

Hi,

My husband passed at a young age, when our only son was seven months old. The fear for my son's future had me look to secure his education. I had invested whatever my late husband left us and bought two years plan then few years later I saved enough money to buy him another two years plan.

When I checked both accounts values in 2019 and 2021, I was advised that they had good return, per account value reports I had received from MPCT (attached 2021 reports).

In December 2020, and after receiving 2019 account value reports, I was planning to rollover/refund both accounts, to another account, so that my employer can contribute, but due to heart surgery I had to postpone the rollover or refund. And after my son received enough academic scholarships, we decided to keep MPCT funds for his med school, in 2025.

To help my son identify which med school we can afford, in August I had asked MPCT for account values, they notified me that they could not provide me with any account value due to system update and they were not able to provide me with timeline to get my accounts value. I called MPCT several times in hopes to get those reports but no avail.

Per MPCT website, I completed and submitted the account support form last November.

Last Thursday, I have received my manual calculation reports (attached), where both reports listed principle amounts and the earnings lost more than 95% of what we were promised in the contracts and were told for years.

I cannot describe the anxiety and stress I am still experiencing due to what happened to my accounts. I emailed MPCT via the secured website, but never heard back from them.

How can our earnings just disappear like that?

I was never notified of any change, otherwise I would have acted on it.

How can they change any contract without notifying account holders?

We need our earnings back!

Respectfully,

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