

## OTC Pink Basic Disclosure Guidelines

### 1) Name of the issuer and its predecessors (if any)

The name of the Issuer is RELIANCE GLOBAL GROUP, INC., symbol RELI (the "Issuer"). Until November, 2018, the name of the Issuer was Ethos Media Network, Inc.

### 2) Address of the issuer's principal executive offices

Company Headquarters  
40 Wall Street, 60<sup>th</sup> floor  
New York, NY 10005  
Phone: 212-293-8500  
Email: [eb@reliancegh.com](mailto:eb@reliancegh.com)  
Website(s): Under Construction

IR Contact:

None

### 3) Security Information

Trading Symbol: RELI  
Exact title and class of securities outstanding: common stock  
CUSIP: 75946W 108  
Par or Stated Value: \$ .001  
Total shares authorized: 2,000,000,000 as of: 11/30/2018  
Total shares outstanding: 265,699,106 as of: 11/30/2018

Transfer Agent  
Name: VStock Transfer LLC  
18 Lafayette Place  
Woodmere, NY 11598  
Phone: 212-481828-8436

Is the Transfer Agent registered under the Exchange Act?\* Yes

\*To be included in the OTC Pink Current Information tier, the transfer agent must be registered under the Exchange Act.

List any restrictions on the transfer of security:

None

Describe any trading suspension orders issued by the SEC in the past 12 months.

None

List any stock split, stock dividend, recapitalization, merger, acquisition, spin-off, or reorganization either currently anticipated or that occurred within the past 12 months, as of November 30, 2018:

On October 24, 2018, the Issuer acquired Employee Benefits Solutions ("EBS") and U.S. Benefits Alliance ("USBA"), two insurance agencies, and issued 16,400,000 restricted common shares in exchange for ownership of those two agencies. Upon completion of the acquisition of EBS and USBA, the Issuer sold its previously operating subsidiary back to the designee of Jack Namer, the former principal, for \$1.

### 4) Issuance History

On January 27, 2017, the Issuer sold 62,500 shares of common stock to a non-related party in exchange for cash proceeds of \$2,500. The shares were issued at \$0.04 per share.

On February 6, 2017, the Issuer sold 150,000 shares of common stock to a non-related party in exchange for cash proceeds of \$10,000. The shares were issued at \$0.066 per share.

On January 25, 2018, the Issuer sold 1,923,000 shares of common stock to a non-related party in exchange for cash proceeds of \$10,000. The shares were issued at \$0.0052 per share.

During the nine months ended May 31, 2018, the Issuer issued 18,260,000 shares of common stock to EMA Financial, LLC in exchange for principal reduction of \$30,058 and accrued interest and fees of \$9,825 for a total of \$39,883. The shares were issued on various dates during the nine months ended May 31, 2018.

During the nine months ended May 31, 2018, the Issuer issued 11,954,700 shares of common stock to Auctus Fund, LLC. in exchange for principal reduction of \$12,630 and accrued interest and fees of \$11,789 for a total of \$24,419. The shares were issued on various dates during the nine months ended May 31, 2018.

On March 15, 2018, the Issuer sold 7,999,998 shares of common stock to non-related parties in exchange for cash proceeds of \$40,000. The shares were issued at \$0.005 per share.

On March 18, 2018, the Issuer sold 500,000 shares of common stock to a non-related party in exchange for cash proceeds of \$2,500. The shares were issued at \$0.005 per share.

On March 19, 2018, the Issuer sold 750,000 shares of common stock to a non-related party in exchange for cash proceeds of \$3,750. The shares were issued at \$0.005 per share.

On March 20, 2018, the Issuer sold 4,750,000 shares of common stock to non-related parties in exchange for cash proceeds of \$23,750. The shares were issued at \$0.005 per share.

On March 28, 2018, the Issuer sold 14,000,000 shares of common stock to non-related parties in exchange for cash proceeds of \$70,000. The shares were issued at \$0.005 per share.

On March 28, 2018, the Issuer issued 15,066,000 shares of common stock to non-related parties in exchange for cancellation of the Touche Investment LLC, convertible note payable in the amount of \$37,665. The shares were issued at a price of \$0.0025 per share.

On April 3, 2018, the Issuer issued 5,000,000 shares of common stock to non-related parties in exchange for services rendered of \$114,500. The shares were issued at FMV of \$0.0229 per share.

On April 27, 2018, the Issuer issued 15,000,000 shares of common stock to a non-related party in exchange for services rendered of \$343,500. The shares were issued at FMV of \$0.0229 per share.

On April 27, 2018, the Issuer issued 15,000,000 shares of common stock to our CEO, Jack Namer, a related party in exchange for services rendered of \$343,500. The shares were issued at FMV of \$0.0229 per share.

On April 27, 2018, the Issuer sold 8,000,000 shares of common stock to non-related parties in exchange for cash proceeds of \$40,000. The shares were issued at an average price of \$0.005 per share.

On September 21, 2018, a change of control occurred. Mr. Jack Namer sold his 21,492,000 common shares of the Issuer, and his 50,000,000 preferred shares, which are convertible into a total of 500,000,000 common shares, and Amy Nalewaik sold her 24,997,000 common shares, to Reliance Global Holdings, LLC ("Reliance NJ"), a New Jersey limited liability company. As part of that transaction, Mr. Namer resigned all of his positions with the Company and appointed Ezra Beyman as the new CEO and sole director. On September 24, 2018, Mr. Beyman appointed Alex Blumenfrucht as an additional director and as CFO, and Reliance NJ converted 10,000,000 of the preferred shares into 100,000,000 common shares. As of November 30, 2018, Reliance NJ continues to own 40,000,000 preferred shares, which are convertible into 400,000,000 common shares.



On October 24, 2018, the Issuer acquired Employee Benefits Solutions ("EBS") and U.S. Benefits Alliance ("USBA"), two insurance agencies, and issued 16,400,000 restricted common shares in exchange for ownership of those two agencies. The shares were issued to Reliance Global Holdings, LLC-12,400,000 shares, Yaakov Beyman-3,000,000 shares, and Alex Blumenfrucht-1,000,000 shares.

On November 20, 2018, the Issuer issued a total of 100,000,000 restricted shares, upon conversion of 10,000,000 preferred shares. The shares were issued to Reliance Global Holdings, LLC-92,915,170 shares, John B. Lowy-6,584,830 shares, and Alex Blumenfrucht-500,000 shares.

## **5) Financial Statements**

The Issuer's Financial Statements for the quarter ended November 30, 2018 will be posted separately.

## **6) Describe the Issuer's Business, Products and Services**

Describe the issuer's business so a potential investor can clearly understand the company. In answering this item, please include the following:

### **A. A description of the issuer's business operations:**

Reliance Global Group, Inc. is moving forward with its goal to operate as a holding company for several companies in the real estate, insurance brokerage, and potentially other sectors. RELI's focus will be to grow the Company by pursuing an aggressive growth strategy of acquisition opportunities, including both real estate and insurance agencies. Insurance agencies, as opposed to insurance carriers, bear no insurance risk. The Company is controlled by Reliance Global Holdings, LLC, a New York-based limited liability company, which is the owner and operator of numerous companies with core interests invested in real estate and insurance brokerage.

The issuer currently owns two insurance brokerage companies, Employee Benefits Solutions ("EBS") and U.S. Benefits Alliance ("US Alliance"), two Michigan-based insurance agencies specializing in the sale of health insurance products, in the wholesale and retail industry. Insurance agencies, as opposed to insurance carriers, bear no insurance risk. Both insurance agencies were acquired from a related party.

The Issuer has formed a Real Estate Investment Trust ("REIT"), for the purpose of acquiring, developing and owning primarily multi-family apartment complexes throughout the United States. The REIT is known as "Edmonton Realty REIT USA."

The formation of the REIT is intended to facilitate the Issuer's entry into the REIT sector. The REIT is intended to be owned by the Issuer, enabling the Issuer to own interests in multi-family apartment complexes located in the United States, in compliance with all applicable federal securities and tax laws.

The Issuer's focus will be to grow the Company by pursuing an aggressive growth strategy of acquisition opportunities, including both insurance agencies and real estate projects.

### **B. Date and State (or Jurisdiction) of Incorporation:**

The Issuer was incorporated in the State of Florida on August 2, 2013.

C. The Issuer's current SIC Code is 6411.

D. The issuer's fiscal year end date is August 31.

E. Principal products or services, and their markets: The Issuer's subsidiary LLCs named above sell, principally, insurance policies, to individuals and groups in the State of Michigan. And, see Item 6A. above.

## **7. Describe the Issuer's Facilities**

The Issuer uses the office space of a company affiliated with the Issuer by common ownership, located at 40 Wall Street, 60<sup>th</sup> floor, New York, NY 10005, for no charge. As a result of the acquisition of the two insurance agencies in Michigan, the Issuer's subsidiary Employee Benefits rents office space in Cadillac, Michigan for \$1,000 per month.

## **8) Officers, Directors, and Control Persons**

### **A. Names of Officers, Directors, and Control Persons.**

The Issuer's officers and directors are as follows:

Ezra Beyman: Chairman, President, CEO and a Director

Alex Blumenfrucht: CFO, Secretary and a Director.

### **B. Legal/Disciplinary History. Neither Mr. Beyman nor Mr. Blumenfrucht has, in the last five years, been the subject of:**

1. A conviction in a criminal proceeding or named as a defendant in a pending criminal proceeding (excluding traffic violations and other minor offenses);
2. The entry of an order, judgment, or decree, not subsequently reversed, suspended or vacated, by a court of competent jurisdiction that permanently or temporarily enjoined, barred, suspended or otherwise limited such person's involvement in any type of business, securities, commodities, or banking activities;
3. A finding or judgment by a court of competent jurisdiction (in a civil action), the Securities and Exchange Commission, the Commodity Futures Trading Commission, or a state securities regulator of a violation of federal or state securities or commodities law, which finding or judgment has not been reversed, suspended, or vacated; or
4. The entry of an order by a self-regulatory organization that permanently or temporarily barred suspended or otherwise limited such person's involvement in any type of business or securities activities.

### **C. Beneficial Shareholders. The persons beneficially owning more than ten percent (10%) of the Issuer's equity securities as of November 30, 2018 are as follows:**

Ezra Beyman is the beneficial owner of 105,315,970 shares owned by Reliance Global Holdings, LLC, a New Jersey LLC, and the 46,489,000 shares acquired from Mr. Namer and Ms. Nalewaik in September, 2018. Reliance Global Holdings LLC also owns 40,000,000 preferred shares, which are convertible into 400,000,000 common shares, and each of which has voting power equal to 10 common shares.

## **9) Third Party Providers**

Legal Counsel:

Name: John Lowy  
Firm: John B. Lowy, P.C.  
645 Fifth Avenue, Suite 400  
New York, NY 10022  
Phone: 212-371-7799  
Email: johnl@johnlowylaw.com

Accountant or Auditor:

Name: The Issuer has engaged Friedman LLP, a PCAOB-registered accounting firm, for the purpose of auditing the Issuer's financial statements.

Investor Relations Consultant

None.

Other Advisor: Any other advisor(s) that assisted, advised, prepared or provided information with respect to this disclosure statement: None.

**10) Issuer Certification**

I, Ezra Beyman, CEO of Reliance Global Group, Inc., hereby certify that:

1. I have reviewed this Quarterly Report of Reliance Global Group, Inc.
2. Based on my knowledge, this disclosure statement does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this disclosure statement; and
3. Based on my knowledge, the financial statements, and other financial information included or incorporated by reference in this disclosure statement, fairly present in all material respects the financial condition, results of operations and cash flows of the issuer as of, and for, the periods presented in this disclosure statement.

February 11, 2018

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Ezra Beyman, CEO

