email" WE ARE STILL WAITING FOR THIS COPY.

On 8/15/14, we received a "Welcome" call from Josh Cann, our coach. We agreed to talking weekly on Thursdays for a 30 minute session. Josh was to call between 12:00 and 2:00 PM, EST. We then proceeded to Lesson 1. The lesson entailed Setting up an account with Ebay. Both my husband and I have had accounts with Ebay for several years so this was not necessary. Lesson 2 was. Setting up an account with PayPal. Again, Bob and I have had accounts with PayPal for several years so this also was not necessary. So Josh said "Good. You already have your accounts so Lesson 1 and Lesson 2 we'll mark as "Complete"". We were ready to go on to Lesson 3. He told us to work on it and we would be contacted by him on 8/28/14. The week of 8/21/14 was not going to be convenient for him. Lesson 3 wanted us to find 3 things we have around our home that we could sell on Ebay. The directions were for us to research and determine what cost we should list them for and email Josh the 3 information about the 3 items. He would review and let us know whether they were done properly. We had difficulty coming up with 3 items to sell so I called the "Support Team".

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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**SIGNATURE:** \_\_\_\_\_ **DATE:** \_\_\_\_\_



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[REDACTED]		
City	State	Zip Code
[REDACTED]	[REDACTED]	[REDACTED]
E-mail Address		
[REDACTED]		
COMPLAINT AGAINST		
Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Paramount Concepts	888-221-3772(2072)	888-221-3772(2055)
Street Address		
1914 E 9400 S #486 386		
City	State	Zip Code
Sandy	Utah	84093
E-mail Address	Web Address (URL)	
support@paramountconcepts.com	pmcadvantage.com	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$7,700	August 26, 2013	Visa Credit Card
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> Phone Com between [REDACTED] & Sandy, UT		
Was the product or service advertised? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> Via website 37 Clicks, #435-668-3669 UT, [REDACTED] on 8/25/2013		
How would you like to see your complaint resolved?		
We would like a refund of 75% of our \$7,700 investment (\$5,775)		
OTHER INFORMATION		
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> Dept of Agriculture, Trade, & Consumer Protection; also the BBB+ The Federal Trade Commission.		

**SUMMARY OF COMPLAINT**

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached"). Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division

We [REDACTED] were charged \$7,700 on August 26, 2013, by a telemarketer who sold us a business opportunity in the form of business coaching classes. For this money we were supposed to receive: item 101(14 weeks of live coaching), item 102(6 months reactive/6months live chat), item 201(Ignite Web Builder), item 203 Ebay professional research software, & item 401(a product resource directory) The salesman asked us if we were serious about making money or if we wanted to it more as a hobby. We answered that we wanted to make money. Then he said that we qualified for the success team and that there were only a select few that got this opportunity. He asked us about our goals and we told him \$1,000-\$1,500 in 3-6 months, \$3,000-\$3,500 in 1 year, & \$4,000-\$4,500 in 3 years. He said that this was all "doable" and that we would be able to more than pay back our credit card debt. Also, he said that we could do this in 10-15 hours per week. This was a big selling point since both of us work. He also informed us that the cost of the training would be tax deductible as an education expense & as a business start up expense. So far we haven't received any paperwork allowing us to do so. We were told so many things during the 1.5-2.0 hour phone call that it is difficult to report everything that was said but we took quite a few notes. Although we were informed of where their company was located, we made it very clear that we were not accustomed to doing anything like this, we were not very computer savvy, and because of that we would need a lot of help.

Our coach, Luke, mentioned how successful some of his former "students" were and that he had a very successful online business. However, he never discussed his business in detail. Even though we had informed the salesman and him about how little knowledge we had about running an online business and that we were not very computer savvy, he insisted that we could complete the training in the 14 weeks allotted. We didn't think it was realistic (we were spending about 35 hours a week trying to complete the assignments) but he felt that it still was attainable. In our first coaching session, we were asked which of the 3 "income streams" we would like to start with. Angriely we answered that we really did not know. We asked what the 3 income streams were. After telling us the choices, drop-shipping, using a website, or Ebay, we chose Ebay. Our 30 minute sessions steadily decreased in length and quality. It seemed to us that our coach was expecting us to know which questions to ask. We didn't and he seemed to get less interested in our training as our training weeks dwindled. When told to get on their e-library site, we would get on it and several of the tutorials were either confusing, outdated, or both. The time that we were spending trying to complete all the tasks was more like 30-40 hours per week. Well, not surprisingly, we did not complete all the training steps in the 14 weeks and had to complete the last 5 steps on our own. We grant that communication was still available to us but we would get a different person almost every time that we had a question even if we would ask for Luke (our main coach).

Paramount still has not provided us with item 291 (Ignite Web Builder) and it eventually was bought separately. Item 203 and 401 have never been delivered either. Drop-shipping was never offered but was included in the steps of training and so we were led to believe that it was part of the deal. We really thought that the "coaching network" was going to provide us with the tools to run a successful online business. We do have an Ebay business but it is not very successful and which doesn't even come close to paying the credit card bills that we have incurred for their training.

In summation [REDACTED] were guaranteed, implicitly or explicitly, many things that have not been provided. We feel that the testimonials on their website are very misleading. And so were the pictures of their past "Success Stones" on a number of different websites. Truthfully, their services did not come close to living up to our expectations. However, the company did provide some services and so we are only asking for a partial refund.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

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SIGNATURE [REDACTED]

DATE: 2/27/2014



# State of Utah

RECEIVED

Department of Commerce SEP 08 2014  
Division of Consumer Protection

DIVISION OF  
CONSUMER PROTECTION

Send to  
Utah Division of Consumer Protection  
Attention: Complaint Processor  
Heber M. Wells Building, 2<sup>nd</sup> Floor  
160 East 300 South, PO Box 146704  
Salt Lake City, UT 84114-6704  
(801) 530-6601 | (801) 530-6001 fax  
[www.consumerprotection.utah.gov](http://www.consumerprotection.utah.gov)

## Consumer Complaint Form

The Division of Consumer Protection is charged with enforcing consumer protection laws. We offer assistance according to those laws, however, you should not rely solely on the filing of this complaint to resolve your problem. You may need to consult an attorney to determine what remedies may be available to you and any statute of limitations that may apply to your case.

CONSUMER INFORMATION		
Your Name		Daytime or Work telephone
[Redacted]		[Redacted]
Street Address		
[Redacted]		
City	State	Zip Code
[Redacted]	[Redacted]	[Redacted]
E-mail Address		
[Redacted]		
COMPLAINT AGAINST		
Name of Business Entity	Daytime telephone number	Other telephone or facsimile
PARAMOUNT CONCEPTS	888-221-3772	801-590-2040
Street Address		
1914 EAST 9400 SOUTH SUITE 386		
City	State	Zip Code
SANDY	UT	84093
E-mail Address	Web Address (URL)	
CLIENTSERVICES@DMCADVANTAGE.COM	WWW.DMCADVANTAGE.COM	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$14,500.-	OCT. 10, 2013	CREDIT CARD (VISA)
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> 10/10/13 - E-mail documents		
Was the product or service advertised? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> SEPT./OCT. 2013 internet		
How would you like to see your complaint resolved?		
Refund of original investment.		
OTHER INFORMATION		
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		

**SUMMARY OF COMPLAINT**

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached"). Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division.

I WAS originally contacted by the company in October, 2013. At that time, I WAS PROMISED a list of internet services that would enable me to begin an E-commerce business from my home. I WAS ALSO informed that my initial investment of \$14,500. would cover all services and respective training to get me started with the home internet business. My first "red flag" surfaced when I began receiving phone calls from other companies purported to be an integral part of Paramount Concepts. These included Reliable Business Consultants, Strategic Business Elements, and Go-Go Ship. I mistakenly paid Reliable Business Consultants a sum of \$6,995. on the premise that their services were required to facilitate the ultimate success of the program. I eventually WAS REIMBURSED this amount and consider the transaction as intentionally fraudulent. The other companies were selling "unlimited services" contracts that were touted as crucial to the ultimate success of any start-up E-commerce business. Coincidentally, after notifying Paramount of pending investigation and litigation, I received another call from a company doing business as Doba, supposedly a drop ship business. Their programs ranged from \$1,099 to \$4,500 for a lifetime service contract. (continued on page 2)

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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**SIGNATURE**

**DATE:** Aug. 29, 2014

I have not received any training from Paramount and I am fully convinced that the entire marketing of this program is fraudulent. The bottom line is that I am requesting a full refund of my initial investment (\$14,500.)

I plan no derogatory statements of Paramount and just want my investment returned to me as soon as possible.

Note: Please do not mail any correspondence to my home address. Please call or forward any e-mails as needed.



RECEIVED  
FEB 09 2015  
DIVISION OF  
CONSUMER PROTECTION

# State of Utah

Department of Commerce  
Division of Consumer Protection

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Attention: Complaint Processor  
Heber M. Wells Building, 2<sup>nd</sup> Floor  
160 East 300 South, PO Box 146704  
Salt Lake City, UT 84114-6704  
(801) 530-6601 | (801) 530-6001 fax  
[www.consumerprotection.utah.gov](http://www.consumerprotection.utah.gov)

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CONSUMER INFORMATION		
Your Name	Home telephone number	Daytime or Work telephone
[REDACTED]	[REDACTED]	[REDACTED]
Street Address		
[REDACTED]		
City	State	Zip Code
[REDACTED]	[REDACTED]	[REDACTED]
E-mail Address		
[REDACTED]		
COMPLAINT AGAINST		
Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Paramount Concepts	888-200-5813	
Street Address		
1914 E 9400 S, Suite 386		
City	State	Zip Code
Sandy	Utah	84093
E-mail Address	Web Address (URL)	
customersupport@pmcadvantage.com	www.pmcadvantage.com	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$5400.00	July 17, 2014	credit card
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> On the phone 7/17/14		
Was the product or service advertised? If yes, give location and date.		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		
How would you like to see your complaint resolved?		
I would like a refund of my money.		
OTHER INFORMATION		
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.		
NO <input type="checkbox"/> YES <input type="checkbox"/> TX Attorney General POBox 12548 Austin, TX78711 & the FTC		



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On 7/17/2014, I received a phone call from a person stating he had gotten my information from a website I had viewed during my search for a supplemental income opportunity. He asked a lot of questions about why I wanted or needed to make some additional money, what my goals were and if I was committed to making it happen. He said his company provided the necessary training for me to learn how to start my own online business only if I qualified. He said he spoke with hundreds of people, but only a few qualified for their program. Once qualified, I was told the program was \$6700 at which I stated I did not have that much money. He stated that if I was willing to share my success story to help others, he would ask his manager if I could qualify for a discounted price of \$5400 which I paid.

I was to get 14 weeks with one on one training with a coach that had a successful online business and could teach me how to be successful with my own business. After the 14 weeks, I would have access to my coach for the next year for help with any questions I had. The training sessions were 10-15 minutes once a week with instructions to watch a video and do the action steps at the end. If I had any questions, I was unable to reach my coach and someone else would just give me another video to watch. After six weeks my coach left the company and I was reassigned. The coaching did not live up to my expectations and I feel that they misrepresented their services.

On January 16, 2015, I sent a written request for a refund and have not received any response

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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**SIGNATURE:** \_\_\_\_\_ **DATE:** \_\_\_\_\_

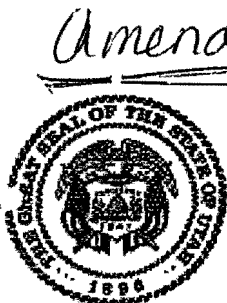
Paramount Concepts  
(888) 200-5813  
[support@pmcadvantage.com](mailto:support@pmcadvantage.com)  
1914 E 9400 S  
Suite 386  
Sandy, Utah 84093  
[www.pmcadvantage.com](http://www.pmcadvantage.com)

Gentlemen,

I was charged \$5400 on July 17, 2014 for an educational program. I was suppose to get 14 weeks of personal coaching to learn how to start an online business by a coach with a successful online business. Then I would have access to my coach any time after the 14 weeks for the next year for help with any questions about setting up my business . The salesman stated that their program was designed to teach people like me how to create a successful business and that they had lots of people who had done just that by following their program, but not everyone qualified for it. To be sure I qualified, they asked why I wanted to start a business, what my goals were, how much I wanted to make on a monthly basis, and how much time was I willing to commit to a business. When I answered I needed \$4000 a month, I was told this was very achievable with 10-20 hours a week and it would be very easy to reach all my goals. I was also told they had hundreds of clients achieving this and much more using their program. It was at this point in the call that I learned how much all of this was going to cost. When I hesitated about the cost, the salesman said if I would be willing to provide my own success story to help others, he would talk to his manager to see if I could qualify for a discount.

The coaching sessions were not what I expected. Each session was 10-15 minutes once a week where I was given instructions to watch certain videos and do the action steps at the end and if I had any questions I could call my coach for help. When I would call, my coach would not be available and I would have to talk to someone else. There was never any consistency with the information given and I was instructed to watch a different video. After six weeks, I was told my coach had left the company and I would be reassigned to a new one. Everything was focused on promoting someone else's products or selling items on auction sites. In researching for a way out of the debt created by this company, I came across the business opportunity rule. I was not provided with a disclosure document nor an earnings claim statement. So when they stated that I could make \$4000 with 10-20 hours of work a week they were breaking the business opportunity rule. I do not feel comfortable working with a company that will misrepresent their services and I request a refund of \$5300 as I did learn some valuable information.

Sincerely,



**State of Utah**  
Department of Commerce  
Division of Consumer Protection

RECEIVED

AUG 18 2015

Send to  
Utah Division of Consumer Protection  
Attention: Complaint Processor  
Heber M. Wells Building, 2<sup>nd</sup> Floor  
160 East 300 South, SM Box 146704  
Salt Lake City, UT 84114-6704  
(801) 530-6601 | (801) 530-6001 fax  
www.consumerprotection.utah.gov

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**CONSUMER INFORMATION**

Your Name \_\_\_\_\_ Home telephone number \_\_\_\_\_ Daytime or Work telephone \_\_\_\_\_

\_\_\_\_\_ same

Street Address \_\_\_\_\_

\_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

\_\_\_\_\_

E-mail Address \_\_\_\_\_

\_\_\_\_\_

**COMPLAINT AGAINST**

Name of Business Entity \_\_\_\_\_ Daytime telephone number \_\_\_\_\_ Other telephone or facsimile \_\_\_\_\_

Paramount Concepts LLC 888-221-3772 FAX 801-590-2040

Street Address \_\_\_\_\_

1914 E 9400 S #386

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Sandy Utah 84093

E-mail Address \_\_\_\_\_ Web Address (URL) \_\_\_\_\_

clientservices@pmcadvantage.com http://pmcadvantage.com/index.html

**TRANSACTION INFORMATION**

Amount of Transaction \_\_\_\_\_ Date of Transaction \_\_\_\_\_ Method of payment for transaction \_\_\_\_\_

\$5400.00 09-27-2014 RMCU Visa credit card

Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc)? If yes, give location and date

NO ☐ YES ☒

Was the product or service advertised? If yes, give location and date

NO ☒ YES ☐ Online advertising

How would you like to see your complaint resolved?

I would like a refund of my payment. Per Utah CP vs Paramount Concepts LLC Case #83068 the Utah Division of Consumer Protection entered in an agreement for the company to issue refunds to consumers who file complaints, and agrees to refund to any consumer who complains regarding purchases made prior to the time Paramount Concepts LLC was registered with UTAH. Our purchase occurred prior to the agreement of October 22, 2014, so we feel we are due the refund.

**OTHER INFORMATION**

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number

NO ☒ YES ☐

## SUMMARY OF COMPLAINT

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I had an account on eBay where I sold some of my personal items. The account was pretty much inactive until September 2014 when I was initially contacted by phone by Michael Anderson of Paramount Concepts. He told me they could help me make a successful profitable eBay home business out of my eBay account. Michael indicated they had a training program that taught how to sell products on eBay using a method they called drop shipping. I was told by Michael that Paramount Concepts training program and coaching could help me make a successful, profitable eBay business. Paramount/PMC Advantage indicated they could help me establish the business by teaching me about eBay, how to list sale items on eBay, how to get eBay and PayPal set up and linked together, and by providing training programs and coaching. He told me their online training program cost \$5400. Payment was made to them of that amount on 10/3/2014. As part of the initial enrollment process I provided them information that I had poor computer and internet skills (skill level estimated at 5/10). I have macular degeneration, and have extreme difficulties using the computer and reading, but they indicated they would coach me through the process.

Part of what the initial lessons included was having me think of 3-5 possible niches for a business, and items I could sell on eBay. I started the training lessons, and at first, I was coached to sell items I owned that I didn't want. After completion of the first few lessons I told them I was having difficulties completing the training, and had no luck selling the items I had listed. They told me I could not advance further in their training program until I had specific amounts of sales. Coaching provided consisted of emails of encouragement, without any real attempt to help me complete the program, or establish a business as promised. I also received phone calls from Paramount Concepts business associates trying to sell me their "educational support" to further invest in.

After many attempts to complete the lessons, in January 2015, I notified Paramount of my frustrations with the program, and explained that I would be unable to complete it, and wanted to cancel my program. I received back an email that Paramount would put coaching sessions on hold, and that was done on 01/19/2015. In retrospect, I was never offered any support or encouragement, and no refund was ever offered. What I wasn't told was that I would have to continue to invest more money to make the program work, and that substantial computer work would be involved on the computer. I feel I was deceived from the very beginning and was taken advantage of because of my age, and lack of knowledge of internet scams that feed on older folks.

I have closed all my credit card accounts, Ebay account, and Pay Pal accounts that are linked to this program. Although I initially did agree to their process, I feel that they were very deceptive in selling me on a concept for a home business, and on what was required from the very beginning, and charged me excessive amounts of money for information I later found out was available for free on the Ebay website.

On July 7, 2015 I attempted to obtain a refund through my credit card company, but it had been too long to contest.

In the meantime I discovered that this company was not registered to conduct business in either the States of Utah or Montana, and that a lawsuit had been filed in Utah.

I am requesting a refund under the terms of the agreement with the Utah Division of Consumer Protection and Paramount Concepts LLC, Case #83068.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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I certify that I am [REDACTED] my authorized representative is filing the complaint on my behalf.

SIGNATURE

DATE: 8-14-15

DocuSign Envelope ID: 5E6CB026-F923-49D9-AB...E7E4986E189



# State of Utah

## Department of Commerce

### Division of Consumer Protection

**RECEIVED** Send to  
Utah Division of Consumer Protection  
Attention: Complaint Processor  
Heber M. Wells Building, 2<sup>nd</sup> Floor  
160 East 300 South, SM Box 146704  
Salt Lake City, UT 84114-6704  
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CONSUMER INFORMATION		
Your Name	Home telephone number	Daytime or Work telephone
[Redacted]		
Street Address		
[Redacted]		
City	State	Zip Code
[Redacted]	[Redacted]	[Redacted]
E-mail Address		
[Redacted]		
COMPLAINT AGAINST		
Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Paramount Concepts LLC	(855) 969-3558	
Street Address		
1914 E 9400 S Ste 386		
City	State	Zip Code
Sandy	UT	84093
E-mail Address	Web Address (URL)	
customersupport@pmcadvantage.com	http://www.paramounthub.com	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$12,500	09/10/2013	Credit Card
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> Online form, 09/05/2013		
Was the product or service advertised? If yes, give location and date		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/> Telephone Solicitation		
How would you like to see your complaint resolved?		
I would like to get a full refund from Paramount Concepts in the amount of \$12,500 as well as a full refund from their affiliate, Gogo Dropship, who persuaded me buy into their services because they received my contact information from Paramount Concepts. The amount paid to Gogo Dropship was \$2,000 on 10/01/2013. Therefore, in order for me to consider my complaint resolved, the total amount I would like to receive from Paramount Concepts is \$14,500		
OTHER INFORMATION		
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address and telephone number. If a court action has been filed, include name of court, address, and case number.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> Federal Trade Commission		

**SUMMARY OF COMPLAINT**

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Recently, I contacted a non-profit organization, Consumer Protection Coalition (helpwithfraud.org), to assist me to retrieve monies lost due to fraudulent activities by a number of merchants. It was found that the Utah BBB Business Review released the following on Paramount Concepts LLC, one of the fraudulent merchants who took my money and did not render the services I paid for.

Government Actions

Utah CP vs. Paramount Concepts LLC Case #83068

Date of Action: 10/22/2014

On October 22, 2014 the Utah Division of Consumer Protection ("Division") entered into an Assurance of Voluntary Compliance with Paramount Concepts LLC ("Respondents") for alleged violations of the Business Opportunity Disclosure Act as Respondent allegedly sold Assisted Marketing Plans without being registered with the Division or providing a prospectus to purchasers. Respondent has expressed a desire to resolve this matter expeditiously and has represented to the Division that it has ceased all operations related to the selling or offering to sell assisted marketing plans. The Division assesses a fine of \$20,000 for which \$17,500 will be suspended pursuant to compliance with this AVC. Respondent agrees to perform in accordance with the following: cease and desist from all violation of the statutes listed, submit an application to sell an assisted marketing plan and receive a permit from the Division prior to selling or offering to sell any assisted marketing plan, pay the Division an administrative fine in the amount of \$2,500, issue refunds to those consumers who filed complaints through the Division and agrees to refund any consumer who complains to the Division or requests a refund if the products purchased was during the time when Respondent was not registered with the Division under BODA and when Respondent violated any provision of TFPA or BODA in connection with the sale.

On November 13, 2014 it was determined that Respondent had satisfactorily performed and fulfilled the terms of the Settlement Agreement entered into.

On September 25, 2015, I contacted Paramount Concepts with my advocate from Consumer Protection Coalition and was told by a Supervisor, Jehan, that my account is not recoverable and that I should fax my Agreement/Contract to them so they can research my account. I told the Supervisor that if they didn't contact me regarding my refund, I would file a complaint with Utah Division of Consumer Protection. The Supervisor hung up the phone on me.

I have attached copies of both Agreements with Paramount Concepts and Gogo Dropship.

Thank you, Linda Plein

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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I certify that I am filing this complaint on my own behalf or that my authorized representative is filing the complaint on my behalf. YES ☒ NO ☐

**SIGNATURE**

**DATE:** 9/28/2015



# State of Utah

Department of Commerce

Division of Consumer Protection

## Consumer Complaint Form

Send to:  
Utah Division of Consumer Protection  
Attention: Complaint Processor  
Heber M. Wells Building, 2<sup>nd</sup> Floor  
160 East 300 South, PO Box 146704  
Salt Lake City, UT 84114-6704  
(801) 530-6601 | (801) 530-6001 fax  
www.consumerprotection.utah.gov

RECEIVED  
FEB 20 2014  
DIVISION OF  
CONSUMER PROTECTION

The Division of Consumer Protection is charged with enforcing consumer protection laws. We offer assistance according to those laws; however, you should not rely solely on the filing of this complaint to resolve your problem. You may need to consult an attorney to determine what remedies may be available to you and any statute of limitations that may apply to your case.

### CONSUMER INFORMATION

Your Name	Home telephone number	Daytime or Work telephone
Street Address		
City	State	Zip Code
E-mail Address		

### COMPLAINT AGAINST

Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Paramount Concepts	888-221-3722	
Street Address		
City	State	Zip Code
E-mail Address	Web Address (URL)	
clientservices@pmcadvantage.com		

### TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
\$5,400.00	09.30.2013	Discover Card
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> I must have...just lost my husband...do not recall specifically....		
Was the product or service advertised? If yes, give location and date.		
NO <input type="checkbox"/> YES <input type="checkbox"/>		
How would you like to see your complaint resolved?		
I would like a full credit back to my Discover Card for the entire \$5,400.00. Sep. 5th 2013, 2:30 PM on October 7, 2013, I sent an email to Paramount Concepts [clientservices@pmcadvantage.com] asking for cancellation and refund and explaining the failure to provide services for which I had paid big money. eMail correspondence with Paramount Concepts. See Exhibit 2 Request for refund denied.		

### OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.

NO ☒ YES ☐

## SUMMARY OF COMPLAINT

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached"). Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division.

On October 21, 2013, with no login, etc. info from coaches, I began to try to get some information on the program. Finally I reached a coach and there was a dispute about what I was promised in the program. I kept going back and forth with the coach on October 22 [nearly a month into the program] and I could not even login to 'study' the program. I had to almost 'beg' to finally get access to this expensive program. Four (4) pages email to/from coach. Exhibit 3. todate, February 20, 2014, I still do not have my web page set up. In December a Domain Name was selected and without a coach to give directions, I on my on selected a Domain name and was able to get in touch with former coach who thought I did the right thing. I still do not feel that I have received what I was promised.

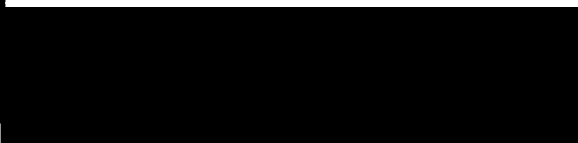
1. I was vulnerable after having lost my husband.
2. When someone from Paramount Concepts, I was led to believe they were from the same company for which I had paid in full, and before I realized what I was doing, I had given them my credit card number.
3. I continued to try to cancel and ask for a refund. Denied.

Note: IF I was told I had 3 days to cancel, I do not remember anything about it. It was not made clear to me.

If additional information is needed, please let me know.

Thanks in advance for reading my Complaint. You are my last hope. I contacted Paramount Concepts, no refund. My Discover Card removed the charges, but put them back. No assistance there. This heavy charge on my credit card is causing a great deal of stress. Panic Attacks have resulted.

Most sincerely,







State of Utah  
Department of Commerce  
Division of Consumer Protection

RECEIVED

JUL 03 2014

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CONSUMER INFORMATION

Your Name \_\_\_\_\_ Home telephone number \_\_\_\_\_ Daytime or Work telephone \_\_\_\_\_

Street Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip Code \_\_\_\_\_

E-mail Address \_\_\_\_\_

COMPLAINT AGAINST

Name of Business Entity \_\_\_\_\_ Daytime telephone number \_\_\_\_\_ Other telephone or facsimile \_\_\_\_\_

DODA / PARAMOUNT CONCEPTS LLC 888 221 3772

Street Address \_\_\_\_\_

1914 East 9400 South #386

City \_\_\_\_\_

State \_\_\_\_\_

Zip Code \_\_\_\_\_

Sandy

Utah

84093

E-mail Address \_\_\_\_\_

Web Address (URL) \_\_\_\_\_

www.powergellercollege.com

TRANSACTION INFORMATION

Amount of Transaction \_\_\_\_\_ Date of Transaction \_\_\_\_\_ Method of payment for transaction \_\_\_\_\_

8399.00 (total) 6/26/12 + 8/28/12 Credit Card

Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date

NO ☐ YES ☒ My husband (deceased) spoke by phone

Was the product or service advertised? If yes, give location and date.

NO ☒ YES ☒ Probably via internet

How would you like to see your complaint resolved?

My husbands credit cards were debited for 8399.00. I would like the money he paid to be returned.

OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.

NO ☒ YES ☐

## SUMMARY OF COMPLAINT

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Please limit faxed complaints to ten total pages. Complaints should be mailed to the Division

My husband, [REDACTED] (now deceased) entered into an agreement via phone to take classes on the internet to learn how to sell on E-BAY. The earliest communication I found with them was 6/22/2012. On 6/26/2012 his Sears Master card was debited for \$7,400.00. He continued to do his lessons online all summer. Then on 8/28/2012 his [REDACTED] card was charged \$999.00. In October or November of that year he reported this business to be a SCAM.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

PLEASE ATTACH COPIES OF ANY DOCUMENTS RELATED TO YOUR COMPLAINT (i.e. contracts, warranties, bills received, cancelled checks – front and back, correspondence, etc.). DO NOT SEND ORIGINALS. Materials submitted with your complaint will NOT be returned to you.

PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

In filing this complaint, I understand that the Division of Consumer Protection is not my private attorney, but represents the public in enforcing laws designed to protect the public from misleading or unlawful practices. I further understand that if I have any questions concerning my legal rights or responsibilities, the Division cannot give me legal advice and I should contact a private attorney. I hereby give my consent to the disclosure of the contents of this complaint. The above complaint is true and accurate to the best of my knowledge and belief.

SIGNATURE: [REDACTED]

DATE: 6/30/14



# State of Utah

## Department of Commerce

### Division of Consumer Protection

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Your Name

Home telephone number

Daytime or Work telephone

Street Address

City

State

Zip Code

E-mail Address

### COMPLAINT AGAINST

Name of Business Entity

Daytime telephone number

Other telephone or facsimile

Paramount Concepts LLC

1 888 221-3772

801 590-2215

Street Address

1914 E 9400 S Ste 386

City

State

Zip Code

Sandy

Utah

84093

E-mail Address

clientservices@pmcadvantage.com

Web Address (URL)

paramounthub.com

### TRANSACTION INFORMATION

Amount of Transaction

Date of Transaction

Method of payment for transaction

\$15,560.00

October 1, 2013

mastercard

Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date.

NO ☐ YES ☒ verbally I believe...

Was the product or service advertised? If yes, give location and date

NO ☐ YES ☒ internet via twitter

How would you like to see your complaint resolved?

We want our money refunded.

*In hindsight we wish we had demanded a contract to review up front - We were swindled.*

### OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number

NO ☒ YES ☐

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Payment of \$15,560.00 was made on October 1, 2013. In return, Paramount Concepts guaranteed the success of our business as long as we

1. spent 5-10 hours per week working on the business
2. participated in the coaching appointments
3. Implemented the strategies that are advised and do what the program says

We fulfilled all of the stipulations for the warranty. HOWEVER, number 3 is (we believe) intentionally vague, giving PMC an out - or at least so they may claim. The problem is that it soon became apparent, and was stated by coaching staff repeatedly, it takes a LOT of time to launch a successful online business and the return would depend on how much we were willing to work. They suggested effort and advised activities that we attempted despite the additional time (WAY beyond 10 hours/week) and effort required. Despite that, when the website ([www.painreliefsteps.com](http://www.painreliefsteps.com)) was launched, it completely flopped. Only one sale was completed and because of the hours we worked to rebuild the website after PMC staff provided a crappy, unprofessional first build, we could no longer make the investment of more time, and more money monthly without any return.

Eventually, Paul Brown called me and identified himself as a "Guidance Counselor". I believe this was on September 2, 2014. I reviewed my frustrations with the program and asked them to stop any further monthly charges to my credit card. These were the items I gave Paul for ending my coaching sessions and giving up on [www.painreliefsteps.com](http://www.painreliefsteps.com).

- a) the initial sales pitch guaranteeing success had been oversold and under-delivered
- b) it was a heavy handed, pressure sales pitch and I had been sold a worthless marketing program
- c) multiple companies delivering portions of the service was confusing and meant I couldn't understand who to talk to about which issues. For example, Ignite Builders apparently did the initial website build and the PMC coaches wouldn't help me with my requests for major changes or help from them. Also, the initial sales pitch turned out to be NOT a PMC person at all. Therefore, PMC personnel deflected pretty much all my complaints to other companies, and I couldn't determine who was actually responsible!
- d) Weekly 2 hour coaching sessions often lasted only 10 minutes and were scripted. Same information was available on the website. The advice I received was always to try harder, work more hours, do something different, make more calls, etc.

In the end I just told Paul that I was done trying to make it work. We had lost hope that we would see any return for all our money and effort. They offered us no refund or recourse to address our issues.

I understand that the Utah Department of Commerce, consumer protection has ruled that clients be reimbursed for their fees given PMC's violations of the Business Opportunity Disclosure Act. As a result, I have formally requested a refund from PMC.

*See case # 83068*

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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In filing this complaint, I understand that the Division of Consumer Protection is not my private attorney, but represents the public in enforcing laws designed to protect the public from misleading or unlawful practices. I further understand that if I have any questions concerning my legal rights or responsibilities, the Division cannot give me legal advice and I should contact a private attorney. I understand that this complaint and any materials I provide to the Division that are records under the Utah Government Records Access and Management Act are governed by the Act. I hereby give my consent to the disclosure of the complaint and materials for purposes related to an investigation by the Division. The above complaint is true and accurate to the best of my knowledge and belief.

SIGNATURE \_\_\_\_\_

DATE: March 19, 2015