

08-60221-CV-GRAHAM/O'SULLIVAN

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

CASE NO.

SECURITIES AND EXCHANGE COMMISSION,)
)
Plaintiff,)
)
v.)
)
AMEER KHAN,)
)
Defendant.)
)

FILED by VK D.C. ELECTRONIC
FEB. 15, 2008
CLARENCE MADDOX CLERK U.S. DIST. CT. S. D. OF FLA. - MIAMI

COMPLAINT

Plaintiff Securities and Exchange Commission alleges as follows:

I. INTRODUCTION

1. The Commission brings this action to restrain and enjoin Defendant Ameer Khan from violating the federal securities laws. This action arises from the massive offering fraud Mutual Benefits Corporation ("MBC" or the "Company") and its principals conducted that bilked more than \$1 billion from more than 30,000 investors worldwide. From late 1994 through the date of the Commission's emergency action against MBC in May 2004, the Company offered unregistered securities in the form of fractional interests in discounted life insurance policies known as viatical settlements.

2. In connection with the sale of these securities, MBC and its principals made numerous misrepresentations and omissions to prospective and current investors about, among other things, the profitability and rates of maturity of the policies, the process by which life expectancies on the policies were determined, the use of investor proceeds, and the disciplinary

histories of MBC's undisclosed principals. Additionally, MBC and its principals diverted and misused significant investor funds.

3. Defendant Ameer Khan was a substantial participant in the MBC offering fraud. Khan is the former president of Viatical Services, Inc. ("VSI"), a company that tracked policies, paid premiums, and performed post-investment administrative services for MBC investors. While MBC sought to create the appearance VSI was an independent entity, MBC and its management, in fact, controlled it. In his position with VSI, Khan was aware of MBC's misuse of investor funds and helped conceal the fraud.

4. By virtue of his conduct, Khan violated Sections 5(a), 5(c) and 17(a) of the Securities Act of 1933 ("Securities Act"), 15 U.S.C. §§ 77e(a) and 77e(c) and 77q(a), and Section 10(b) and Rule 10b-5 of the Securities Exchange Act of 1934 ("Exchange Act"), 15 U.S.C. § 78j(b) and 17 C.F.R. § 240.10b-5.

II. JURISDICTION AND VENUE

5. This Court has jurisdiction over this action pursuant to Sections 20(b), 20(d), and 22(a) of the Securities Act, 15 U.S.C. §§ 77t(b), 77t(d), and 77v(a); and Sections 21(d), 21(e), and 27 of the Exchange Act, 15 U.S.C. §§ 78u(d), 78u(e) and 78aa.

6. Venue is proper in the Southern District of Florida because many of Khan's acts and transactions giving rise to the violations alleged in this Complaint occurred in the Southern District of Florida. In addition, Khan resides in the Southern District of Florida and at all times relevant to the allegations in this Complaint, VSI and MBC's principal places of business were located in the Southern District of Florida.

7. In connection with the conduct alleged in this Complaint, Khan, directly or indirectly, singly or in concert with others, made use of the means or instrumentalities of

interstate commerce, the means and instruments of transportation and communication in interstate commerce, and the mails.

III. DEFENDANT

8. Khan, 52, lives in Coral Springs, Florida. He was the president and sole shareholder of VSI from 1995 until May 2004. On September 24, 2007, a judgment of conviction was entered against Khan in *United States v. Khan*, No. 07-CR-20446-PCH, in the United States District Court for the Southern District of Florida, finding him guilty of one count of conspiracy to commit securities fraud in violation of 18 U.S.C. § 371, in connection with the MBC offering fraud. Khan was sentenced to 60 months imprisonment in a federal penitentiary and ordered to pay restitution, jointly and severally with co-conspirators, in the amount of \$826,839,642.

IV. THE FRAUDULENT OFFERING

A. Mutual Benefit's Fraudulent Offering

9. From late 1994 until May 2004, MBC operated in Fort Lauderdale, Florida, as a viatical and life settlement provider, raising money from investors to purchase viatical and life settlement contracts. A viatical or life settlement contract involves the sale of a life insurance policy by a terminally ill person or senior citizen (known within the industry as a "viator") at a price discounted from the face value of the policy. Investors pay the premiums, and receive the face value of the life insurance policy when the insured, or viator, dies. In turn, the viator receives a portion of the proceeds of his life insurance policy as a lump sum.

10. MBC was run primarily by its undisclosed principals, Joel Steinger, a convicted felon with an extensive disciplinary history, and his brother, Leslie Steinger, who also has a

significant disciplinary history. Peter Lombardi held the title of president of MBC and Steven Steiner, who is the brother of Joel and Leslie Steinger, was the vice president.

11. MBC promised investors guaranteed, fixed rates of return ranging from 12% to 72%, depending upon the term of investment the investor chose. The life expectancy of the viator as determined by MBC determined the total rate of return.

12. MBC offered and sold its securities primarily through a national network of independent sales agents, consisting mainly of insurance agents, brokers and financial advisors. MBC's sales agents solicited potential investors through newspaper advertisements, direct mailings, and sales seminars. MBC also solicited investors directly through its Internet website.

13. MBC provided its sales agents with offering materials, which in turn, the agents gave to investors. The offering materials included informational brochures in which MBC boasted it was a viatical industry leader and stated investors would receive "double digit" returns based on a low-risk investment. MBC's website echoed much of the same information contained in the written materials.

14. MBC pooled investor money in an interest-bearing escrow account until such time as it acquired and matched an insurance policy to the investor. Once MBC placed investor funds on a policy, in most cases, the policy was fractionalized to accommodate investments by multiple investors.

15. MBC also distributed investor funds to various MBC-affiliated entities that had post-closing obligations, including VSI, and a trustee MBC appointed to administer the funds in its various premium escrow accounts. Through VSI, MBC monitored the health of viators and tracked insurance premium obligations. When an insurance premium obligation became due, VSI issued payment instructions to the trustee who, in turn, issued a check to pay the insurance

premium. While MBC sought to create the appearance VSI was an independent entity, MBC and Joel Steinger, in fact, controlled it. Steinger hired Khan, and Khan reported directly to Steinger, who made ultimate decisions for VSI. MBC made and kept VSI's books and records.

16. MBC used a significant portion of investor funds to pay commissions to sales agents and, unbeknownst to investors, to various shell companies the individual defendants and others controlled.

17. Between 1994 and May 2004, MBC raised more than \$1 billion from more than 30,000 investors worldwide through the unregistered offer and sale of securities in the form of fractionalized interests in viatical and life settlement contracts.

18. No registration statement was filed or in effect with the Commission in connection with the securities offered by MBC.

19. On May 3, 2004, the Commission filed a civil injunctive action against Mutual Benefits, Joel and Leslie Steinger, Peter Lombardi, and certain relief defendants alleging violations of the antifraud and registration provisions of the federal securities laws. *SEC v. Mutual Benefits Corp.*, Case No. 04-60573-CIV-MORENO (the "MBC action"). On June 21, 2005, the Commission filed an Amended Complaint adding Steven Steiner as a defendant. On May 4, 2004, the Commission obtained emergency relief against all defendants, including appointment of a receiver over MBC, VSI, and other affiliated corporate entities, asset freezes against the defendants, and a temporary restraining order.

20. In May 2005, the Eleventh Circuit affirmed the District Court's order denying the defendants' motion to dismiss for lack of subject matter jurisdiction, ruling the viatical settlements MBC sold constituted securities under the federal securities laws. *SEC v. Mutual Benefits Corp.*, 408 F.3d 737 (11th Cir. 2005). All of the individual defendants in the MBC

action have settled by consenting to entry of final judgments providing for full injunctive relief and ordering them to pay collectively more than \$28 million in disgorgement and civil penalties.

B. MBC'S Misrepresentations and Omissions to Investors

21. In connection with the offer and sale of MBC's securities, MBC and its principals made numerous material misrepresentations to investors and failed to disclose material information about, among other things, the viators' life expectancies, insurance premium escrow deficiencies, "guaranteed" fixed rates of return, the Steingers' backgrounds, payments to the Steingers, and the safety and security of the investments. Additionally, MBC and its principals diverted and misused significant investor funds.

22. MBC falsely claimed independent physicians determined the life expectancies assigned to each policy. While MBC engaged several licensed physicians to provide life expectancies for viators, it was Joel Steinger who actually determined most of these life expectancies. Contrary to representations to investors, many of the doctors MBC engaged never reviewed the viators' medical records to confirm their diagnosis or establish an independent estimated life expectancy. Instead, they merely issued fraudulent life expectancy letters or affidavits MBC's employees drafted that contained life expectancy figures Joel Steinger had already designated.

23. MBC also falsely represented to investors that 90% of their policies matured before or at the assigned time of maturity. Because of the fraudulent life expectancies MBC assigned, most of the life insurance policies failed to mature within the designated time period and, by the time the Commission filed its emergency action in May 2004, more than 90% of MBC's active policies had substantially surpassed the assigned life expectancies.

24. MBC failed to disclose to investors the existence of serious cash deficiencies in the escrow accounts where the Company purportedly set aside investor funds to pay future premiums on the life insurance policies. Because of the fraudulent life expectancies MBC assigned and because MBC failed to set aside any funds for hundreds of policies, the escrow accounts suffered serious shortfalls. As of September 30, 2003, more than 74% of MBC's active policies had zero (or negative) escrow balances.

25. Additionally, MBC's representations to investors regarding its rates of returns were false and misleading. Because of the serious problems with the life expectancies assigned to some of MBC's policies and the deficiencies in the Company's premium escrow account, investors would be faced with the prospect of having to place additional funds with MBC in order to cover future premium payments, which would result in a reduction of the returns promised to investors.

26. At the same time MBC was encountering these cash deficiencies the Company's principals were wrongfully diverting millions of dollars to themselves in undisclosed "consulting fees" and wire transfers to offshore accounts.

27. Finally, MBC failed to disclose Joel and Leslie Steinger played such substantial roles in the operation of MBC and VSI that they were, in fact, undisclosed principals of those entities. As such, MBC should have disclosed their criminal and disciplinary backgrounds to prospective and existing investors. MBC also failed to disclose to investors that at least five states had issued cease-and-desist orders against MBC and its principals for securities fraud and registration violations. In addition, a sixth state issued a cease-and-desist order against the sales agents who sold the investment opportunity in that state.

C. Khan's Role in MBC's Fraudulent Offering

28. In 1995, Khan became involved with MBC when the Steingers installed him as the president of VSI. VSI was critically important to MBC'S offering of viatical settlement investments. MBC assured prospective investors orally and through its offering materials that VSI was an independent company, had an excellent track record, and handled all post-closing obligations, rendering the investment worry-free to investors. MBC told investors VSI would perform the critical functions of tracking the status of insureds, paying premiums due on the policies, collecting and distributing insurance proceeds to investors upon the death of the insured, and other critical administrative functions.

29. In his position as president of VSI, Khan interacted with existing and potential investors in MBC'S offering, and assured them of his independence and VSI's excellent record. Khan further perpetuated the allusion of VSI's independence and concealed its true ownership by signing and filing annual corporate reports with the State of Florida's Department of Corporations that falsely listed him as VSI's sole officer and director.

30. During the relevant period, Khan was aware investor funds were being misused and there were insufficient funds to cover policy premiums. Khan also knew Joel Steinger substantially controlled VSI's operations. Despite this, Khan continued in his role as president of VSI while reporting to Steinger and permitting him to control VSI's operations.

V. VIOLATIONS

COUNT I

Sale of Unregistered Securities in Violation of Sections 5(a) and 5(c) of the Securities Act

31. The Commission repeats and realleges paragraphs 1 through 30 of its Complaint.

32. No registration statement was filed or in effect with the Commission pursuant to the Securities Act and no exemption from registration existed with respect to the securities and transactions described in this Complaint.

33. From at least 1995 through May 2004, Khan, directly and indirectly: (a) made use of the means or instruments of transportation or communication in interstate commerce or of the mails to sell securities as described herein, through the use or medium of a prospectus or otherwise; (b) carried securities or causing such securities, as described in this Complaint, to be carried through the mails or in interstate commerce, by any means or instruments of transportation, for the purpose of sale or delivery after sale; and/or (c) made use of the means or instruments of transportation or communication in interstate commerce or of the mails to offer to sell or offer to buy through the use or medium of any prospectus or otherwise, as described in this Complaint, without a registration statement having been filed or being in effect with the Commission as to such securities.

34. By reason of the foregoing, Khan, directly and indirectly, violated and, unless enjoined, will continue to violate Sections 5(a) and 5(c) of the Securities Act, 15 U.S.C. §§ 77e(a) and 77e(c).

COUNT II

Fraud in Violation of Section 17(a) of the Securities Act

35. The Commission repeats and realleges paragraphs 1 through 30 of its Complaint.

36. From at least 1995 through May 2004, Khan, directly and indirectly, by use of the means or instruments of transportation or communication in interstate commerce and by use of the mails, in the offer or sale of securities, as described in this Complaint, knowingly or recklessly employed devices, schemes or artifices to defraud.

37. By reason of the foregoing, Khan, directly and indirectly, violated and, unless enjoined, will continue to violate Section 17(a) of the Securities Act, 15 U.S.C. § 77q(a).

COUNT III

Fraud in Violation of Section 10(b) and Rule 10b-5 of the Exchange Act

38. The Commission repeats and realleges paragraphs 1 through 30 of its Complaint.

39. From at least 1995 through May 2004, Khan, directly and indirectly, by use of the means and instrumentalities of interstate commerce, and of the mails in connection with the purchase or sale of the securities, as described in this Complaint, knowingly or recklessly: (a) employed devices, schemes or artifices to defraud; (b) made untrue statements of material facts and omitted to state material facts necessary in order to make the statements made, in the light of the circumstances under which they were made, not misleading; or (c) engaged in acts, practices and courses of business which have operated as a fraud upon the purchasers of such securities.

30. By reason of the foregoing, Khan, directly or indirectly, violated and, unless enjoined, will continue to violate Section 10(b) of the Exchange Act, 15 U.S.C. § 78j(b), and Rule 10b-5, 17 C.F.R. § 240.10b-5, thereunder.

VI. RELIEF REQUESTED

WHEREFORE, the Commission respectfully requests that the Court:

I.

Declaratory Relief

Declare, determine and find that Defendant Khan committed the violations of the federal securities laws alleged in this Complaint.

II.

Permanent Injunctive Relief

Issue a Permanent Injunction, restraining and enjoining Khan, his officers, agents, servants, employees, attorneys, and all persons in active concert or participation with him, and each of them, from violating Sections 5(a), 5(c) and 17(a) of the Securities Act, and Section 10(b) and Rule 10b-5 of the Exchange Act, as alleged above.

III.

Further Relief

Grant such other relief as this Court may deem just and appropriate.

IV.

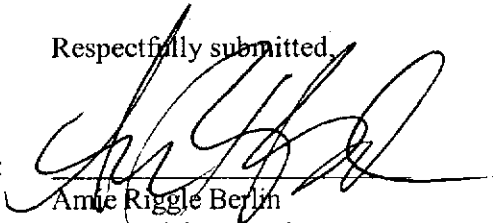
Retention of Jurisdiction

Further, the Commission respectfully requests that the Court retain jurisdiction over this action in order to implement and carry out the terms of all orders and decrees that may hereby be entered, or to entertain any suitable application or motion by the Commission for additional relief within the jurisdiction of this Court.

Respectfully submitted,

February 15, 2008

By:


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JS 44 (Rev. 11/05)

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.) **NOTICE: Attorneys MUST Indicate All Re-filed Cases Below.**

I. (a) PLAINTIFFS
SECURITIES AND EXCHANGE COMMISSION

(b) County of Residence of First Listed Plaintiff _____
 (EXCEPT IN U.S. PLAINTIFF CASES)

(c) Attorney's (Firm Name, Address, and Telephone Number)
 Amie Riggle Berlin (305) 982-6322
 Securities and Exchange Commission
 801 Brickell Avenue, Suite 1800, Miami, FL 33131

DEFENDANTS
AMEER KHAN

County of Residence of First Listed Defendant Broward
 (IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT LAND INVOLVED.

Attorneys (If Known)

(d) Check County Where Action Arose: MIAMI-DADE MONROE BROWARD PALM BEACH MARTIN ST. LUCIE INDIAN RIVER OKEECHOBEE HIGHLANDS

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

1 U.S. Government Plaintiff
 2 U.S. Government Defendant
 3 Federal Question (U.S. Government Not a Party)
 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

	PTF	DEF		PTF	DEF
Citizen of This State	<input type="checkbox"/> 1	<input type="checkbox"/> 1	Incorporated or Principal Place of Business In This State	<input type="checkbox"/> 4	<input type="checkbox"/> 4
Citizen of Another State	<input type="checkbox"/> 2	<input type="checkbox"/> 2	Incorporated and Principal Place of Business In Another State	<input type="checkbox"/> 5	<input type="checkbox"/> 5
Citizen or Subject of a Foreign Country	<input type="checkbox"/> 3	<input type="checkbox"/> 3	Foreign Nation	<input type="checkbox"/> 6	<input type="checkbox"/> 6

IV. NATURE OF SUIT (Place an "X" in One Box Only)

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excl. Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise	PERSONAL INJURY <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury	PERSONAL INJURY <input type="checkbox"/> 362 Personal Injury - Med. Malpractice <input type="checkbox"/> 365 Personal Injury - Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability PERSONAL PROPERTY <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 PROPERTY RIGHTS <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 840 Trademark SOCIAL SECURITY <input type="checkbox"/> 861 HIA (1395f) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DJWC/DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g)) FEDERAL TAX SUITS <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS - Third Party 26 USC 7609	<input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input type="checkbox"/> 480 Consumer Credit <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 810 Selective Service <input checked="" type="checkbox"/> 850 Securities/Commodities/Exchange <input type="checkbox"/> 875 Customer Challenge 12 USC 3410 <input type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 892 Economic Stabilization Act <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 894 Energy Allocation Act <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice <input type="checkbox"/> 950 Constitutionality of State Statutes
REAL PROPERTY <input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property	CIVIL RIGHTS <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 444 Welfare <input type="checkbox"/> 445 Amer. w/Disabilities - Employment <input type="checkbox"/> 446 Amer. w/Disabilities - Other <input type="checkbox"/> 440 Other Civil Rights	PRISONER PETITIONS <input type="checkbox"/> 510 Motions to Vacate Sentence Habeas Corpus: <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty <input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition	LABOR <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Mgmt. Relations <input type="checkbox"/> 730 Labor/Mgmt. Reporting & Disclosure Act <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Empl. Ret. Inc. Security Act	

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 S.D. OF FLA. - MIAMI

V. ORIGIN (Place an "X" in One Box Only)

1 Original Proceeding
 2 Removed from State Court
 3 Re-filed- (see VI below)
 4 Reinstated or Reopened
 5 Transferred from another district (specify)
 6 Multidistrict Litigation
 7 Appeal to District Judge from Magistrate Judgment

VI. RELATED/RE-FILED CASE(S). (See instructions second page):
 a) Re-filed Case YES NO
 b) Related Cases YES NO
 JUDGE Federico Moreno DOCKET NUMBER 04-60573-CIV

VII. CAUSE OF ACTION
 Cite the U.S. Civil Statute under which you are filing and Write a Brief Statement of Cause (Do not cite jurisdictional statutes unless diversity):
 15 U.S.C. §§ 77e(a) and 77e(c); U.S.C. § 78j(b) and 17 C.F.R. § 240.10b-5; 17 U.S.C. § 77q(a). Violations of the federal securities laws.
 LENGTH OF TRIAL via 5 days estimated (for both sides to try entire case)

VIII. REQUESTED IN COMPLAINT: CHECK IF THIS IS A CLASS ACTION UNDER F.R.C.P. 23 DEMANDS CHECK YES only if demanded in complaint: JURY DEMAND: Yes No

ABOVE INFORMATION IS TRUE & CORRECT TO THE BEST OF MY KNOWLEDGE
 SIGNATURE OF ATTORNEY OF RECORD: *[Signature]* DATE: 2/15/08
 FOR OFFICE USE ONLY: AMOUNT RECEIPT # IFP