



FOR IMMEDIATE RELEASE: April 16, 2018

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PUBLIC RECORD: Andy Thorburn Fails To Set The Record Straight
Public Records Discredit Insurance Executives's Latest Attempt To Distort His
History Of Tax Evasion

Fullerton, Calif. – Last week, in a futile attempt to distort his [record of tax evasion](#), off-shore corporate insurance executive Andy Thorburn, released a web page entitled "Setting The Record Straight" which perpetuates Thorburn's campaign lies that he is an advocate for middle-class values. The only problem? Every single point on this webpage is debunked by publicly available documents.

"We all knew that Andy Thorburn lacked integrity due to his history of failing to pay his taxes and his insurance business being registered on a 'blacklisted' tax haven," said Fmr. Lieutenant Commander Gil Cisneros's spokesperson Orrin Evans. **"We are, however, amazed that his campaign operation assumes that voters in the 39th District do not know how to use the internet. These documents are publicly accessible and discredit every claim Andy Thorburn makes. This insurance executive is lost in a sea of his own lies, but we are confident he will find a blacklisted island to defraud tax payers from again soon enough."**

To See The Full Extent Of Andy Thorburn's Failure To Pay His Fair Share To Society

Visit www.andythorburntaxevader.com

Thorburn Fails in "Setting the Record Straight"

The California Secretary of State Rejected Thorburn's Ballot Designation

Thorburn Lie: Gil Cisneros wasted his money on high-priced lawyers suing multiple fellow Democrats over an obscure bureaucratic form - as a desperate attempt to divert attention and resources from the real issues in this campaign. Andy Thorburn decided to focus his energy on getting his positive message out and beating the Republicans, not fighting other Democrats in court.

The Public Record Shows: The California Secretary of State itself rejected Thorburn's three proposed ballot designations on March 22, 2018. Thorburn did not provide any justification for two of his three proposed ballot designations.

The California Secretary of State found Andy Thorburn's ballot designations unacceptable.

16	III. THE SECRETARY OF STATE REVIEWED PETITIONER'S PROPOSED DESIGNATION
17	
18	Respondent Secretary of State reviewed the ballot designation proposed by Mr. Thorburn.
19	determined that the ballot designation worksheet did not provide sufficient justification for the use of "Healthcare Educator/Entrepreneur." Mr. Thorburn's ballot designation worksheet did not provide
20	justification for the use of the proposed designation, but referred to an attachment that contained
21	paragraphs to justify the use of "Healthcare Educator." The information on the attachment was
22	insufficient to justify the use of "Healthcare Educator." Further, there was no justification for the
23	use of "Entrepreneur" (or for his alternative of "Small Businessman") whatsoever.
24	As the provided information was insufficient, the Secretary of State's office requested that
25	Thorburn's attorney to request additional justification for the use of "Healthcare Educator/
26	"Entrepreneur." No further information was received, so the proposed ballot designations for
27	Thorburn were rejected.
28	

[Superior Court of Sacramento, Case No. 34-2018-80002830, Opposition to Verified Petition For Writ of Mandate; Memorandum of Points and Authorities, [3/23/2018](#)]

Andy Thorburn Is Evading Paying His Taxes

Thorburn Lie: Andy Thorburn has never evaded any taxes. Andy and his businesses are all fully up to date on their taxes. 25 years ago, Andy Thorburn's business went under and he went personally bankrupt, like 1.5 million Americans do every year. As such, he was saddled with his company's debts and lost his home. These debts took years to pay off but through hard work he paid off every penny.

The Public Record Shows: Thorburn filed for bankruptcy in 1992, but for the preceding five years he didn't even file his tax returns, and the IRS claimed he owed [\\$603,936.50](#) for the years from 1986-1991.

1. The undersigned, whose business address is <u>INTERNAL REVENUE SERVICE NEWARK N.J. 07101</u>							
of the Department of Treasury, Internal Revenue Service, and is authorized to make this proof of claim on behalf of the U							
2. The debtor is indebted to the United States in the sum of <u>\$603,936.50</u> as of the petition date.							
3. The amount of all payments on this claim has been credited and deducted for the purpose of making this claim.							
4. The ground of liability is taxes due under the internal revenue laws of the United States.							
Total Secured Amount		\$268,783.95	Total Priority Amount		\$333,885.		
Total General Amount		\$1,267.00					
A. Secured Claims (Notice of Federal tax lien filed under internal revenue laws before petition date)							
TIN	Kind of Tax	Tax Period	Date Tax Assessed	Tax Due	Penalty to Petition Date	Interest to Petition Date	Notice of Tax
	A INCOME	12/31/86	09/12/88	\$ 0.00	\$ 8,398.29	13,477.40	06/21/90
	A CIVIL PEN	09/30/89	02/12/90	195,558.56	0.00	50,349.70	04/22/92
For the purposes of section 506(b) of the Bankruptcy Code, post petition interest may be payable.							
B. Unsecured Priority Claims under section 507(a)(7) of the Bankruptcy Code							
Kind of Tax	Tax Period	Date Tax Assessed	Tax Due	Interest to			
A INCOME	12/31/86	ASMT PROHIBTD B/C	\$ 5,066.00	\$			
A INCOME	12/31/87	1 ESTIMATED LIABILITY	53,294.00				
A INCOME	12/31/88	1 ESTIMATED LIABILITY	58,612.40				
A INCOME	12/31/89	1 ESTIMATED LIABILITY	54,473.60				
A INCOME	12/31/90	1 ESTIMATED LIABILITY	70,921.00				
A INCOME	12/31/91	1 ESTIMATED LIABILITY	78,013.10				
C. Unsecured General Claims							
Kind of Tax	Tax Period	Date Tax Assessed	Tax Due	Interest to			
1* ESTIMATED TAX CLAIMS HAVE BEEN FILED BECAUSE THE DEBTOR HAS FAILED TO FILE T							
RETURN(S) FOR THE ESTIMATED PERIODS. AS SOON AS THE DEBTOR FILES THE RETURN(S)							
I. R. S. AS REQUIRED BY LAW, THIS CLAIM WILL BE ADJUSTED AS NECESSARY.							

[IRS, [6/19/1992](#)]

Thorburn Owes Taxes to the California Franchise Tax Board

Thorburn Lie: Andy Thorburn's company is fully up to date with all of its taxes at every level of government and actually overpaid its state taxes this year.

The Public Record Shows: Thorburn's entity, "Global Benefits Group, Inc." was [forfeited](#) by the California Franchise Tax Board and the California Secretary of State in 2013. Its current status


remains 'FTB FORFEITED' as of April 8, 2018. Andrew Thorburn himself was listed as the 'Chief Executive Officer' for this entity in 2009, and in 2012 the entity filed a 'No Change Statement,' indicating Thorburn continued as the 'Chief Executive Officer' of the entity. According to the California Franchise Tax Board [website](#), they are caused to "suspend or forfeit business entities when they fail to file a tax return or fail to pay taxes, penalties, fees, or interest." In November 2017, a California Franchise Tax Board representative confirmed the outstanding taxes owed to the State of California were still outstanding and due even though the State of California had previously forfeited the company.

The California Business Search is updated daily and reflects work processed through Sunday, April 8, 2018. Please see [Processing Times](#) for the received dates of filings currently being processed. The data provided is not a complete entity. Not all images are available online.

C2275153 GLOBAL BENEFITS GROUP, INC.

Registration Date:	11/14/2001
Jurisdiction:	DELAWARE
Entity Type:	FOREIGN STOCK
Status:	FTB FORFEITED
Agent for Service of Process:	<u>C T CORPORATION SYSTEM (C0168406)</u> To find the most current California registered Corporate Agent for address and authorized employee(s) information, click the link at the most current 1505 Certificate.
Entity Address:	26000 TOWNE CENTRE DRIVE #100 FOOTHILL RANCH CA 92610
Entity Mailing Address:	26000 TOWNE CENTRE DRIVE #100 FOOTHILL RANCH CA 92610

[California Secretary of State; [Accessed 4/10/2018](#)]

	State of California Secretary of State		E-854574 FILED In the office of the Secretary of State of the State of California Nov - 25 2009 <small>This Space For Filing Use Only</small>
STATEMENT OF INFORMATION (Foreign Corporation)			
FEES (Filing and Disclosure): \$25.00. If amendment, see instructions. IMPORTANT - READ INSTRUCTIONS BEFORE COMPLETING THIS FORM			
1. CORPORATE NAME (Please do not alter if name is preprinted.) C2275153 GLOBAL BENEFITS GROUP, INC.			F
26000 TOWNE CENTRE DRIVE #100 FOOTHILL RANCH CA 92610			
DUE DATE:			
NO CHANGE STATEMENT (Not applicable if agent address of record is a P.O. Box address. See instructions.)			
2. <input type="checkbox"/> If there has been no change in any of the information contained in the last Statement of Information filed with the California Secretary of State, check the box and proceed to Item 12 . If there have been any changes to the information contained in the last Statement of Information filed with the California Secretary of State, or no statement has been previously filed, this form must be completed in its entirety.			
COMPLETE ADDRESSES FOR THE FOLLOWING (Do not abbreviate the name of the city. Items 3 and 4 cannot be P.O. Boxes.)			
3. STREET ADDRESS OF PRINCIPAL EXECUTIVE OFFICE	CITY	STATE	ZIP CODE
26000 TOWNE CENTRE DRIVE #100	FOOTHILL RANCH	CA	92610
4. STREET ADDRESS OF PRINCIPAL BUSINESS OFFICE IN CALIFORNIA, IF ANY	CITY	STATE	ZIP CODE
5. MAILING ADDRESS OF THE CORPORATION, IF DIFFERENT THAN ITEM 3	CITY	STATE	ZIP CODE
NAMES AND COMPLETE ADDRESSES OF THE FOLLOWING OFFICERS (The corporation must have these three officers. A comparable title for the specific officer may be added; however, the preprinted titles on this form must not be altered.)			
6. CHIEF EXECUTIVE OFFICER/	ADDRESS	CITY	STATE
ANDREW THORBURN	26000 TOWNE CENTRE DRIVE #100	FOOTHILL RANCH, CA	92610

[California Secretary of State; [Accessed 4/10/2018](#)]

Thorburn Funneled Money to Offshore Accounts

Thorburn Lie: There is no evidence for this claim. An individual with the same name was named in the Panama Papers, and Thorburn’s opponents are deceptively misconstruing this to make the claim that Thorburn evaded taxes.

The Public Record Shows: The public record shows that Thorburn’s company and [sole source of earned income](#), GBGI is [based offshore](#) in a noted tax haven. All documentation referenced for Thorburn’s offshore holdings derives from entities [he registered in Guernsey](#) and in [the Cayman Islands](#), and absolutely none of it is related to the individual with the same name who was listed in the Panama Papers. Thorburn directs and was involved in the creation of at least two entities registered in Guernsey: GBGI Limited (formerly [Saxton Lane Limited](#), named after [Thorburn’s home](#)) and GBG Insurance Limited (formerly Gulf Insurance PCC Limited). And [Thorburn's GBG website](#) indicates its student coverage is through the “International Benefit Trust established in the Cayman Islands.” Both Guernsey and [the Cayman Islands](#) were placed on a “[tax haven blacklist](#)” in 2015. An Oxfam Briefing Note published in [November 2017](#), asserts:

The Paradise Papers revelations have once again put tax havens in the spotlight. The global network of secrecy that helps the super-rich and multinational

corporations to avoid the tax they owe is a global scandal. Tax havens drive inequality. They allow the rich to avoid tax, and are helping create extremes of wealth that see eight men owning the same as the bottom 3.6 billion people. They deny governments hundreds of billions in tax revenue – revenue that could be spent on live-saving healthcare or education for all. All over the world, citizens are again demanding that something be done to end tax havens once and for all.

Contrary to Thorburn's [claim](#) that GBG "was already structured that way when he took it over," a 2009 lawsuit reveals that the first GBG entity was established in Guernsey in 2005 to suit Thorburn's strategy for GBG and that GBG owned a subsidiary of this company from the time of its founding.

<p>3 April 2008</p> <p>H. M. Greffier Royal Court House St Peter Port Guernsey GY1 2PB</p> <p>Dear Sir</p> <p>SAXTON LANE COMPANY LIMITED</p> <p>We, the founder members of the above company, hereby give notice that the first director of the company is as follows:</p> <p>Andrew Thorburn 4 Mountain Laurel Trabuco Canyon CA 92679 USA</p>	<p>GREFFE ROYAL COURT - 3 APR 2008 GUERNSEY</p>
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[Guernsey Entity No. 48728 Registration Documents, [4/3/2008](#)]

9 27. In 2005, Mr. Thorburn told Mr. Khadivi about GBG's desire to
0 purchase its own insurance company. GBG had been historically unable to
1 maintain a stable business relationship with an insurance company for longer than
2 two to three years at a time. Owning its own insurance company would bring more
3 stability to GBG and allow it to address coverage issues directly with its
4 policyholders.

5 28. Around the same time, Charles Salvatori, owner of Gulf Insurance
6 Limited of Trinidad, approached Mr. Khadivi for help in opening a new insurance
7 company.

8 29. Mr. Khadivi saw an opportunity to both establish the new insurance
9 company for Mr. Salvatori and address Mr. Thorburn's desire of acquiring an
0 insurance company to service GBG's policyholders. Mr. Khadivi offered to set up
1 Gulf Insurance PCC Limited of Guernsey, Mr. Salvatori's new insurance company.
2 At the same time, he proposed setting up a subsidiary company, Insurance Without
3 Borders ("IWB") to be owned by GBG. Both GBG and Mr. Salvatori agreed to the
4 formation of these entities as proposed by Mr. Khadivi. In exchange for creating
5 the subsidiary company for Mr. Thorburn, certain IWB policies would be reinsured
6 by Gulf Insurance PCC Limited.

7 30. In addition to helping GBG acquire its own insurance carrier,
8 Mr. Khadivi also assisted Codefendants in increasing their profits. Even with its

[Khadivi v. Thorburn, USDC Central District of California, Case No. 8:09-cv-01062-CAS-CT, [9/14/2009](#)]

Subscription Agreement

I hereby apply to be a Plan Participant of the International Benefit Trust established in the Cayman Islands (the "Trust") coverage extended by GBG Insurance Limited (the "Insurer") to Plan Participants under the Trust (the "Coverage"). I understand that the Coverage is a general health insurance product, but is intended for use in the event of a sudden and unexpected event while traveling. For the purposes of this Agreement, Home Country means the country from which the Plan Participant holds a passport. In the event I hold more than one passport, the United States shall be deemed the Home Country). I understand that the Coverage will not return to my Home Country unless I qualify for a benefit period or Home Country coverage. I understand that I may obtain a copy of the master policy from Global Benefits Group, Inc. (the "Plan Manager"). I understand that the liability for the Coverage is as provided in the master policy.

[Global Benefits Group, Accessed [4/10/2018](#)]

All American Food Group Forced to Pay For 1998 Breach of Contract

Thorburn Lie: This is a lie, All American Food Group didn't exist in 1998, and it has never had to pay to settle a breach of contract.

The Public Record Shows: Not only is it not a lie, but Thorburn apparently doesn't realize public records exist to reveal the truth. All American Food Group existed in [January 1998](#), when Thorburn himself blamed investors for 'unrealistic expectations' after AAFG's stock had "plunged to cost less than a bagel"; it still existed when he denied bankruptcy rumors in [August 1998](#); and still existed when AAFG finally filed for [bankruptcy](#) in November 1998. In fact, AAFG continued to exist in [April 1999](#) when Thorburn said, as CEO, "We feel quite bullish about the opportunity to turn the Company around," regarding the publicly traded bagel company, AAFGQ, which had requested the issuance of additional shares in bankruptcy proceedings to "assist it in its reorganization efforts." According to court documents, on April 30, 1998, a judge entered [a judgment](#) against All American Food Group (AAFG) in litigation which named Thorburn as CEO. The judge ordered All American Food Group to pay \$234,665.82 to a franchisee and stockholder.

6-6-97
8:30

Mintz & Fraade, P.C.
Attorneys for Defendant
and Counterclaim Plaintiff
488 Lexington Ave.
New York, NY 10022
212-486-2500

UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF NEW JERSEY

-----X

ALL AMERICAN FOOD GROUP, INC.,
Plaintiff,

97 Civ 1546 (AMW)

-against-

JAMES YATES,
Defendant and
Counterclaim
Plaintiff,

ANSWER, DEFENSES
AND COUNTERCLAIMS

-against-

ANDREW THORBURN, ANTHONY G. FOSTER,
JOHN CHITVANNI and GARY MCNEIL,
Counterclaim
Defendants.

-----X

FILED
JUN 06 1997
AT 8:30
WILLIAM T. WALSH
CLERK

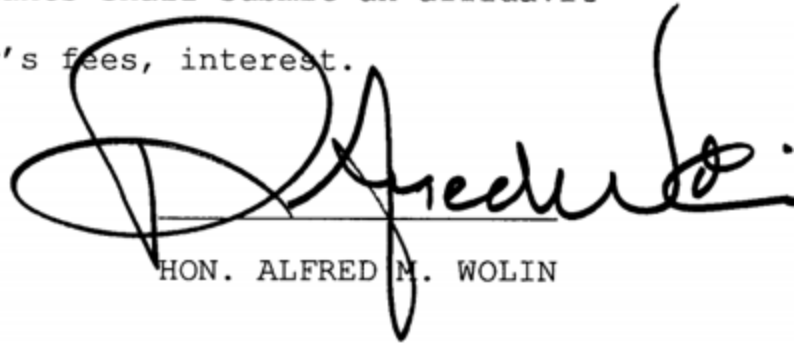
[New Jersey District Court, All American Food Group v. James Yates, Case No. 97 Civ 1546, [6/6/1997](#)]

The Court will grant defendant's motion because plaintiff has failed to satisfy the settlement and has not attempted to placate defendant's concerns. Plaintiff has not offered to secure its obligation with a bond or any other financial instrument. As for the application for interest, costs, and attorney's fees, the Court will withhold from ruling until defendant submits an affidavit detailing the costs, attorney's fees, and interest.

Therefore, IT IS on this day 30TH of April 1998,

ORDERED that judgment is entered against plaintiff in the amount of \$234,665.82; and it is further

ORDERED that defendants shall submit an affidavit detailing the costs, attorney's fees, interest.



Dated April 30, 1998

HON. ALFRED M. WOLIN

[New Jersey District Court, All American Food Group v. James Yates, Case No. 97 Civ 1546, [5/1/1998](#)]

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Gil Cisneros is a former U.S. Naval Officer and was awarded the Navy Commendation Medal, Navy Achievement Medal (2), the National Defense Medal, and the Armed Forces Expeditionary Medal for his exemplary service to his country. Gil is Advocate and co-founder of The Gilbert & Jacki Cisneros Foundation, an organization committed to improving the level of Hispanic education in the country. Gilbert's dedication toward philanthropy began when he purchased a winning California Mega Millions lottery ticket in 2010. Gil and Jacki partnered with the Hispanic Scholarship Fund and the city of Pico Rivera, California to create Generation First Degree Pico Rivera, with the goal of putting a college degree in every Hispanic household in the city. Gil's commitment to education, led him to be appointed to former First Lady Michelle

Obama's [Reach Higher Initiative's](#) advisory board, on which he still serves, and President Obama's Advisory Committee on the Arts for the John F. Kennedy Center for the Performing Arts.

California's 39th Congressional District, split between Los Angeles, Orange, and San Bernardino Counties, will be one of the most competitive districts in California. Hillary Clinton won the district by a whopping nine points, the DCCC labeled it a first-round target on its battlefield map and recently, the Cook Political Report changed the district's status from Lean R to Lean D.

www.cisnerosforcongress.com

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